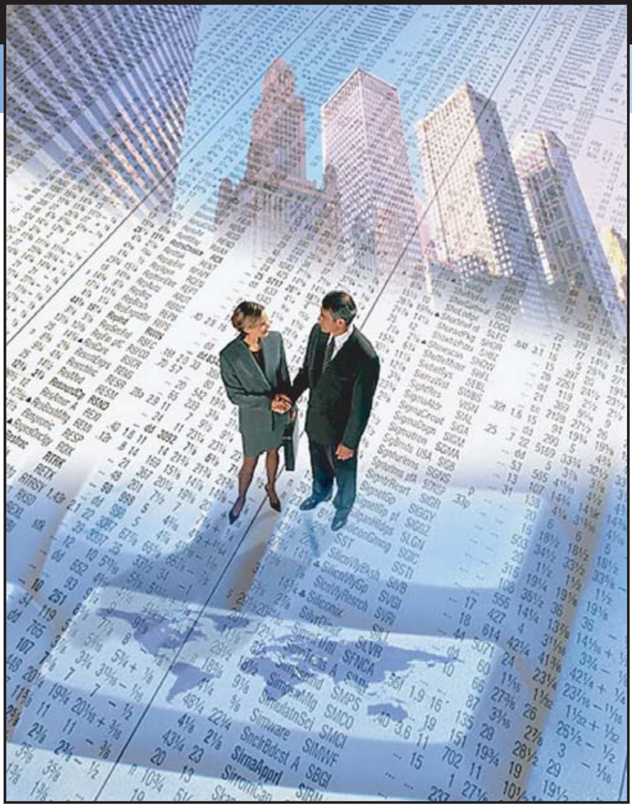
IBM Global Services



IBM Securities Industry Services

(SIS) division of IBM Global Services continues to develop leading edge functionality and services for the brokerage industry. Trade innovator for Sales is a web-based, front-end solution that allows you to place orders for major instruments and view account details. Householding and web reporting functionality are also available.

Real-Time Processing

- Quick and easy access to real-time information on: Clients, Accounts, Orders, Trades, Transactions, Securities and Households
- Comprehensive edits facilitate straight-through processing

Customizable

- Customizable at the firm and correspondent firm level
- Easily integrated with your existing web applications
- Parameter driven according to your business (e.g. Investment Advisors, Financial Planners and correspondents)

Stable and Reliable Business Architecture

- Overnight and intra-day updates
- Online real-time processing application interfaces
- Audit trail and archiving
- Recoverability

Technologically Advanced

- Open architecture
- Based on stable and reliable architecture from IBM:
  - MQ Series®-enabled for integration with in-house and third-party applications
  - IBM Tivoli Access Manager to provide secure business-critical applications
  - IBM WebSphere® Application Server, a leading e-business middleware application
  - IBM AIX™ operating system

All contributing to a highly responsive application resulting in optimal performance and high client satisfaction.

Securities Industry Services
trade innovator for Sales

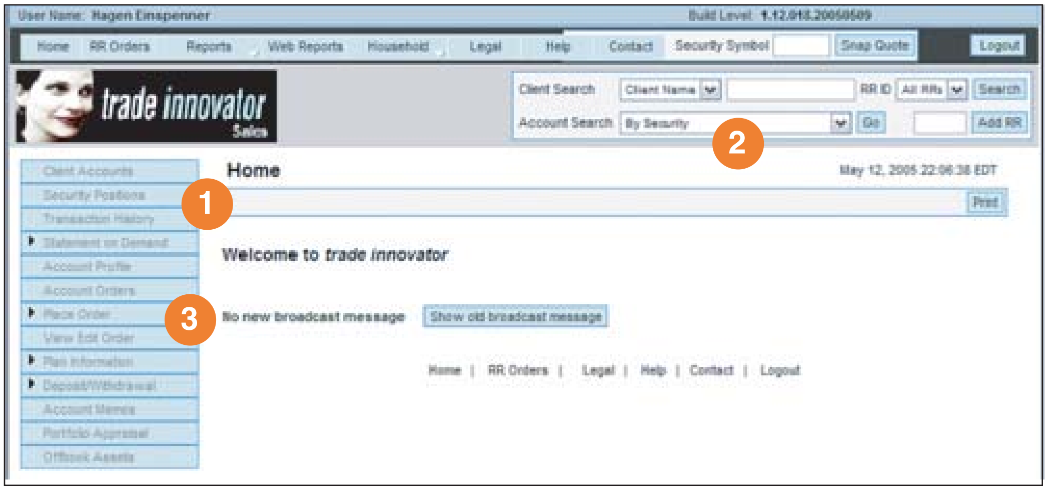
ON DEMAND BUSINESS™

A True Internet-based Solution

IBM Global Services

Your Personalized Homepage

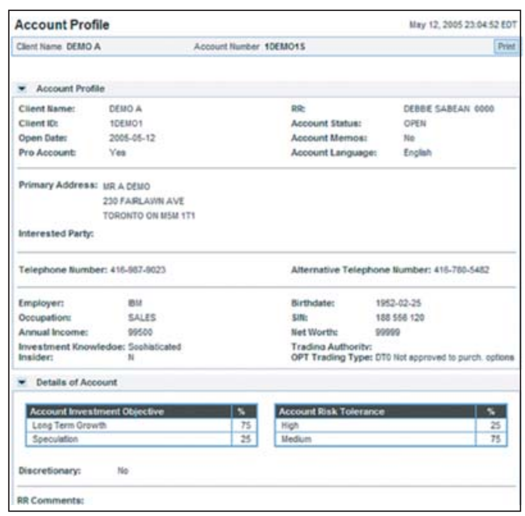
1. Access key information about your client at the Client Level
2. Search/query by: Client, Security, Cash balance and Account Type, Frequent Purchase Plan, Mutual Fund Holding and Plan Group.
3. Place orders with easy to use order entry.

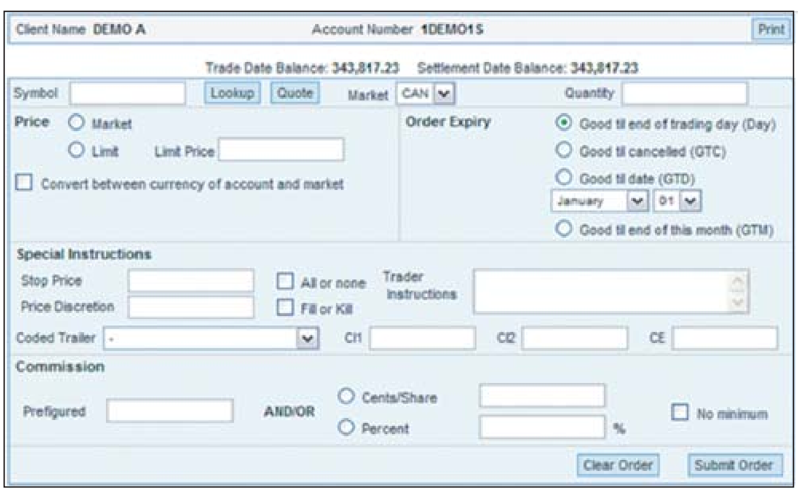


Working with trade innovator for Sales

Account Profile

- View account details, including beneficiary details for plan accounts.



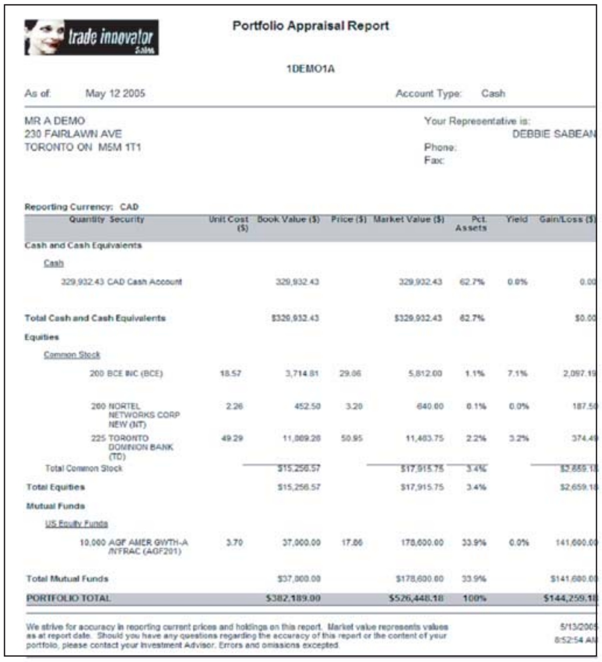


Place Orders

- Buy/sell equities
- Buy/sell/switch Mutual Funds
- Buy/sell options
- Buy GICs

Statement OnDemand

- Provide your clients with a one page snapshot that combines investment objectives, up-to-date portfolio details and off-book assets. Quickly create and print client reports.



Portfolio Appraisal Report

1DEMO1A

As of: May 12 2005 Account Type: Cash

MR A DEMO
230 FAIRLAWN AVE
TORONTO ON M5M 1T1

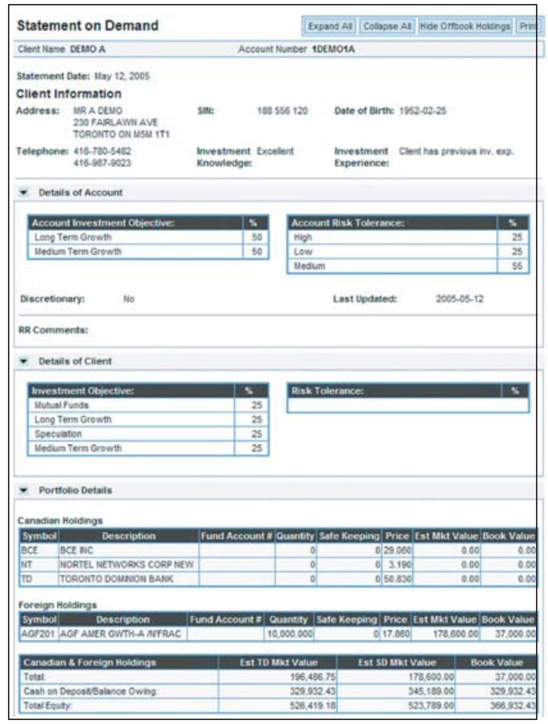
Your Representative is: DEBBIE SABEAN
Phone:
Fax:

Reporting Currency: CAD

Quantity Security	Unit Cost ($)	Book Value ($)	Price ($)	Market Value ($)	Pct. Assets	Yield	Gain/Loss ($)
Cash and Cash Equivalents							
Cash							
329,932.43 CAD Cash Account		329,932.43		329,932.43	62.7%	0.0%	0.00
Total Cash and Cash Equivalents		$329,932.43		$329,932.43	62.7%		$0.00
Equities							
Common Stock							
200 BCE INC (BCE)	18.57	3,714.81	29.06	5,812.00	1.1%	7.1%	2,097.19
200 NORTEL NETWORKS CORP NEW (NT)	2.26	452.50	3.20	640.00	0.1%	0.0%	187.50
225 TORONTO DOMINION BANK (TD)	49.29	11,089.28	50.95	11,463.75	2.2%	3.2%	374.49
Total Common Stock		$15,256.57		$17,915.75	3.4%		$2,659.18
Total Equities		$15,256.57		$17,915.75	3.4%		$2,659.18
Mutual Funds							
US Equity Funds							
10,000 AGF AMER GWTH-A /NFRAC (AGF201)	3.70	37,000.00	17.86	178,600.00	33.9%	0.0%	141,600.00
Total Mutual Funds		$37,000.00		$178,600.00	33.9%		$141,600.00
PORTFOLIO TOTAL		$382,189.00		$526,448.18	100%		$144,259.18

We strive for accuracy in reporting current prices and holdings on this report. Market value represents values as at report date. Should you have any questions regarding the accuracy of this report or the content of your portfolio, please contact your Investment Advisor. Errors and omissions excepted.

5/13/2005
8:52:54 AM



Statement on Demand

Expand All | Collapse All | Hide Offbook Holdings | Print

Client Name DEMO A Account Number 1DEMO1A

Statement Date: May 12, 2005

Client Information

Address: MR A DEMO, 230 FAIRLAWN AVE, TORONTO ON M5M 1T1
SIN: 188 556 120
Date of Birth: 1952-02-25
Telephone: 416-780-5482, 416-987-9023
Investment Knowledge: Excellent
Investment Experience: Client has previous inv. exp.

Details of Account

Account Investment Objective:	%
Long Term Growth	50
Medium Term Growth	50

Account Risk Tolerance:	%
High	25
Low	25
Medium	55

Discretionary: No Last Updated: 2005-05-12

RR Comments:

Details of Client

Investment Objective:	%
Mutual Funds	25
Long Term Growth	25
Speculation	25
Medium Term Growth	25

Risk Tolerance:	%

Portfolio Details

Canadian Holdings

Symbol	Description	Fund Account #	Quantity	Safe Keeping	Price	Est Mkt Value	Book Value
BCE	BCE INC		0	0	29.060	0.00	0.00
NT	NORTEL NETWORKS CORP NEW		0	0	3.190	0.00	0.00
TD	TORONTO DOMINION BANK		0	0	50.830	0.00	0.00

Foreign Holdings

Symbol	Description	Fund Account #	Quantity	Safe Keeping	Price	Est Mkt Value	Book Value
AGF201	AGF AMER GWTH-A /NFRAC		10,000.000	0	17.860	178,600.00	37,000.00

Canadian & Foreign Holdings	Est TD Mkt Value	Est SD Mkt Value	Book Value
Total:	196,486.75	178,600.00	37,000.00
Cash on Deposit/Balance Owing:	329,932.43	345,189.00	329,932.43
Total Equity:	526,419.18	523,789.00	366,932.43

Web Reporting

- A fully interactive tool to maximize business insight. Quickly create highly parameterized, OnDemand documents on-line, printed, or downloaded to other formats such as PDF and XLS.
- Customize report output using comprehensive filters that may be defined as account type, equity value, date ranges and more.

Household Management

- Group client accounts for portfolio evaluation, retirement portfolio and estate planning. Track household and financial risk profiles.

Create Household Apr 28, 2005 11:03:02 EDT

Print

Household ID: SMITH (minimum 3 characters) Household RR ID: All RRs

Client Lookup: Client Lookup

Enter Account Numbers:

1SMITH1 | 1SMJTHA | 3SMOTH1 | | | Add Accounts

Contact Information

Clear | Submit

...preparing you for the future
http://www.can.ibm.com/services/sis

Any Questions? Ask SIS.

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