

BF&M Golden Accumulator Plan-SMA Funds

Money Market Fund

As of September 30, 2009

Investment Philosophy

The Money Market Fund will be invested in short-term sovereign debt issued denominated in US dollars and issued by developed countries, typically the US and Canada. This Fund may also invest in certificates of deposits (CDs) issued by large multinational corporations which are Prime 1 or better.

Top Holdings (30 September 2009)

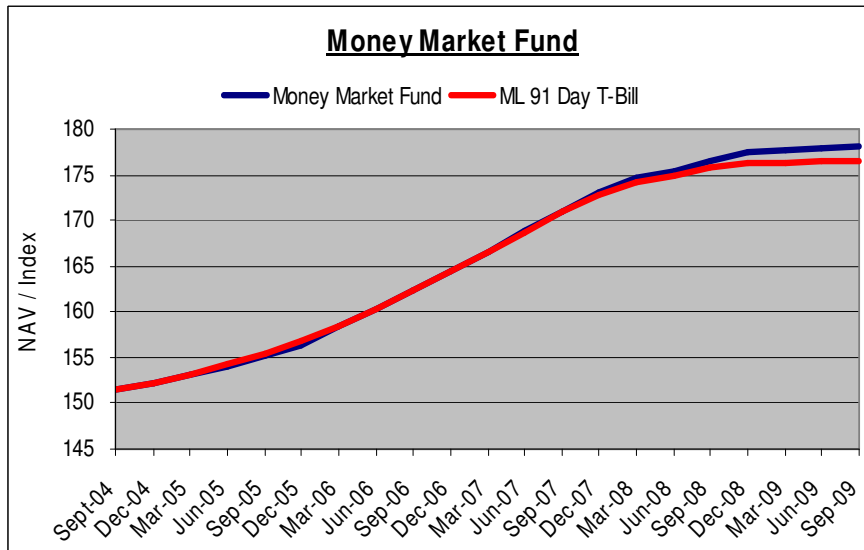
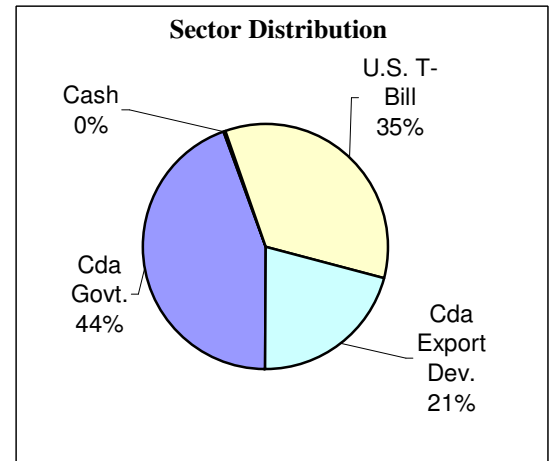
1. Ontario Province T-Bill (Dec 02 2009)
2. Export Dev USD (Oct 29 2009)
3. Cda T-Bill (Nov 09 2009)
4. US T-Bill (Aug 26 2010)
5. US T-Bill (Dec 17 2009)
6. US T-Bill (Oct 1 2009)
7. Ontario Province T-Bill (Oct 30 2009)

Performance Statistics (percentage change)

Comparison	3 Mos	1 Yr	3 Yrs*	5Yrs*
Fund	0.08	0.82	3.13	3.28
Index	0.07	0.39	2.82	3.11

	2008	2007	2006	2005	2004
Fund	2.5	5.3	5.2	2.7	1.3
Index	2.1	5.0	4.9	3.1	1.3

* Annualized return.



Fund Facts

Initial Date: March 1995
 Total Assets: \$17.86 million
 Manager: McLean Budden

Statistics Fund

Alpha: 0.05
 Beta: 0.88
 R Squared: 0.84
 Std Dev: 0.52
 Sharpe: 0.61

Provided by McLean Budden Company

Past performance is no guarantee of future performance. The price of the shares of each Fund and the income received from each Fund may go down as well as up, and investors may not get back the full amount that they invested. Investment in any of the Funds involves risks, which are described in the Funds' prospectus. Currency fluctuations will affect the value of overseas investments. This Fund may be offered or sold to citizens or residents of the United States of America.