



CAP Track Services
YOUR COMPLETE CAP SOLUTION

Take control of your Capital Accumulation Plan with CAP Track

Sponsoring a Capital Accumulation Plan is a tremendous benefit for employees. Now there is a unique way to effectively and easily manage the increasing fiduciary responsibilities of your program.

CAP Track is designed to build and maintain the governance structure and best practices model for plan management. By using **CAP Track**, your company will be compliant for current and future fiduciary expectations. **CAP Track** will maximize the value of your plan, build a governance shield, and allow you to focus on your business.

It's your plan – **Cap Track** and your CAP advisor will keep your program on track.

Get on track ... Stay on track ...

CAP Track is a web enabled strategic business enhancement tool which provides a complete and ongoing **CAP Compliance Solution**.

Why use CAP Track?

→ Best practices at your fingertips - there are no real alternatives

Building an integrated system to link fund performance measurement; compliance measures for CAP Guidelines; a sustainable and proven governance model; and built in document resources requires time, money and professional expertise. **CAP Track** has been developed as a plan sponsor and CAP advisor resource by collaboration of expertise from a fund manager database organization and a CAP governance modeling specialization firm – both are established and industry leading organizations that have also incorporated proprietary mathematical modeling for fund performance evaluation incorporated into the **CAP Track** program.

Only **CAP Track** offers an independent CAP compliance and governance process that is customized for your plan and designed for ongoing versus periodic compliance needs.

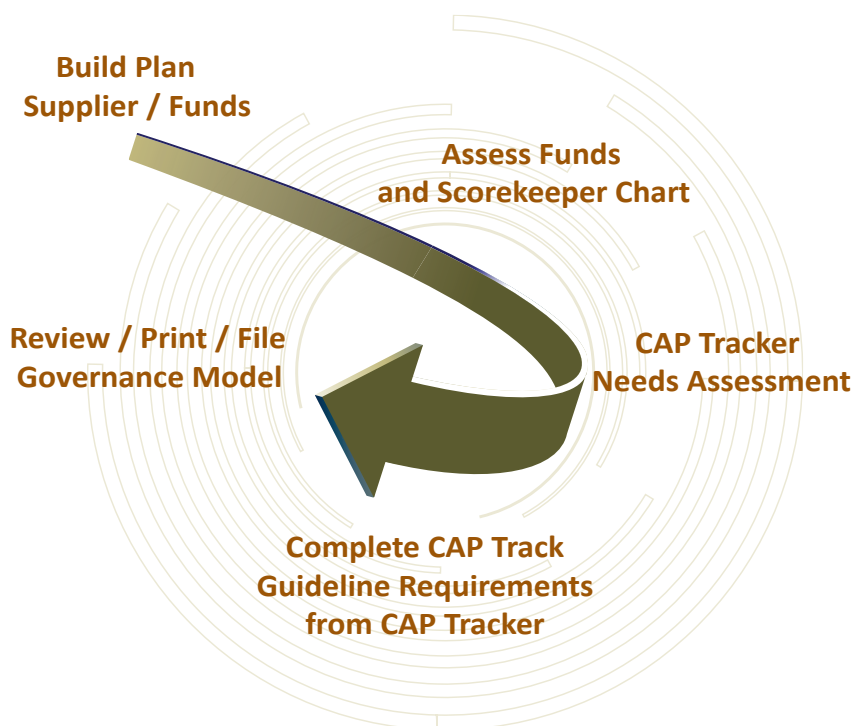
→ Focus on your business growth - not managing employee benefits

Your business is important and takes all your time. You, and your employees, have invested millions in the CAP plan and it is unquestionably a valuable and important benefit that demands attention. **CAP Track**, in conjunction with your advisor's expertise, will facilitate the plan governance process allowing you to spend more time on other areas of your business.

→ Get the most of your plan - with the least amount of risk

Sponsoring a CAP program comes with very real fiduciary responsibilities, and responsibilities are always associated with risk. The framework of plan sponsor responsibility has until recent years been quite vague. There is no governance process included in the technical and process needs of plan management detailed in provincial / federal requirements and the Income Tax Act. Process and governance responsibilities have more recently been established through the release of the Joint Forum of regulatory associations Capital Accumulation Plan (CAP) Guidelines in addition to guidelines from the Canadian Association of Pension Supervisory Authorities (CAPSA). Not following these best practices and governance principles poses a legal risk for any organization. The current models and expectations of best practices CAP is certainly just a start. - more will follow. **CAP Track** and your advisor will ensure compliance and corporate peace of mind so you can focus on plan optimization.

How does CAP Track work?



CAP Track follows a logical flow of plan design and fund information inputs – all preloaded with industry supplier information for investment funds. Complete fund availability from suppliers is included and filtered for plan specific funds.

- **Scorekeeper** is an integrated evaluation of investment funds using numerous metrics summarized to a 1-5 grade level to be used for selection and ongoing monitoring of funds.
- **Chart**, allows for visual risk profile monitoring of the funds.
- **CAP Tracker** is a needs assessment tool, linked to the CAP Guidelines and resource documents for various templates, and legislation details.

The completed CAP Tracker process generates a “proof report” of the governance process to be signed and maintained as part of the overall governance process.

How do we use CAP Track?

CAP Track is a CAP advisor enabled service which allows you, the plan sponsor, to assign “read” or “read/write” functionality for plan assessment. Using **CAP Track** is as easy as it is intuitive and complete, with both CAP advisor and plan sponsor user guides. The CAP advisor can build the plan specifications and comment on fund performance in addition to reviewing the current and ongoing compliance needs as detailed under the CAP Tracker function. The CAP Tracker portion forms the foundation for the CAP compliance audit trail for the program and complements other plan reporting requirements specific to the program or plan design.

CAP Tracker is interactive, so it will track items that need to be completed and the roles and responsibilities of those associated with the management of the program. CAP Tracker has all the tools and resources you need to complete the CAP Guideline requirements including unbiased and systematic review of the investment options available from the supplier and those under the program. Scorekeeper and Chart elements provide unbiased and uniform evaluation criteria for all funds – no need for associated fund measurement software or program costs.

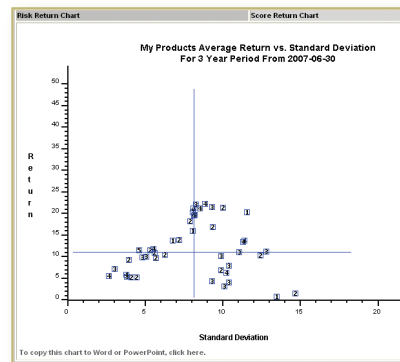
Using **CAP Track** with your advisor will enable you to build a complete CAP compliance framework with assured results which will enable you to spend more time managing the plan objectives and less time managing the fiduciary governance needs for the plan. Using **CAP Track** will assure regulators, auditors, shareholders, and your employees that you take CAP plan responsibilities seriously and have adopted ongoing best practices to manage the program in the best interests of all stakeholders.

Scorekeeper Function

Return Results
Click here for Description

	Product	DESC	1 Yr ROR	3 Yr ROR	4 Yr ROR	5 Yr ROR	10 Yr ROR	Grade
1	McLean Budden Canadian Equity Growth Segregated Fund		33.36	21.41	22.33	18.11	12.68	✓✓✓✓✓
2	Fidelity True North Segregated Fund		30.51	23.32	23.47	17.54	14.64	✓✓✓✓✓
3	Legg Mason Battery March Canadian Small Cap Segregated Fund		29.09	24.24	30.44	23.62	10.80	✓✓✓
4	McLean Budden Canadian Equity Segregated Fund		28.81	19.43	20.60	16.28	N/A	✓✓✓✓✓
5	McLean Budden Select Canadian Equity Segregated Fund		28.48	19.27	20.63	16.17	N/A	✓✓✓✓✓
6	Trimark Segregated Fund		28.10	11.22	13.89	9.23	10.04	✓✓✓✓✓
7	PH&N Canadian Equity Segregated Fund		27.82	19.80	21.05	17.67	11.93	✓✓✓✓✓
8	UBS (Canada) - Canadian Equity Segregated Fund		27.61	21.52	22.18	17.11	11.35	✓✓✓✓✓

Chart Function



CAP Tracker Function

Questionnaires completed for 2007

Setting up a CAP			
2.1.1	Plan Purpose Defined?	Yes	✓
2.1.1	Plan Purpose Changed?	No	✓
2.1.3 a	New Service Providers Hired?	Yes	✓
2.1.3 a	Service Provider Criteria Documented?	Yes	✓
2.1.3 b	Roles and Responsibilities Documented?	No	Role and Responsibilities document must be created to open Responsibilities document.
2.2.1	Investment Options Considered?	No	Review current options to ensure they are appropriate specified criteria. Click here to open Investment Op document.
2.2.2 a	New Investment Funds Added?	Yes	✓
2.2.2 a	Investment Attributes Considered?	Yes	✓
2.2.2 b	Funds Comply with Provincial Legislation?	No	Must perform an investment manager search to firm manager.
2.2.3	Transfer Between Funds Quarterly?	Yes	✓
2.2.4	Policy Established for Non-Decision Makers?	Yes	✓
2.2.4	Policy Provided Before Action?	Yes	✓
2.2.4	Default Fund Chosen?	Yes	✓
2.2.4	Member Provided with Default Fund Information?	Yes	✓

CAP Track will evolve on a regular basis to reflect the evolution of industry best practices but will always strive to be ahead of the expectations of regulators. Our commitment, along with your CAP advisor, is to offer a governance tool that is ahead of the industry landscape. Of course, enhancements to **CAP Track** will be included in the program at no additional charge.

