ShareOwner Education Inc.

Strengthening the stock market literacy of Canadians, since 1987

The Stock Market Investing Course

Helping investors build and manage successful portfolios

Since 1987, ShareOwner has taught over 80,000 stock market investors how to recognize strength or weakness in a company's key growth, financial and operating fundamentals.

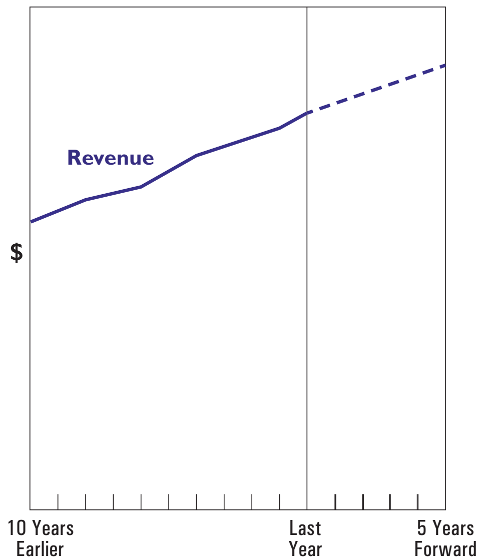
Investors use this education and our stock study tools to buy, sell and diversify more successfully.

The Three Growth Fundamentals and their Relationship

Over the longer term,

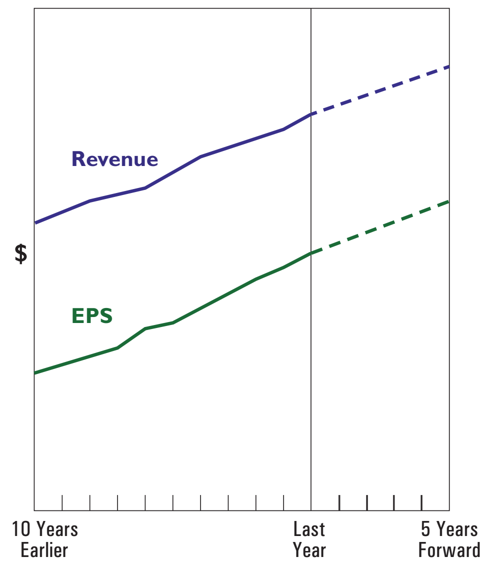
- ▶ **growth in a company's revenues drives**
- ▶ **growth in a company's earnings per share (EPS) which drives**
- ▶ **growth in the stock's price.**

Model of a strong revenue fundamental



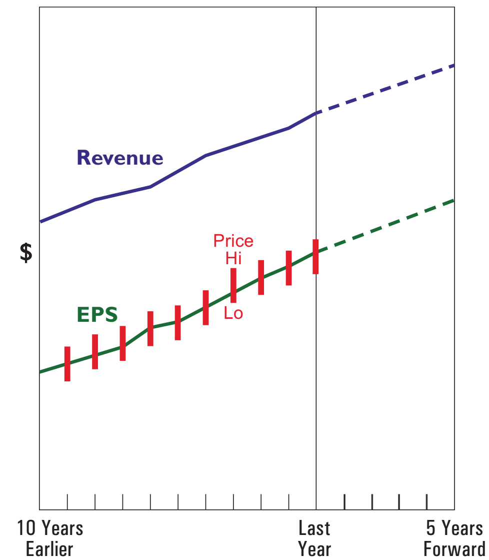
Strong historical revenue growth and future growth prospects.

Model of a strong earnings fundamental



Strong growth in EPS tracking strong growth in revenues.

Model of a strong pricing fundamental



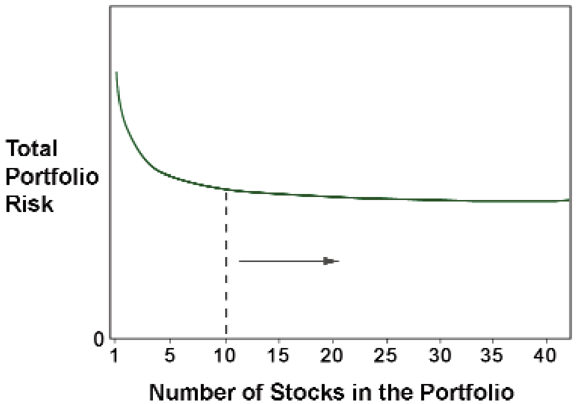
Growth in price closely tracking strong growth in EPS.

Click on the link below to see, for yourself, how quick and easy it can be to recognize companies with strong growth fundamentals and those where the fundamentals are weak.

http://www.shareowner.com/enjoy-more-sample-education.html

Diversify More Successfully

Diversify by sector and currency



Source: *Investment Concepts, Analysis and Strategy,* Robert C. Radcliffe, 4th Edition, HarperCollins

Diversify by time

To reduce risk, build your position in a portfolio gradually, with a series of modest purchases spread over several months, quarters and even years.

Example: $3,000 on hand to invest in a diversified portfolio of 10 stocks.

1st $1,000		2nd $1,000		3rd $1,000	
Divide evenly among 10 securities (i.e. $100 per security).	+	Continue buying the promising securities.	+	Continue buying the promising securities.	+

Time (months, quarters and even years) →

A New Investing Tool for Affordable Diversification by Time

Scheduled Buying Service

Brings the mutual fund buying model to the equities world

- ► Monthly (or other) pre-authorized withdrawals from a bank account
- ► Monthly purchases of a client's pre-specified stocks and ETFs

Dollar-Based Buying

Buy stocks by-the-dollar rather than board or odd lots

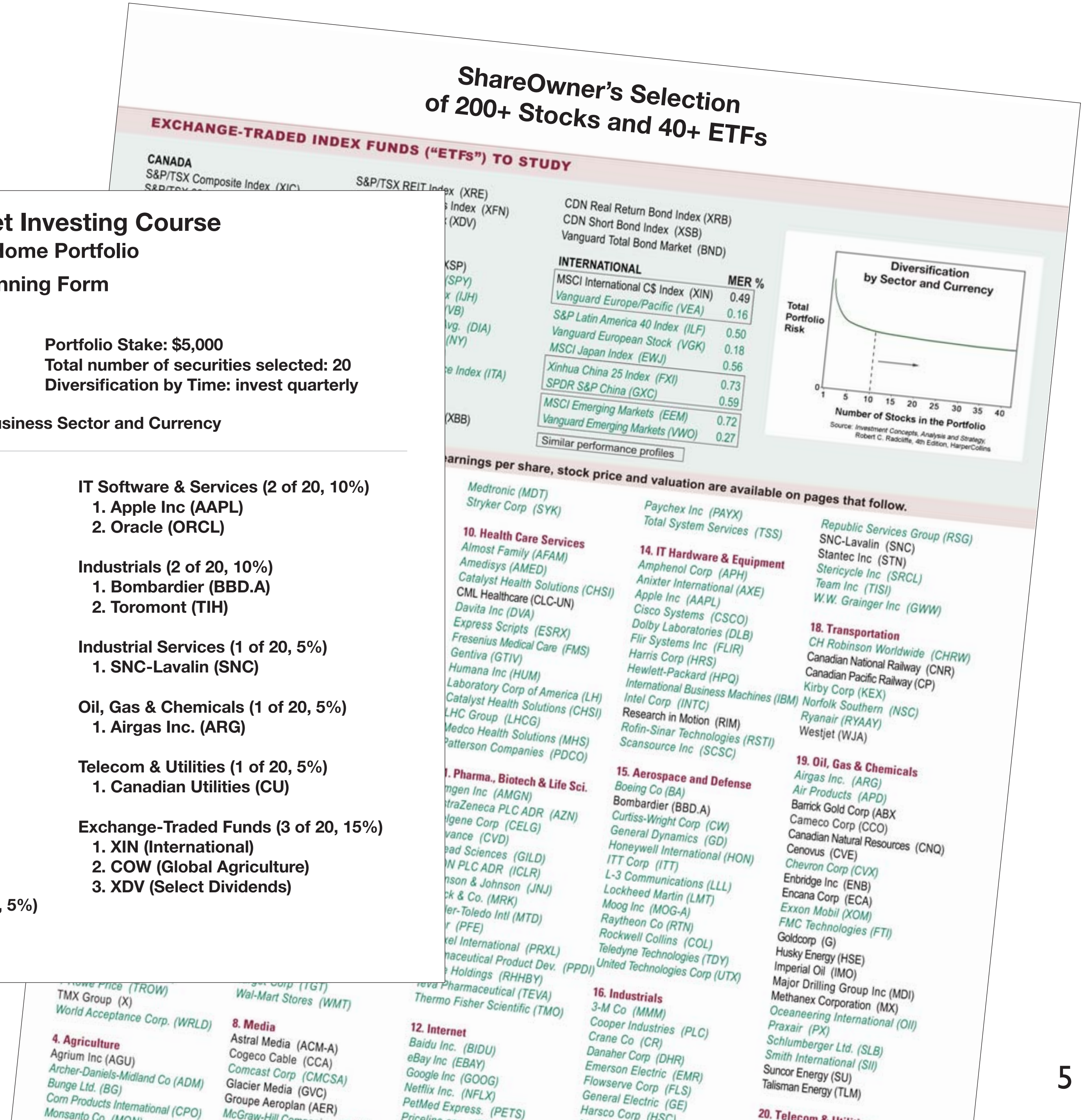
- ► Buy whole and fractional shares, e.g. buy $10 of Google (recent price, $600)
- ► Complete dividend reinvestment to four decimals.

The Capstone Assignment

ShareOwner gives students the opportunity to try-out their education with an affordable "real-money" practice account where they can:

- Select a diversified portfolio of at least 10 high-quality stocks.
- Invest as little as $10 (maximum $1,000) in each – using fractional shares, as required.
- Buy and sell stocks for up to one year, without commissions.

Take-Home Portfolio



Stock Market Investing Course
Take-Home Portfolio
Planning Form

Name:
Date:

Portfolio Stake: $5,000
Total number of securities selected: 20
Diversification by Time: invest quarterly

Diversification by Business Sector and Currency

Banking (1 of 20, 5%)
1. TD Bank (TD)

Insurance & Real Estate (2 of 20, 10%)
1. Manulife (MFC)
2. Power Corp SVS (POW)

Food & Restaurants (2 of 20, 10%)
1. Alimentation Couche-Tard (ATD.B)
2. McDonald's Corp (MCD)

Consumer Products (1 of 20, 5%)
1. Procter & Gamble (PG)

Retailing (1 of 20, 5%)
1. Canadian Tire (CTC.A)

Health Care Services (2 of 20, 10%)
1. Almost Family (AFAM)
2. Dentsply International (XRAY)

Pharma, Biotech & Life Sciences (1 of 20, 5%)
1. TEVA Pharmaceuticals (TEVA)

IT Software & Services (2 of 20, 10%)
1. Apple Inc (AAPL)
2. Oracle (ORCL)

Industrials (2 of 20, 10%)
1. Bombardier (BBD.A)
2. Toromont (TIH)

Industrial Services (1 of 20, 5%)
1. SNC-Lavalin (SNC)

Oil, Gas & Chemicals (1 of 20, 5%)
1. Airgas Inc. (ARG)

Telecom & Utilities (1 of 20, 5%)
1. Canadian Utilities (CU)

Exchange-Traded Funds (3 of 20, 15%)
1. XIN (International)
2. COW (Global Agriculture)
3. XDV (Select Dividends)

Buy and sell for one year, without commissions

Stock Market Investing Course

Try-it-out Portfolio

Planning Form

From:
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Phone Number:

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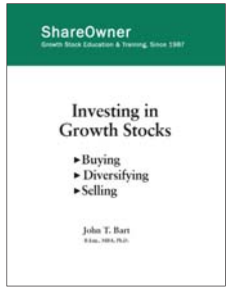
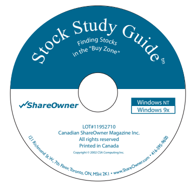
Educational Tools

Program Text, PC Software & Database (Downloads)





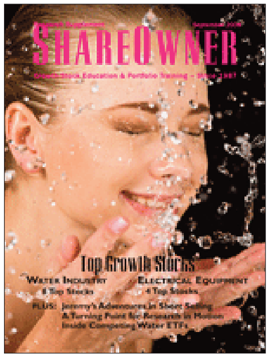
Video Lessons

- ►Introduction to Buying Stocks
- ►Introduction to Building Portfolios
- ►Introduction to Selling Stocks

Lesson Tutorials (Monthly)

Educational Tools (continued)

Top Stock Case Studies (Downloads)



Top Stock Case Discussions (Monthly)

What Participants Say

"The course is a terrific investing experience. The video lessons and study materials were well prepared and made the concepts very clear. I liked the online tutorials and case studies; they made good Q&A forums.

Designing a personalized portfolio was a big help. Testing the portfolio with just a small investment in my stock picks was an exciting way to try out my new investing skills. Now I have the confidence to make my own decisions about the best kind of stocks for a growth portfolio."

Connie Pritchard, Secondary School Teacher

"I liked building a diversified portfolio with 16 big-name stocks that I knew from everyday living and the classroom. Because I can buy fractional shares, I'm going to keep the portfolio growing after the course ends."

Tanner Witton, 4th Year Business Student, University of Windsor

"Our investing team liked the fee-less, low-risk platform for constructing a real stock market portfolio without breaking the bank. As new investors, the potential for prizes was a nice incentive."

Amanda Kaufman, 4th Year Engineering Student, University of Saskatchewan

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"The course provided a hands-on opportunity for students to learn the real-life, practical side of investing in the market. A very good model with little downside risk."

Harold Musson, Associate Professor of Finance, University of Windsor

"ShareOwner's growth stock course gave my engineering economics students a live, low-risk 'lab' to try out stock market investing. That should be a plus after graduation when they have larger sums to invest for their future."

Gordon Sparks, Professor of Civil Engineering, University of Saskatchewan