De Thomas Financial Corp

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www.dethomasfinancial.com

REWARDING CLIENTS

Over 90% of our new clients come via referrals from our existing clients. We want to reward you (and your referrals) by conducting regular **FREE** seminars for you, your family and for your friends. These seminars will be on various financial topics (see below).

Seminars will be conducted once we have a minimum 20 attendees registered per session.

Let us know which seminar(s) would be of interest to you. Your family and friends are most welcome. Once we have 20 individuals registered per topic, we will contact you regarding the date and time of each session.

Refreshments will be served at each seminar.

SEMINAR 1
MORTGAGES and LINE OF CREDIT

Who should attend?
This seminar will be of interest to those who:
1. Have a mortgage (or will get one shortly).
2. Have a line of credit.
3. Have credit card balances.

Seminar will show:
1) How to get lower mortgage rates.
2) How to pay down mortgage faster.
3) How to make mortgage interest tax deductible.
4) Consolidating all debts to save interest.

Please call 905 731 9800
Sign up for SEMINAR 1

SEMINAR 2
2007 NEW INCOME SPLITTING LAWS

Who should attend?
This seminar will be of interest to those who:
1) Have a company/government pension plan.
2) Have a RRIF or an annuity income.
3) Have a spouse with lower income.

Seminar will show:
1) The best way to split pension income
2) How to avoid OAS claw back.
3) How to double up the pension credit.
4) How to lower your tax bill for 2007.

Please call 905 731 9800
Sign up for SEMINAR 2

SEMINAR 3
PORTFOLIOS BELOW $100,000

Who should attend?
This seminar will be of interest to those who have investments from $10,000 up to $100,000.

Seminar will show:
1) How to lower fund fees by up to 35%.
2) How to select the best portfolio for your risk.
3) How to rebalance your portfolio properly.

Please call 905 731 9800
Sign up for SEMINAR 3

SEMINAR 4
PORTFOLIOS ABOVE $100,000

Who should attend?
This seminar will be of interest to those who have investments of $100,000 to $1 million plus.

Seminar will show:
1) How to lower fund fees by up to 50%
2) How to create best portfolio for your risk
3) How to rebalance your portfolio properly

Please call 905 731 9800
Sign up for SEMINAR 4

YOU CAN NOW CHECK UP YOUR ACCOUNT ON LINE

You can view your holdings at our De Thomas Financial web-site:

www.dethomasfinancial.com

If you would like to have this capability,

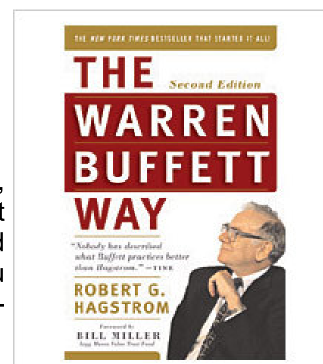
please give our office a call at 905 - 731 – 9800.

Advice from the Oracle of Omaha Mr. Warren Buffett, CEO of Berkshire Hathaway

At his annual Berkshire Hathaway shareholder meetings, Mr. Buffett always manages to dispense some truly invaluable advice. This year, a ten year old asked Mr. Buffet, “What can I do to get wealthy?”

Mr. Buffett’s advice was: “deliver newspapers.”
This is how Mr. Buffett saved up half of his initial capital that he subsequently deployed to the market. In fact, he said, the earlier in life you start some form of business, the better you will do.

Mr. Buffett said that he believes his experience as a young entrepreneur was more valuable than business school. When asked what the average investor could do to do a better job at investing, he said “you just have to be a voracious reader, but also start by putting some of your own money up (experience is the best teacher).”



Just by reading, he said, was akin to reading a lot of romance novels and subsequently thinking you could be an expert at romance.

He iterated numerous times in his speech that with Berkshire's current size, future returns would be far less than in the past. Here are some past returns vs IFA Index 100 portfolio (in US dollars).

To Dec 2005	1 yr	5 yr	10 yr	20 yr
Berkshire Hathaway A	0.8%	4.5%	10.7%	19.7%
IFA Index 100	11.5%	14.5%	12.1%	13.4%

IFA Canada

Changing the Way Canadians Invest

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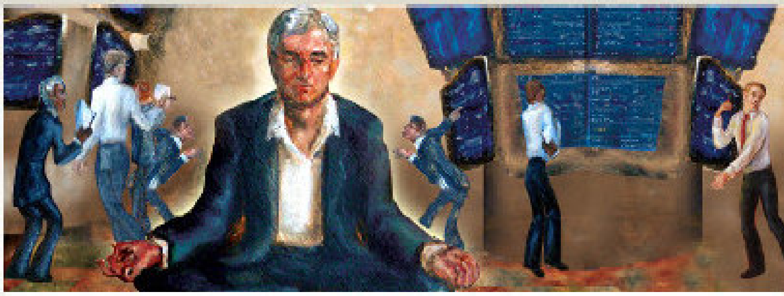


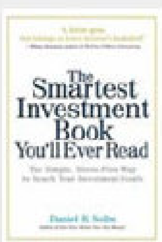
CLICK HERE TO TAKE THE RISK CAPACITY SURVEY

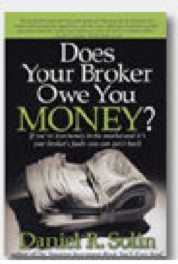
Determine how much risk is right for you.

Take the Risk Capacity Survey. It will match you to one of our Indexfolios comprised of index funds.

Indexfolios 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100

Dan Solin Joins IFA!





Index Funds Advisors (IFA) and IFA Canada are pleased to welcome noted author and securities litigation attorney Dan Solin as senior vice president. The author of the best-selling "**The Smartest Investment Book You'll Ever Read**" and "**Does Your Broker Owe You Money**," Dan's addition to IFA will enable us to continue to deliver an exceptional level of investor education and further advance our global reach.

Dan's accomplishments are distinguished and many. As a frequent speaker on investment-related topics, Dan has testified before a congressional subcommittee investigating the fairness of the mandatory arbitration system imposed by the securities industry on all investors. A tireless advocate for individual investors' rights and education, Dan has appeared on the O'Reilly Factor, MSNBC's *Weekend Economic Review*, CNN's *Money* and Bloomberg Television. Dan's unique industry insight and exemplary commitment to our mission to change the way the world invests promises to benefit each and every IFA client, both now and in the future.

About IFA Canada

IFACanada.com provides investor education with the ultimate goal of matching Canadian investors with risk-optimzed portfolios index funds. Index Funds Advisors, Canada, Inc. is a joint venture between De Thomas Financial Corp, a Canadian financial advisory firm, and Index Funds Advisors, Inc., a U.S. financial advisory firm and the internet's

New to IFA Canada?

1 Click HERE to take the Risk Capacity Survey. It will link you to one of 20 Indexfolios.

2 Use the IFA Canadian Data Risk/Return Calculator to BENCHMARK your current portfolio to the Indexfolio recommended at the end of the Risk Capacity Survey.

De Thomas Financial Corp

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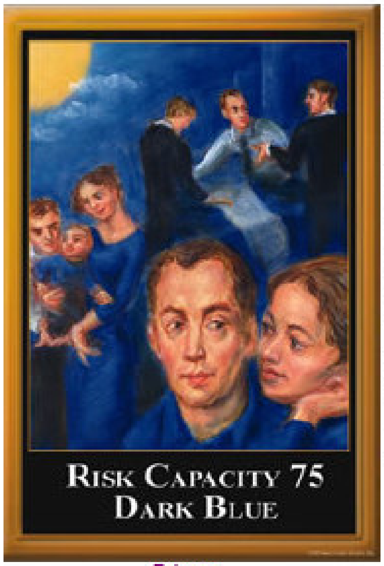
Indexfolios 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100

Sample Portfolio 75

Index Portfolio 75 Dark Blue



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Index Allocations

Indexes*	Allocation %	Number of Holdings*	Wtd Avg Mkt Cap (in $ millions)*	Wtd Avg Book to Market*
IFA Canadian Core Index	17	441	19,962	0.44
IFA U.S. Value Index	10.63	858	54,601	0.68
IFA U.S. Small Index	10.63	2,016	1,336	0.46
IFA U.S. Core Index	12.75	2,891	77,244	0.48
IFA Real Estate Index	8.5	91	na	na
IFA International Core Index	8.5	3,544	52,304	0.49
IFA International Value Index	8.5	463	63,847	0.59
IFA International Small Index	8.5	2,369	1,619	0.49
IFA Emerging Markets	0	207	na	na
IFA 1-Year Fixed	7.5	1	na	na
IFA 5-Year Fixed	7.5	43	na	na
*As of December 31, 2006 Total:	100	28,062	55,640	1.04

Index Portfolio - Simulated Returns and Volatility Data*

Data Label	1 Mo. ending Feb. 2007	YTD ending Feb. 2007	1 Yr ending 2006	1 Yr ending 2005	1 Yr ending 2004	3 Yrs 2004-2006	5 Yrs 2002-2006	10 Yrs 1997-2006	15 Yrs 1992-2006	25 Yrs 1982-2006	35 Yrs 1972-2006	50 Yrs 1957-2006	80 Yrs 1927-2006
Growth $1	0.99	1.01	1.21	1.10	1.13	1.49	1.61	2.35	4.51	17.61	57.16	215.7	2,10
Return %	-0.62	1.43	20.83	9.62	12.51	14.22	9.98	8.92	10.56	12.16	12.25	11.35	10.0
Risk - SD	-	1.89	9.51	6.85	8.22	8.12	9.46	9.89	9.14	10.26	11.22	11.08	18.9

*Canada Sources and Disclosures: ifacanada.com/btp

IFA Canada
Changing the Way Canadians Invest

Indexfolios 5 10 15 20 25 30 35 40 45 50 55 60 65 70 75 80 85 90 95 100

Sample Portfolio 90

Index Portfolio 90 Gold

Enlarge

Index Allocations

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Growth $1	0.99	1.01	1.25	1.14	1.15	1.64	1.81	2.66	5.46	25.30	87.03	376.58	4,35
Return %	-0.89	1.21	25.45	13.71	15.09	17.97	12.54	10.28	11.98	13.80	13.61	12.59	11.0
Risk - SD	-	2.12	11.63	9.00	9.61	9.94	11.60	12.26	11.16	12.10	13.16	13.04	23.0

*Canada Sources and Disclosures: ifacanada.com/btp