



## Fund Fact Details - Crystal Wealth Management (AAG)

### Fund Company Details:

Launch Date:	20 April 2007
Fund Company Name:	Crystal Wealth Management
Fund Company Code:	AAG
Head Office Address (Marketing and Performance Information):	3385 Harvester Road, Suite 200 Burlington, ON L7N 3N2
Head Office Phone:	(P) 1-905-332-4414
Head Office Fax:	(F) 1-905-332-6028
Head Office Website:	<a href="http://www.crystalwealth.com">www.crystalwealth.com</a>
Fund Administrator:	International Financial Data Services
Administrator Mailing Address:	30 Adelaide Street East, Suite 1 Toronto, Ontario, M5C 3G9
Administrator Phone (Account Inquiry):	(P) 1-888-483-0242
Administrator General Fax:	(F) 1-888-850-2351

### Fund Details:

Fund Code:	210
Fund Class:	Class A
Fund Type:	Unit Trust
Currency Type(s):	CDN
Fund Name (English):	Crystal Enhanced Mortgage Fund
RSP Eligibility (100%, 30% CDN, 0%):	Yes - 100%

**Transaction Details:**

Fund:	210
Fund Class:	A
Pricing Frequency:	Weekly, on the last business day of each week
Minimum Initial Purchase:	<b>\$150,000; or</b>  The Manager in its discretion may accept a lower minimum initial investment of \$5,000 from:  (a) an “Accredited Investor” (as defined in the NI 45-106); or  (b) an investor in British Columbia, Nova Scotia, New Brunswick or Newfoundland and Labrador who:  (i) purchases as principal,  (ii) has received this Offering Memorandum, and  (iii) completes Form 45-106F4 “Risk Acknowledgement” under NI 45-106.
Minimum Subsequent Purchase:	\$5,000
Settlement Period:	T+3
Purchase Plan (SIP/PAC) Minimum:	None
Purchase Plan Frequency:	Monthly or Quarterly on the last Friday of the Month. If the last Friday of the month is not a business day the PAC will run on the next Valuation Date
Redemption Plans (SWP) Minimum:	None
Redemption Plan Frequency:	Monthly or Quarterly on the last Friday of the Month. If the last Friday of the month is a holiday, the SWP will run on the Valuation Date immediately preceding it
Short Tem Trading Fees:	If a Unitholder redeems units within 180 days the Fund may deduct and retain for the benefit of remaining Unitholders 5% of the value of the units redeemed
Minimum Account Balance:	\$5,000
Provincial Restrictions:	None
Registered Plan Eligibility:	RRSP, RRIF, RESP, DPSP
Specimen Plan/Client Name RSPs:	No
Distribution Payment Frequency:	Monthly, on the last Friday of the month. If the last Friday of the month is a holiday, the distribution will be done on the valuation date immediately preceding it. In December of each year, the distribution will take place on a date between December 16 <sup>th</sup> and December 30 <sup>th</sup> .
Distribution Options:	Re-Invest or Cash

**SPECIAL FEATURES:**

- Offered on a continuous basis under an Offering Memorandum. The fund will be relying on certain exemptions from the prospectus requirements in certain cases from the registration requirements of the securities laws in the various provinces and territories of Canada in offering the Units.
- Completed Subscription Agreement required for initial subscription of Units

**COMMISSION DETAILS:**

Fund:	210
Fund Class:	A
FE Commission:	0 - 5%
Trailer Fee Payment Frequency:	Monthly
Trailer Fee:	1.20%
Management Fee Rebates	Yes