

# BF&M Golden Accumulator Pension Plan

## Summary Performance-June 2006

### for the McLean Budden Funds



For the  
Period of

#### PERFORMANCE BY PROFILE

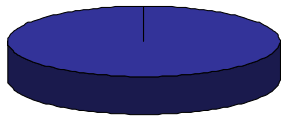
|                     |            | 5 YEARS | 3 YEARS | 1 YEAR | 6 Mos |
|---------------------|------------|---------|---------|--------|-------|
| <u>Guaranteed</u>   | Annualized | 2.86%   | 2.16%   | 3.00%  | 1.84% |
|                     | Benchmark  | 2.21%   | 2.32%   | 4.04%  | 2.22% |
| <u>Fixed Income</u> | Annualized | 3.26%   | 2.08%   | 1.95%  | 1.08% |
|                     | Benchmark  | 2.67%   | 2.20%   | 2.47%  | 1.15% |
| <u>Conservative</u> | Annualized | 3.98%   | 6.18%   | 6.05%  | 2.82% |
|                     | Benchmark  | 2.99%   | 5.92%   | 5.89%  | 2.16% |
| <u>Moderate</u>     | Annualized | 4.21%   | 8.11%   | 7.56%  | 3.47% |
|                     | Benchmark  | 2.77%   | 7.36%   | 6.82%  | 2.31% |
| <u>Aggressive</u>   | Annualized | 4.81%   | 10.83%  | 10.66% | 4.74% |
|                     | Benchmark  | 3.42%   | 10.15%  | 9.67%  | 3.22% |

#### PERFORMANCE BY FUND

|                             |                             | 5 YEARS | 3 YEARS | 1 YEAR | 6 Mos  |
|-----------------------------|-----------------------------|---------|---------|--------|--------|
| <u>Money Market</u>         | Fund                        | 2.16%   | 2.33%   | 3.99%  | 2.49%  |
|                             | RT Cash Index               | 2.21%   | 2.32%   | 4.04%  | 2.22%  |
| <u>Global Bonds</u>         | Fund                        | 5.15%   | 1.69%   | -2.19% | -1.84% |
|                             | JPM Global Bonds Index      | 4.03%   | 1.84%   | -2.21% | -2.06% |
| <u>Diversified</u>          | Fund                        | 6.05%   | 10.13%  | 8.62%  | 3.91%  |
|                             | Weighted Index              | 4.35%   | 13.41%  | 13.36% | 4.59%  |
| <u>American Equity</u>      | Fund                        | 4.12%   | 12.17%  | 9.59%  | 4.55%  |
|                             | S&P 500 Index               | 0.74%   | 9.24%   | 6.62%  | 1.76%  |
| <u>International Equity</u> | Fund                        | 7.26%   | 19.70%  | 23.57% | 10.06% |
|                             | Europe, Asia, FarEast Index | 7.64%   | 21.13%  | 23.69% | 8.50%  |

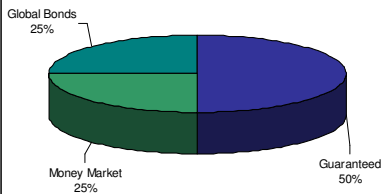
Past performance is no guarantee of future returns. Fund prices can decrease as well as increase.  
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#### GUARANTEED RETURN



GIA  
100%

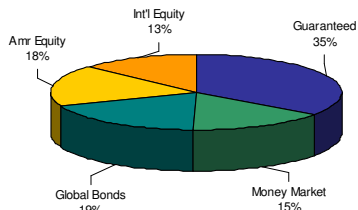
#### FIXED INCOME



Money Market  
25%

Guaranteed  
50%

#### CONSERVATIVE



Amr Equity  
18%

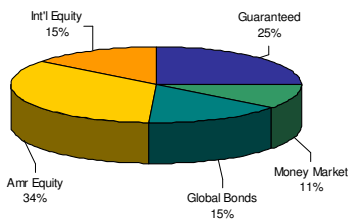
Int'l Equity  
13%

Guaranteed  
35%

Global Bonds  
19%

Money Market  
15%

#### MODERATE



Int'l Equity  
15%

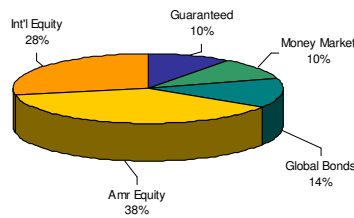
Guaranteed  
25%

Amr Equity  
34%

Global Bonds  
15%

Money Market  
11%

#### AGGRESSIVE



Int'l Equity  
28%

Guaranteed  
10%

Money Market  
10%

Amr Equity  
38%

Global Bonds  
14%

### Education Corner

When reviewing investment performance of the risk profiles, it is important to remember that while the Aggressive and Moderate Profiles can generate the highest returns at times, they are also subject to more variability. They can skyrocket or nose-dive. That is why those Profiles are selected when there are 10 or so years before the funds are needed. This variability goes in cycles. Over the long-run the Aggressive and Moderate Profiles will pull ahead. However, if there is not sufficient time to wait for the rebound prior to requiring the funds, a Conservative or Fixed Income Profile may be more appropriate.

For more information contact BF&M retirement advisors at 295-5566 x2006.