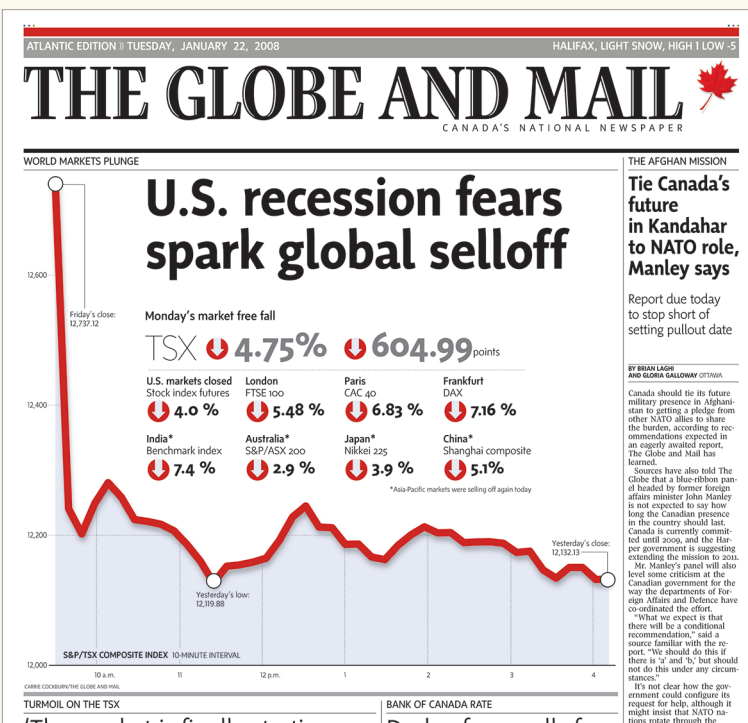


# Worried about market volatility and your investments?

## What a difference a day makes!

605 point drop on S&P/TSX

January 22, 2008



Source: The Globe and Mail, January 22, 2008

508 point rise on S&P/TSX

January 23, 2008



Source: The Globe and Mail, January 23, 2008

“Bull markets are born on pessimism, grow on skepticism, mature on optimism and die on euphoria.” – *Sir John Templeton*



FRANKLIN TEMPLETON INVESTMENTS

# Emotions lead to irrational responses

Stay focused. Stay invested. Stay diversified.

## Stay focused... investments grow



## Stay invested... it pays off

S&P/TSX - 10 Years Ending December 31, 2007		
	Average Annual Return	Growth of \$10,000
<b>Fully Invested</b>	<b>9.47%</b>	<b>\$24,720</b>
Missed 10 Best Days	5.26%	\$16,660
Missed 20 Best Days	1.91%	\$12,061
Missed 30 Best Days	-0.96%	\$9,090
Missed 40 Best Days	-3.35%	\$7,154
Missed 50 Best Days	-5.48%	\$5,755
Missed 60 Best Days	-7.43%	\$4,706

Source: Bloomberg as of December 31, 2007

## Stay diversified... increase returns

GROWTH OF \$10,000 INVESTED ANNUALLY OVER A 20-YEAR PERIOD



Source: Bloomberg as of December 31, 2006

Contact your investment advisor to learn how to make market volatility work for you or visit [www.franklintempleton.ca](http://www.franklintempleton.ca)

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