

親掌決策權 投資如您願  
Investing. Your Way.



Direct Investing 直接投資



ScotiaMcLeod

豐業理財

TM



**提**供深入投資研究及分析，配合眾多投資項目選擇，讓閣下隨時獲得快捷方便及可靠的戶口投資服務，掌握您的投資方式與項目。

以上，就是「豐業理財直接投資」(ScotiaMcLeod Direct Investing)對自管投資人士作出的承諾，以協助閣下達成財務目標。「豐業理財」(ScotiaMcLeod)於行內享負盛名，是業內擁有最雄厚資源的證券公司之一，隨時為您提供多種服務及投資工具，助您實現投資目標。無論是我們多元化的投資選擇、先進的網上科技、卓越的客戶服務或是合理的佣金收費，都是特別為符合您的要求而設，讓您全權管理您的投資，達成理想，成竹在胸。

**I**n-depth investment research and analysis. Convenient, fast, and reliable account access. Direct control over your trading transactions and choice of investments.

These are the cornerstones of ScotiaMcLeod Direct Investing's commitment to helping self-managed investors reach their financial goals. Backed by ScotiaMcLeod's industry-leading investment resources and reputation, we are well-positioned to provide you with access to a wealth of services and tools you need to reach your investment objectives. From our wide range of investment choices, to our impressive online capabilities, to our exceptional customer service and highly competitive pricing structure, we are dedicated to evolving with your requirements. So you can rest assured your direct investing needs will be met – when you want, the way you want.



## 廣泛的投資選擇

…以符合您多方面及不斷轉變的需要

您的財務目標可能因時而異，換句話說，您的投資需要及選擇亦會隨之而轉變。因此，對一個自管投資人士來說，擁有廣泛的投資項目選擇，可以隨時改變投資組合，實現您的財務目標，實在非常重要。

這正是「豐業理財直接投資」的其中一個優點。您可以從多種投資項目及資產類別中，選出最能助您達成現在及未來財務目標的項目，其中包括：

- 加拿大及美國股票及期權
- 二千多種互惠基金
- 定息證券包括擔保投資證、政府債券、機構債券及零息債券
- 貨幣市場項目包括國庫券、銀行承兌匯票及商業票據
- 新發行證券，新股認購，貴重金屬證券等

為了全力配合閣下的個人財務需要，「豐業理財直接投資」有一系列不同種類的戶口可供選擇，從現金及保證金（孖展）戶口，至自管式註冊計劃如註冊退休儲蓄計劃 (RSPs)、註冊退休收入基金 (RIFs) 及註冊教育儲蓄計劃 (RESPs)，都一應俱全。

財務安排，最終由您決策；讓您在理財路上全權領航，成功實現您的財務目標。

## A broad spectrum of investment choices

### ... to meet your diverse and evolving needs

Over time, it's natural for your financial goals to evolve. And that means your investment needs and preferences may change as well. As a self-managed investor, it's critical for you to have access to a broad spectrum of investment choices, so you can build a portfolio that reflects your investment profile and helps you attain your goals.

With ScotiaMcLeod Direct Investing, that's exactly what you get. You can select from a variety of investment alternatives and asset classes that will help you to reach your current – and future – financial objectives, including:

- Canadian and U.S. equities and options
- Over 2,000 mutual funds
- Fixed income securities including GICs, government, corporate and strip bonds
- Money market instruments including T-Bills, bankers' acceptances and commercial paper
- New issues, IPOs, precious metal certificates and much more

To help you meet your requirements, we offer a range of account types from non-registered cash and margin accounts, to self-directed registered plans such as Retirement Savings Plans (RSPs), Retirement Income Funds (RIFs), and Registered Education Savings Plans (RESPs).

In the end, the choice is yours, giving you ultimate control on your path to financial success.



## 作出最精明的投資決策

### …全憑精闢的專業研究、分析及評述

假如閣下喜歡親掌投資決策權，「豐業理財直接投資」可以為您提供最適合的投資工具及資料。透過「豐業理財直接投資」，您可以獲得多不勝數的研究資料及分析報告，助您掌握市場先機，即時作出明智決策。

當閣下進入「豐業理財直接投資」互聯網戶口，您可以：

- 閱讀Dow Jones & Co.提供的即時全面中文財經消息及評述——「中文e訊」
- 瀏覽頂級<sup>1</sup>的Scotia Capital研究報告資料，包括Edge提供的個別公司報告、定息證券研究及市場評述
- 通過Wall Street On Demand提供的互動圖表工具，追研股票動向及作出技術分析
- 用Recognia Technical Events<sup>4</sup>工具進行技術分析及繪出股票走勢圖表
- 享用The Financial Post<sup>2</sup>及First Call Corp. (Thomson Financial公司) 提供之廣泛研究報告，包括個別公司基本資料及分析
- 使用北美領先互惠基金研究公司之一的Morningstar<sup>1</sup>提供的互惠基金研究報告
- 一覽定息證券當時之價錢、回報、年期及信貸能力，從中選出適合投資的債券
- 瀏覽Scotia McLeod<sup>TM</sup>股票買賣營運總監Fred Ketchen所提供的每週市場評述 - Ketchen's Corner
- 查閱即時股票報價、公司營利估計及預測

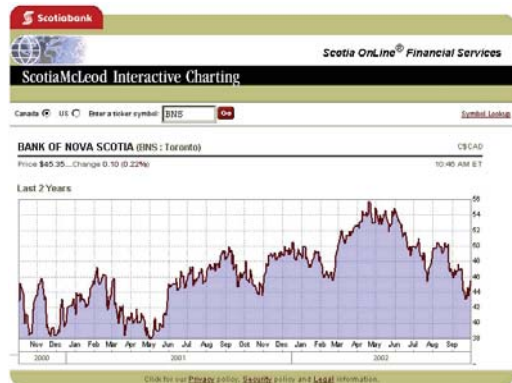
「豐業理財直接投資」不斷在網上研究及投資工具方面推陳出新，讓閣下獲得一些業內最全面及創新的財經研究資料，令您投資時更具信心。

# The best investment decisions are well supported

## ... by industry research, analysis, and commentary



### 互動圖表 Interactive Charting



### Morningstar

Scotiabank

Scotia Online® Financial Services

ScotiaMcLeod Research

Mutual Funds

Tool Box | Fund Selector™

Basic Fund Selector

Fund Quotrank

Get Estimates View Results Research Analyst Insights Instructions

Fund Category  
Category group: EQUITY FUND

PPSP Eligibility: Yes

Cost and Purchase  
Minimum initial purchase less than or equal to: \$1,000

You've decided to manage your investments for yourself. We can provide you with access to the appropriate tools and information. When you invest through ScotiaMcLeod Direct Investing, you can draw on an array of research materials and resources that will enable you to react quickly to market opportunities.

When you connect to your ScotiaMcLeod Direct Investing account online, you can:

- view Chinese-language real-time news stories and market commentary from Dow Jones & Co.
- view top-ranked<sup>1</sup> Scotia Capital research including *Edge* company reports, fixed income research, and market commentary
- track stock movement and conduct your own technical analysis using interactive charting tools from Wall Street On Demand
- perform technical analysis and chart stock patterns using Recognia Technical Events<sup>A</sup>
- review an extensive range of reports including company fundamental data and analysis from The Financial Post<sup>2</sup> and First Call Corp., a Thomson Financial company
- access mutual fund research from Morningstar<sup>+</sup>, one of North America's leading mutual fund specialists
- choose a bond investment from the *Fixed Income Snapshot* by comparing price, yield, term and credit quality
- check out Ketchen's Corner: Weekly market commentary from Fred Ketchen, Director, Stock Trading at ScotiaMcLeod<sup>TM</sup>
- view real-time equity quotes and corporate earnings estimates and forecasts

We're constantly improving our online research and tools. That means you can approach your investments confidently, knowing you're equipped with some of the most comprehensive and innovative research information the industry has to offer, presented to you in a convenient format.



## 靈活投資管理

### …隨時隨地，為您服務

自管投資優點之一，就是隨時隨地可以處理閣下的投資戶口、下單買賣或查閱交易狀況。「豐業理財直接投資」當然深明這點。

因此，我們的網上投資、無線傳訊交易及按鍵式電話服務均提供每日24小時服務。有需要的話，閣下亦可聯絡我們經過專業訓練的國、粵語投資代表，協助您輸入訂單或解答您的問題。

此外，透過下列服務，您會更有效而全面地處理您的網上投資：

- 同時處理閣下的Scotiabank Group™銀行、投資及借貸戶口
- 即時調動證券帳戶及銀行戶口內的資金
- 利用多種不同形式，為您提供即時股價通報
- 查閱過去十二個月的戶口月結等等

無論您想觀察市場動向、查閱閣下投資戶口的交易狀況或買賣結算，「豐業理財直接投資」都可以提供適合閣下的處理工具，讓您運籌帷幄。

如閣下需要「豐業理財直接投資」網上服務協助，閣下可登上「豐業理財直接投資」網頁主要功能(trading and navigational help text)中文網頁。

# The flexibility to access your account

... whenever and however you want

「豐業理財直接投資」主頁 Scotia OnLine Home Page

Scotiabank Scotia OnLine® Financial Services

Home Banking Investment Personal Loans

**My Personal Accounts**

Account Type	Account Number	Balance CAD\$	Balance US\$
<b>Day-to-Day Banking</b>			
Basic Banking	****2*123986	4,960.30	
Power-savings	****2*074381	3,238.82	
USD Savings	****2*123781	6,179.01	
Scotia Value Advt	****2*124129		13,174.49
<b>Investing</b>			
My SEP Account	54499999	8,801.47	
Car Savings	33699999	3,236.66	
Scotia Mutual Funds	0626368	10,162.51	
Scotia Mutual Funds	3390967	25,283.72	
<b>Total Day-to-Day Banking and Investing</b>		<b>79,056.98</b>	
<b>Borrowing and Credit Cards</b>			
Classic VISA	4537000015583010	1,493.28	
Scotia Mortgage Insured	0834903	112,697.34	
Value VISA	4525100006288017	270.99	
<b>Total Borrowing and Credit Cards</b>		<b>124,461.61</b>	

**Key Market Summary**

Symbol	Bid	Ask	Last	Volume	Change
CPI	3.16	3.35	3.18	300	0.00
HML	6.33	6.40	6.45	28970	0.20
OM	0.610	0.450	0.400	300	-0.010

Quotes are delayed 15 minutes or more, 20 minutes for AMER and NYSE. Please click here for more information.

One of the advantages of being a self-managed investor is the ability to place and review your trade orders at your convenience. At ScotiaMcLeod Direct Investing, we understand.

That's why our online, wireless, and automated telephone services are available 24/7. If you prefer, you can speak to one of our professionally trained representatives to get answers to your questions, or assistance placing your orders. Service is available in Cantonese and Mandarin.

Plus, you can enhance your online experience through several notable features, including the ability to:

- manage your Scotiabank Group™ investing, banking, and borrowing accounts – all in one place
- transfer funds between your brokerage and banking accounts in real-time
- set real-time stock alerts using a variety of triggers
- review your account statements for the previous 12 months, and much more

Whether you want to monitor market levels, check the status of your trades, or settle your orders, ScotiaMcLeod Direct Investing offers you the means to manage your investments, as you wish.

For assistance using our online services, you can request access to Chinese-language trading and navigational help text, accessible from the Scotia OnLine® Home Page.

即時股價通報 Real-time Stock Alerts

Scotiabank Scotia OnLine® Financial Services

**ScotiaMcLeod Alerts**

Alert Details

Bank Of Nova Scotia (BNS: Toronto) Last Trade: 45.15 @ 20:10:04PM All Alerts

Price drops below  or rises above

Price reaches a new 52 week

Changes  since prior days close

Crosses its  moving average

Changes  Faster than the  in a

Trading volume exceeds daily average by

Submit Alert(s)

Create New Alert  
Enter a ticker symbol  
  
 Canada  US  
ScotiaMcLeod

## 附加服務

身為「豐業理財直接投資」客戶，您可享用以下附加服務：

- **自動添購計劃** – 定期投資互惠基金，享受「成本平均法」(Dollar-cost averaging) 的益處
- **投資組合評估** – 收取專家評估，助您建立及管理適合閣下的投資組合
- **豐業貴賓服務™** – 合資格的客戶可享有特別優惠服務，其中包括更深入的研究報告及優惠佣金收費

### 欲知有關「豐業理財直接投資」詳情：

歡迎閣下瀏覽 [www.scotiamcleoddirect.com](http://www.scotiamcleoddirect.com)，參閱網上投資示範，或致電華語熱線 1 877 662-3838。

卑詩省烈治文之客戶，可親臨我們位於 115-6088 No. 3 Road (夾 Saba Road) Richmond, B.C., V6Y 2B3 之辦事處。免費長途電話：1 866 868-6633 本地電話：604 233-6633

「豐業理財直接投資」的開戶手續，非常簡易：

- 到網址 [www.scotiamcleoddirect.com](http://www.scotiamcleoddirect.com)，填妥網上開戶申請表格，然後直接網上遞交
- 到網址 [www.scotiamcleoddirect.com](http://www.scotiamcleoddirect.com)，下載及打印開戶申請表格，填妥後郵寄遞交
- 親臨就近加拿大豐業銀行分行
- 致電 1 877 662-3838 或電郵到 [smdirect@scotiamcleoddirect.com](mailto:smdirect@scotiamcleoddirect.com)，索取郵寄開戶申請表格。

我們盼望能有機會為閣下服務，助您達成投資目標。

## Additional services

Consider the additional services you can access as a ScotiaMcLeod Direct Investing client:

- **Pre-Authorized Contributions** – benefit from dollar-cost averaging by investing in eligible mutual funds on a regular basis
- **Sounding Board™** – obtain feedback to help you build and manage your portfolio
- **Scotia Select Service™** – qualified clients can take advantage of special benefits and privileges, like research upgrades and commission savings

### Want to learn more?

Visit our Web site at [www.scotiamcleoddirect.com](http://www.scotiamcleoddirect.com) and check out our demo or call our Asian Services Team at 1 877 662-3838

In Richmond, B.C., visit our branch at 115-6088 No. 3 Road (at Saba Road) Richmond, B.C., V6Y 2B3 Toll Free: 1 866 868-6633 Local: 604 233-6633

It's easy to open a ScotiaMcLeod Direct Investing account.

- Complete and submit your application online through [www.scotiamcleoddirect.com](http://www.scotiamcleoddirect.com)
- Print and complete the application form at [www.scotiamcleoddirect.com](http://www.scotiamcleoddirect.com), then mail it to us
- Visit a Scotiabank branch near you
- Contact us at 1 800 263-3430 or by e-mail at [smdirect@scotiamcleoddirect.com](mailto:smdirect@scotiamcleoddirect.com) to request an application package by mail

We look forward to helping you make the most of your investments.



## Direct Investing 直接投資

 **ScotiaMcLeod**  
豐業理財

TM

閣下如欲用另一途徑讀得此小冊子。請致電 1 888 615-8991。

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† Morningstar是Morningstar Research Inc.之註冊商標。

Δ Recognia Technical Events乃Recognia Inc.之商標。

1 由著名環球研究公司評定之等級。

2 雖然The Financial Post Data Group已經盡力確保FP Corporate Profiler之資料準確可靠，但假若其中資料有任何不準確或錯漏，所有FP Corporate Profiler之購買者及使用者須明白，The National Post Company、其經營夥伴、管理人員、董事、僱員、代理人及任何提供資料之第三者，均無需為任何因資料不準確或錯漏所引致的損失而負責。

Brochure is available in alternate format. Call 1 888 615-8991.

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