

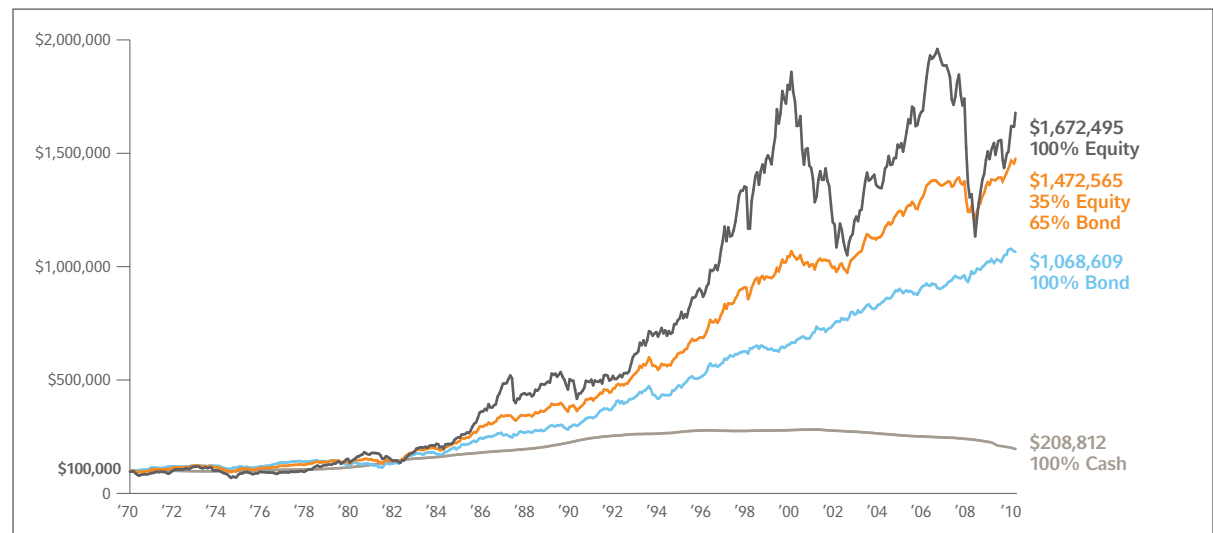
Russell Income Essentials Portfolio

The Russell Income Essentials Portfolio offers a mix of 35% equities and 65% fixed income to generate the cash flow you need to comfortably afford the essentials of life and more during retirement.

Benefits

- > The right combination of equities and fixed income designed to provide a similar return as equities over the long term with less volatility
- > Invest in a single portfolio designed specifically to meet your essential expenses during retirement
- > With distributions of 5%, 6% and 7%, you can choose your cash flow to match your changing needs
- > Earn tax-efficient returns from multiple sources including dividends and capital gains

Hypothetical growth of \$100,000 in different asset mixes (1970 – December 2010)



A portfolio of 35% equities and 65% fixed income can generate the long-term growth needed to sustain life-long retirement income while also minimizing volatility.

Assumptions: Historical monthly index returns used; monthly withdrawals at 5% annual withdrawal rate, which is indexed to inflation at 3% per annum. S&P/TSX Composite Index – 12% for 35E/65D, 33% for 100E; MSCI World Ex Canada (MSCI World prior to 1981) – 8% for 35E/65D, 22% for 100E; S&P 500 – Total Index Return – 7% for 35E/65D, 22% for 100E; MSCI EAFE Index – 8% for 35E/65D, 23% for 100E; DEX Bond Universe Index (Dex Long Bond Index prior to 1980) – 65% for 35E/65D, 100% for 100% Bond; DEX T-Bill 91 Day Index – 100% for 100% Cash

RUSSELL INVESTMENTS

At Russell, we have a rich heritage of directing the investments of some of the world's largest investors—many of whom have billion-dollar portfolios such as Alcoa, AmerisourceBergen Corp., Barclays Bank, BHP Billiton, Bill & Melinda Gates Foundation Trust, Boeing, Caterpillar, Coca-Cola Bottling Co., General Motors, Public School & Education Employee Retirement Systems of Missouri, Toyota Motor Pension Fund, and Wilfrid Laurier University.¹

WE'RE EXPERTS ON RETIREMENT.

Russell conducts extensive research into the needs of retirees and responds with innovative, proprietary products and strategies. With forty years of money manager research experience and access to award-winning institutional money managers, we perform the vital work to keep your portfolio focused on your retirement goals.



Chief Investment Officer
Greg Nott, CFA
Russell Investments

Greg Nott is the Chief Investment Officer (CIO) for Russell Investments Canada and is responsible for all aspects of investment management, including leading the fixed income and equity Investment Teams. Greg has 17 years of industry experience and has been with Russell Investments since 1998. Greg has overseen strong investment performance by the fixed income team and is a crucial player in steering the investment team through recent challenges and opportunities in the markets. Greg manages the Russell fixed income and balanced funds.

Ask your advisor how **Russell Income Essentials Portfolio** and the complete family of retirement solutions from Russell can provide the essential income you need for a financially healthy retirement. Visit www.russell.com/ca to learn more.

Important Information

S&P/TSX Composite Index – Unless otherwise stated all index data is sourced from ©BNY Mellon Asset Servicing. All rights reserved.

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