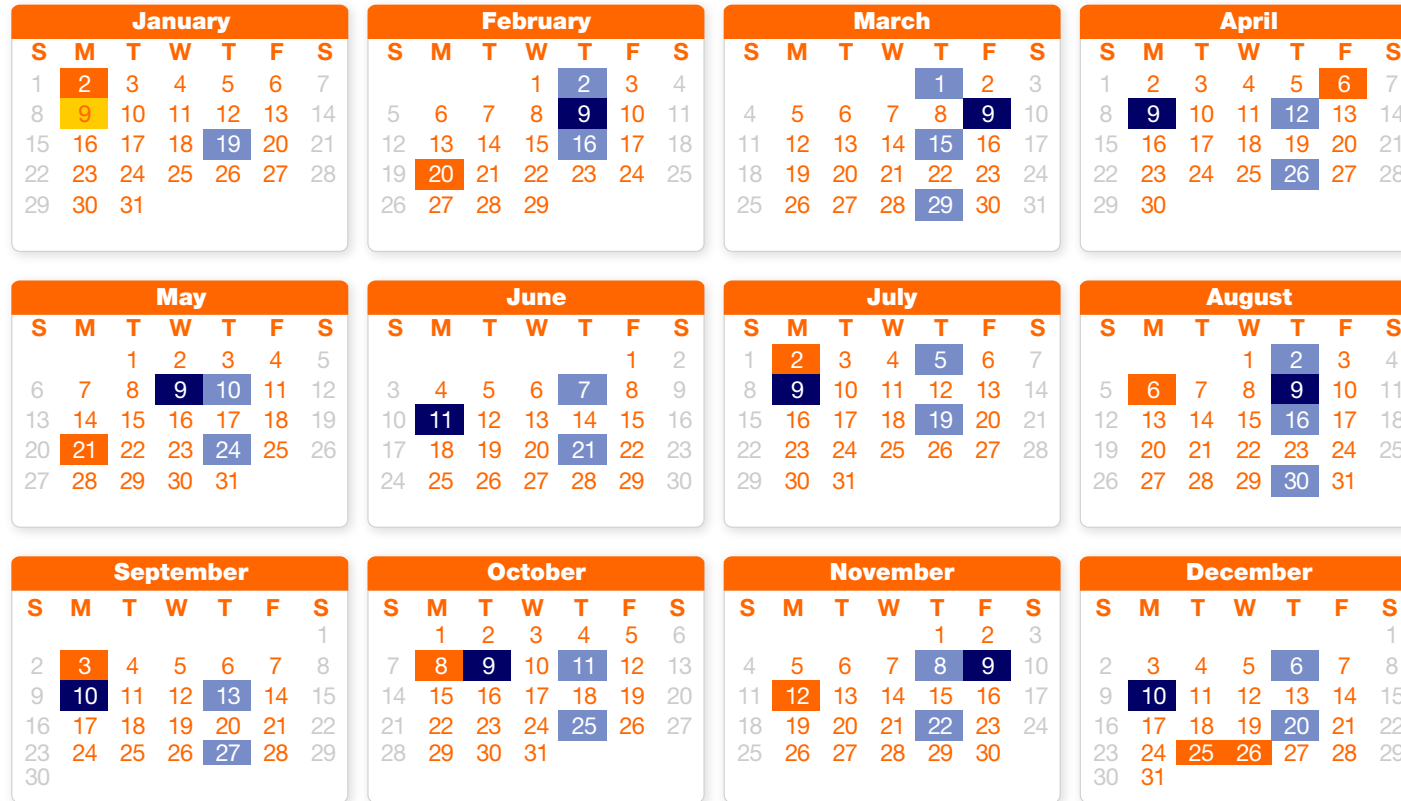




2012 ING DIRECT Broker Team Payment Calendar



Broker Commission Payment Date
 Appraisal Fee Payment Date
 Broker Commission and Appraisal Fee Payment Date
 Statutory Holidays (Ontario)

Broker Commission Payment Dates

Payment Date	Pay Period Start Date	Pay Period End Date
9-Jan-12	22-Dec-11	31-Dec-11
19-Jan-12	1-Jan-12	14-Jan-12
2-Feb-12	15-Jan-12	28-Jan-12
16-Feb-12	29-Jan-12	11-Feb-12
1-Mar-12	12-Feb-12	25-Feb-12
15-Mar-12	26-Feb-12	10-Mar-12
29-Mar-12	11-Mar-12	24-Mar-12
12-Apr-12	25-Mar-12	7-Apr-12
26-Apr-12	8-Apr-12	21-Apr-12
10-May-12	22-Apr-12	5-May-12
24-May-12	6-May-12	19-May-12
7-Jun-12	20-May-12	2-Jun-12
21-Jun-12	3-Jun-12	16-Jun-12
5-Jul-12	17-Jun-12	30-Jun-12
19-Jul-12	1-Jul-12	14-Jul-12
2-Aug-12	15-Jul-12	28-Jul-12
16-Aug-12	29-Jul-12	11-Aug-12
30-Aug-12	12-Aug-12	25-Aug-12
13-Sep-12	26-Aug-12	8-Sep-12
27-Sep-12	9-Sep-12	22-Sep-12
11-Oct-12	23-Sep-12	6-Oct-12
25-Oct-12	7-Oct-12	20-Oct-12
8-Nov-12	21-Oct-12	3-Nov-12
22-Nov-12	4-Nov-12	17-Nov-12
6-Dec-12	18-Nov-12	1-Dec-12
20-Dec-12	2-Dec-12	15-Dec-12

Appraisal Fee Payment Dates

Payment Date	Pay Period Start Date	Pay Period End Date
9-Jan-12	1-Dec-11	31-Dec-11
9-Feb-12	1-Jan-12	31-Jan-12
9-Mar-12	1-Feb-12	29-Feb-12
9-Apr-12	1-Mar-12	31-Mar-12
9-May-12	1-Apr-12	30-Apr-12
11-Jun-12	1-May-12	31-May-12
9-Jul-12	1-Jun-12	30-Jun-12
9-Aug-12	1-Jul-12	31-Jul-12
10-Sep-12	1-Aug-12	31-Aug-12
9-Oct-12	1-Sep-12	30-Sep-12
9-Nov-12	1-Oct-12	31-Oct-12
10-Dec-12	1-Nov-12	30-Nov-12

Statutory Holidays (Ontario)

Holiday	Date
New Years Day Observed	2-Jan-12
Family Day	20-Feb-12
Good Friday	6-Apr-12
Victoria Day	21-May-12
Canada Day Observed	2-Jul-12
Civic Holiday	6-Aug-12
Labour Day	3-Sep-12
Thanksgiving Day	8-Oct-12
Remembrance Day Observed	12-Nov-12
Christmas Day	25-Dec-12
Boxing Day	26-Dec-12