

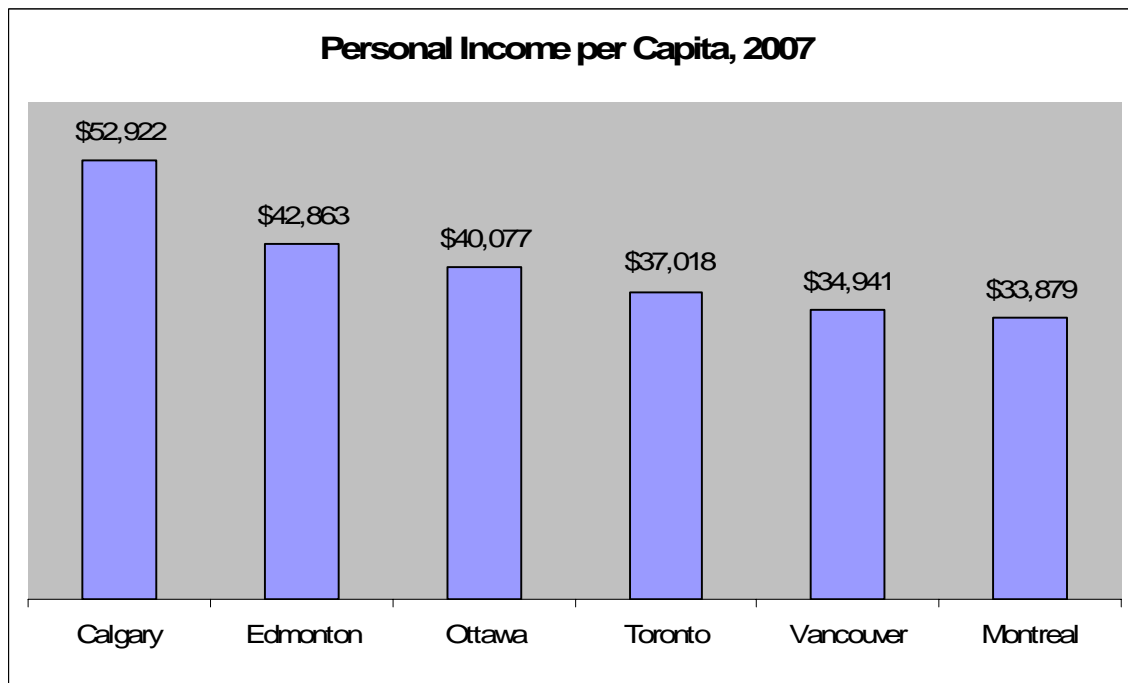
CALGARY WEALTH: FACT SHEET

From personal income to investments, Calgary is Canada's leader in earnings and financial management.

PERSONAL INCOME PER CAPITA

Personal income is the sum of all revenues (wages, dividends, self-employment, etc.) received in a year.

Calgary had the highest personal income per capita at \$52,922 in 2007 and represents the highest average annual growth over the past 10 years at 5.7% (1998-2007).

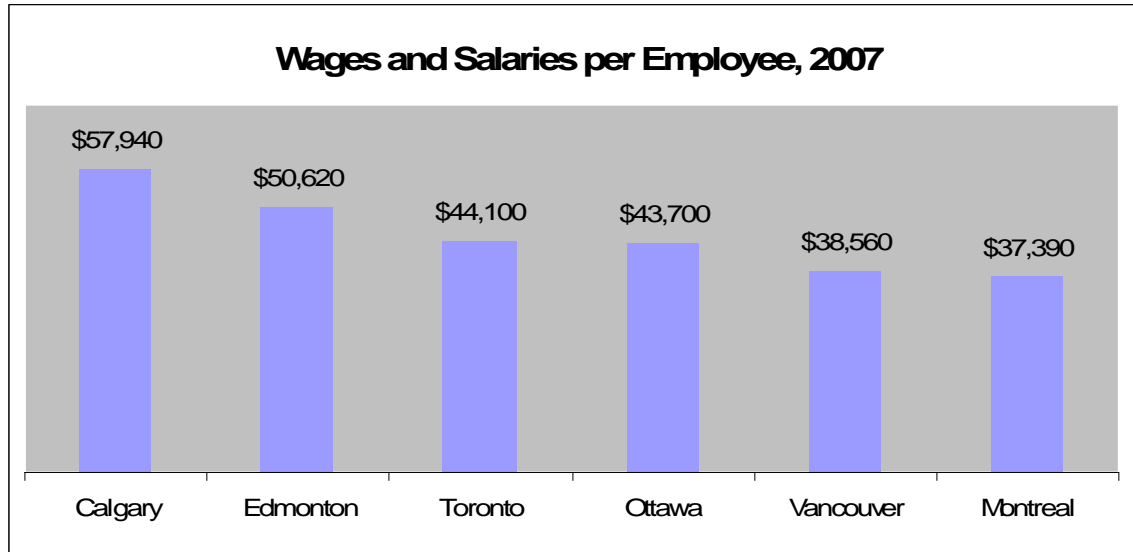


Source: Conference Board of Canada, Metropolitan e-data

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WAGES AND SALARIES

Calgary also represents the highest wages and salaries per employee in the country, at \$57,940 in 2007. Calgary employees have consistently been the most compensated over the past 7 years (2001-2007) and boasts the highest total growth and average annual growth in wages/ salaries per employee over the past five years (2003-2007) at 36.1 per cent and 6.9 per cent respectively.



Source: Conference Board of Canada, Metropolitan e-data

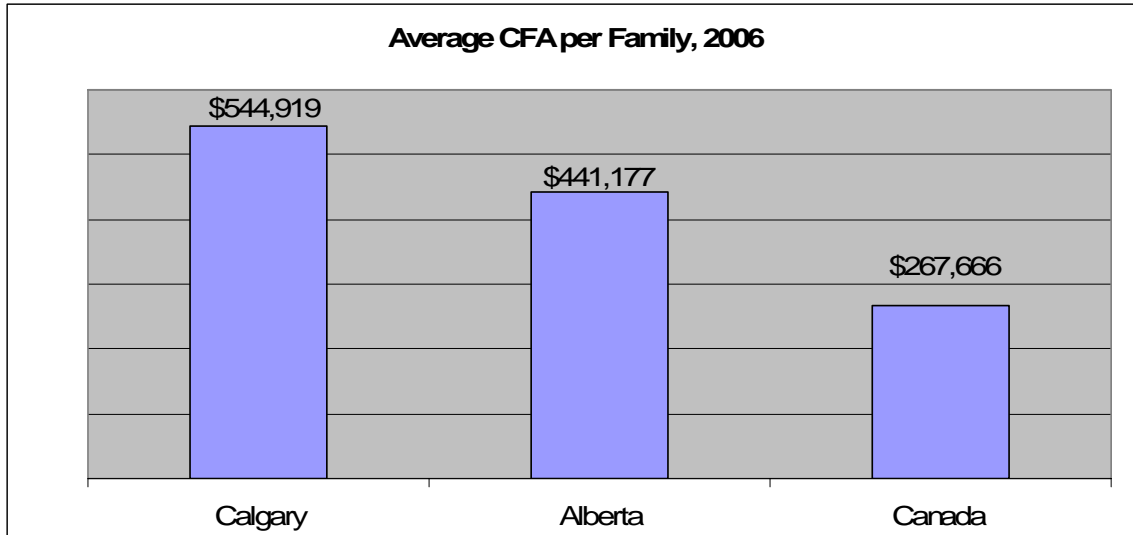
CALCULATED FINANCIAL ASSETS

Calculated Financial Assets¹ (CFA) are estimates of the principal amounts invested to generate the dividend and interest incomes reported on the tax file. The basis of the estimation is the interest and dividend income reported and average rates of return for interest and dividends.

As at 2006, 45.7% of Calgary families had CFA, resulting in 234,170 Calgary families generating an investment total of \$127.6 Billion, an average of \$544,919 per family with CFA.

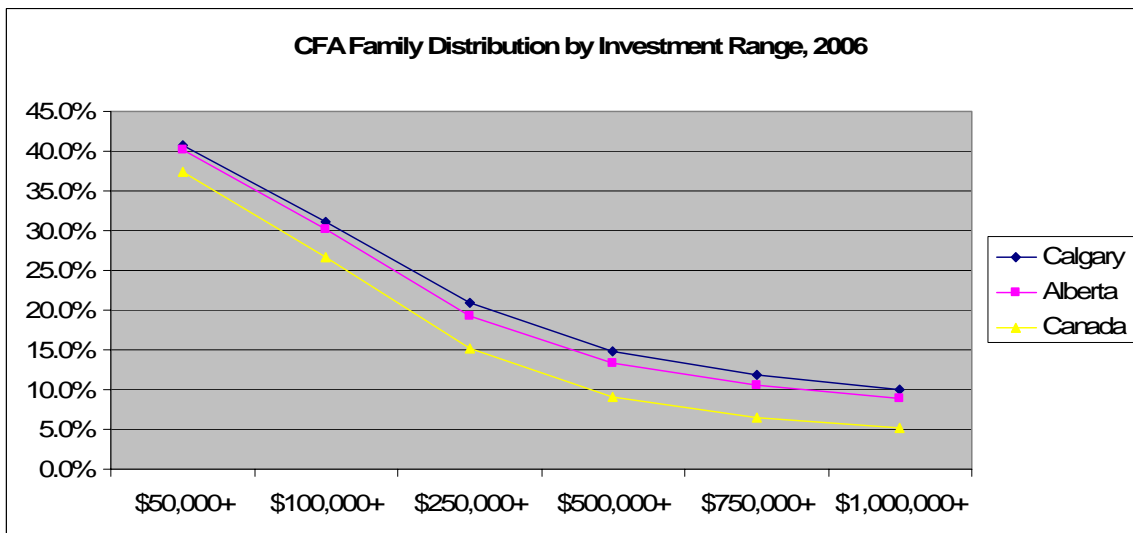
During this same period, Calgarian families' average investment (\$544,919) exceeded the provincial (\$441,177) and national (\$267,666) averages.

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Source: Statistics Canada, Small Area and Administrative Data Division, Custom Tabulation

Proportionately, by 2006, Calgary families with CFA had invested a higher percentage of total investments than the provincial and national average, across all CFA dollar ranges from \$50,000 to \$1,000,000+.

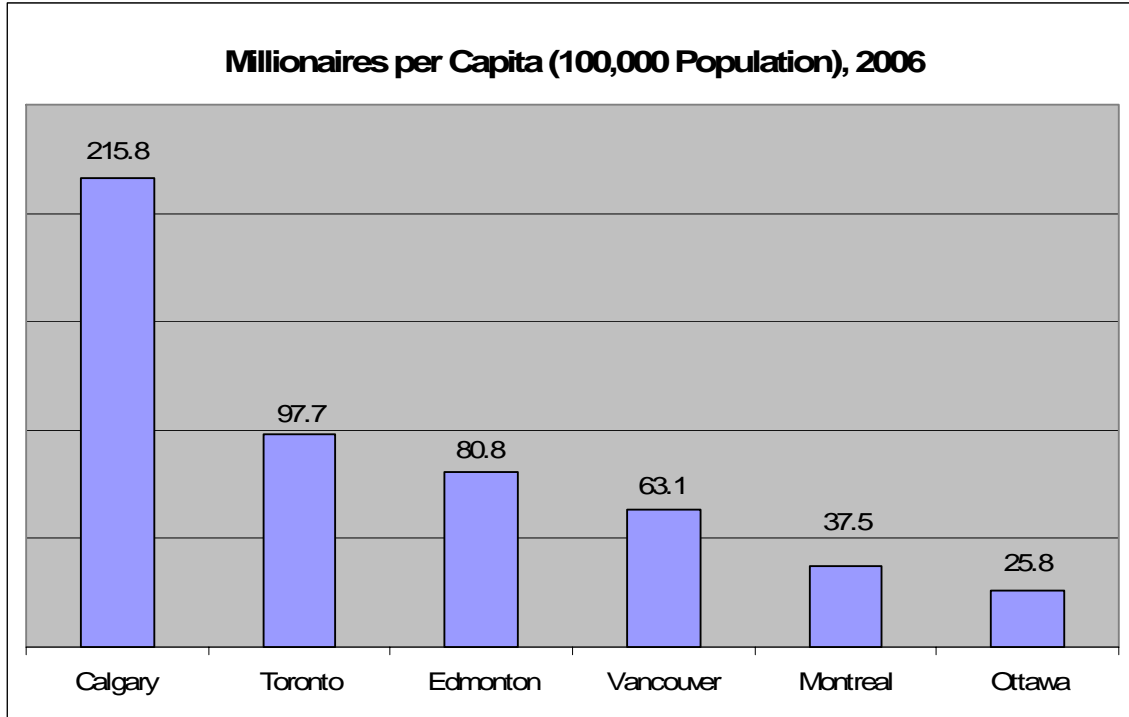


Source: Statistics Canada, Small Area and Administrative Data Division, Custom Tabulation

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MILLIONAIRES

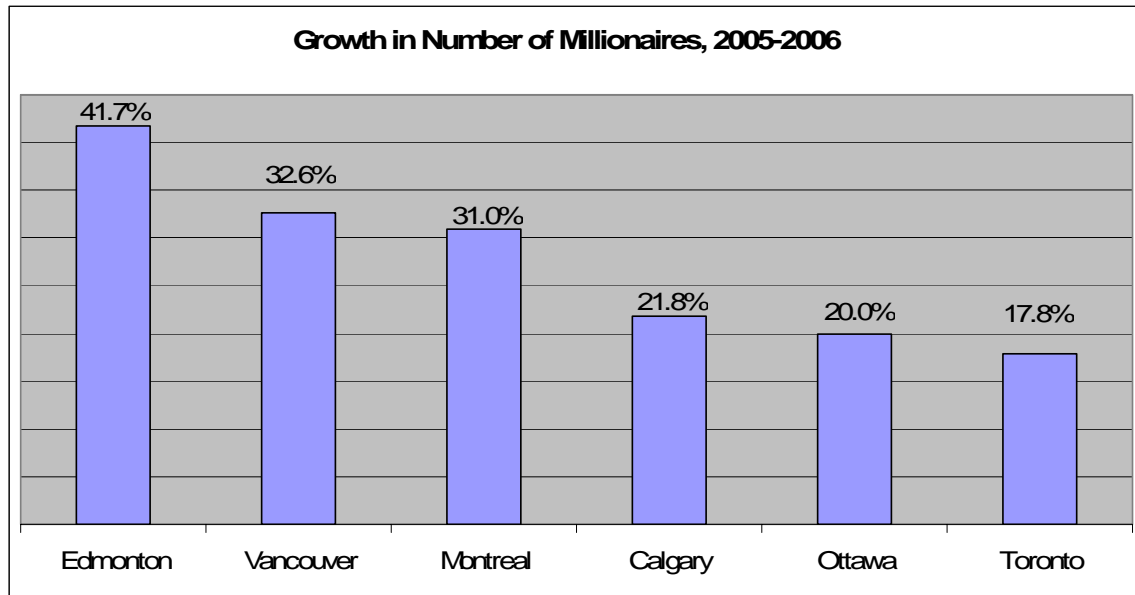
Calgary has the highest number of millionaires in Canada (persons reporting personal income of \$1 Million+), on a per capita basis, at 215.8 per 100,000 Population.



Source: Statistics Canada, Small Area and Administrative Data Division, Custom Tabulation

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The number of millionaires in Calgary increased by 21.8% from 1,950 in 2005 to 2,375 in 2006.



Source: Statistics Canada, Small Area and Administrative Data Division, Custom Tabulation

¹ Whereas it is possible to estimate the principal amount invested in interest- and dividend-bearing instruments, the CFA is by no means an estimate of net worth. This measure, in particular, excludes all non-financial assets – financial assets held in which the income is not taxable, such as Registered Retirement Savings Plans, and assets that do not generate annual income in the form of interest or dividends, such as non-dividend-bearing stocks.

The measure in no way estimates financial liabilities, or even takes liabilities into account. The CFA, however, is an estimate of some liquid assets – assets that might be of interest to a financial marketer.

Theoretically, individuals or families with high net worth may have high gross financial assets while individuals or families with low net worth may be more likely to have low gross financial assets. Thus, we have used the interest and dividend information to calculate the financial assets (CFA) as a partial measure of net worth.

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