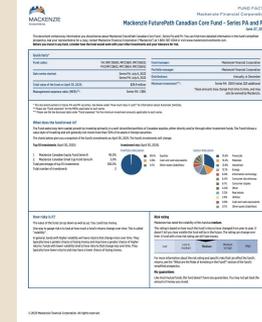
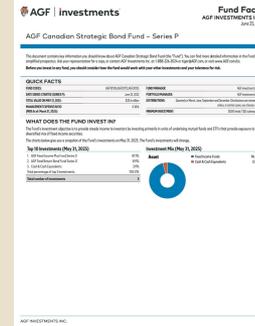
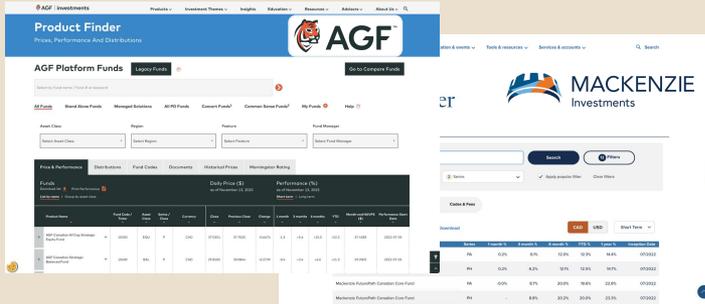

Fund Options reference document

A Quick How-To (And Why) Guide

linktr.ee/PDFunds

How does a
person get
started learning
about PD funds?

Where Can You Learn About PD Funds?



Fund Company Websites

- Performance Data
- Fund Codes & Fees
- Expected Risk Rating

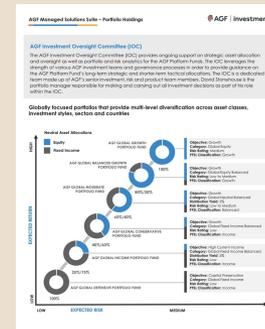
Fund Facts Documents

- Asset Allocation
- Expected Risk Rating
- Best / Worst 3 Month Performance



Fund Books

- Asset Allocation
- Performance Data
- Fees



Fund Company Sales Tools

- Asset Allocation
- PFSL Objective Classification

Where Can You Learn About PD Funds? (cont'd)

A	B	C	D	E	F	G	H	I	J	K	L	M
3	Ca	PD Type	Com Entry	Fund No.	Fund Name	Fund Facts	Risk	PFSL Fund Category	Time Horizon			
4	A	AGF FE	AGF	AGF10177	P	AGF High Interest Savings Account Fund Series P FE	Low Risk (1)	Income (1)	Short (1)			
5	A	MFC FE	MFC	MFC13744	PA	Mackenzie FuturePath Canadian Money Market Fund PA FE	Low Risk (1)	Income (1)	Short (1)			
6	A	AGF FE	AGF	AGF10130	P	AGF Canadian Strategic Bond Fund Series P FE	Low Risk (1)	Income (1)	Short to Medium (2)			
7	A	AGF FE	AGF	AGF10050	P	AGF Global Unrestricted Strategic Bond Fund Ser P FE	Low Risk (1)	Income (1)	Short to Medium (2)			
8	A	AGF FE	AGF	AGF10811	P	AGF Global Defensive Portfolio Fund Series P FE	Low Risk (1)	Income (1)	Short to Medium (2)			
9	A	MFC FE	MFC	MFC13660	PA	Mackenzie FuturePath Global Core Plus Bond Fund PA FE	Low Risk (1)	Income (1)	Short to Medium (2)			
10	A	MFC FE	MFC	MFC13696	PA	Mackenzie FuturePath Canadian Fixed Income Pt PA FE	Low Risk (1)	Income (1)	Short to Medium (2)			
11	A	AGF FE	AGF	AGF10851	P	AGF Global Income Portfolio Fund Series P FE	Low Risk (1)	Income (1)	Medium (3)			
12	A	AGF FE	AGF	AGF10851	P	AGF Global Conservative Portfolio Fund Series P FE	Low Risk (1)	Income (1)	Medium (3)			
13	A	MFC FE	MFC	MFC13666	PA	Mackenzie FuturePath Canadian Core Plus Bond PA FE	Low Risk (1)	Income (1)	Medium (3)			
14	A	MFC FE	MFC	MFC13732	PA	Mackenzie FuturePath Monthly Income Core Pt PA FE	Low Risk (1)	Income (1)	Medium (3)			
15	B	MFC FE	MFC	MFC13726	PA	Mackenzie FuturePath Monthly Income Balanced Pt PA FE	Low Risk (1)	Balanced (2)	Medium (3)			
16	B	AGF FE	AGF	AGF10871	P	AGF Global Moderate Portfolio Fund Series P FE	Low to Medium Risk (2)	Balanced (2)	Medium (3)			
17	B	MFC FE	MFC	MFC13672	PA	Mackenzie FuturePath Canadian Balanced Fund PA FE	Low to Medium Risk (2)	Balanced (2)	Medium (3)			
18	B	MFC FE	MFC	MFC13684	PA	Mackenzie FuturePath Global Balanced Fund PA FE	Low to Medium Risk (2)	Balanced (2)	Medium (3)			
19	B	MFC FE	MFC	MFC13702	PA	Mackenzie FuturePath Global Fixed Income Bal Pt PA FE	Low to Medium Risk (2)	Balanced (2)	Medium (3)			
20	B	MFC FE	MFC	MFC13708	PA	Mackenzie FuturePath Global Neutral Balanced Pt PA FE	Low to Medium Risk (2)	Balanced (2)	Medium (3)			
21	B	AGF FE	AGF	AGF10600	P	AGF Canadian Strategic Balanced Fund Series P FE	Low to Medium Risk (2)	Balanced (2)	Medium to Long (4)			
22	C	MFC FE	MFC	MFC13678	PA	Mackenzie FuturePath Canadian Equity Balanced PA FE	Low to Medium Risk (2)	Growth (3)	Medium (3)			
23	C	MFC FE	MFC	MFC13718	PA	Mackenzie FuturePath Monthly Income Growth Pt PA FE	Low to Medium Risk (2)	Growth (3)	Medium (3)			
24	C	AGF FE	AGF	AGF10811	P	AGF Global Balanced Growth Portfolio Fund Series P FE	Low to Medium Risk (2)	Growth (3)	Medium to Long (4)			
25	C	MFC FE	MFC	MFC13690	PA	Mackenzie FuturePath Global Equity Balanced PA FE	Low to Medium Risk (2)	Growth (3)	Medium to Long (4)			
26	C	MFC FE	MFC	MFC13714	PA	Mackenzie FuturePath Global Equity Bal Pt PA FE	Low to Medium Risk (2)	Growth (3)	Medium to Long (4)			
28	C	MFC FE	MFC	MFC13720	PA	Mackenzie FuturePath Global Equity Portfolio PA FE	Medium Risk (3)	Growth (3)	Medium (3)			
29	C	AGF FE	AGF	AGF10800	P	AGF Monthly Canadian Dividend Income Fund Series P FE	Medium Risk (3)	Growth (3)	Medium to Long (4)			
34	C	AGF FE	AGF	AGF10050	P	AGF US Sector Rotation Fund Series P FE	Medium Risk (3)	Growth (3)	Medium to Long (4)			
35	C	AGF FE	AGF	AGF10700	P	AGF Global Dividend Strategy Equity Fund Series P FE	Medium Risk (3)	Growth (3)	Medium to Long (4)			
108	C	AGF FE	AGF	AGF10951	P	AGF Global Growth Portfolio Fund Series P FE	Medium Risk (3)	Growth (3)	Medium to Long (4)			
112	C	MFC FE	MFC	MFC13600	PA	Mackenzie FuturePath Canadian Core Fund PA FE	Medium Risk (3)	Growth (3)	Medium to Long (4)			

PFSL Fund Listing Spreadsheet

- PFSL Objective Classification
- PFSL Time Horizon
- Expected Risk Rating

MACKENZIE FuturePath Fund codes and series

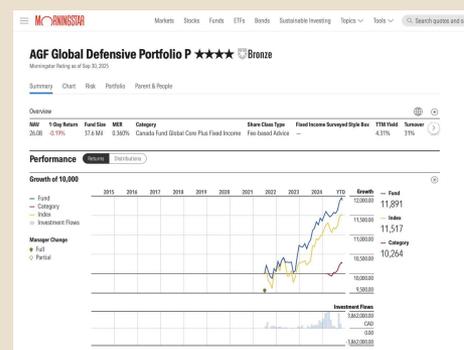
Fund	Asset Class	PFSL Classification	Series PA	Series FE
AGF Canadian Strategic Bond Fund Series P FE	Bond	Income (1)	AGF10130	AGF10130
AGF Global Unrestricted Strategic Bond Fund Ser P FE	Bond	Income (1)	AGF10050	AGF10050
AGF Global Defensive Portfolio Fund Series P FE	Bond	Income (1)	AGF10811	AGF10811
AGF Global Income Portfolio Fund Series P FE	Bond	Income (1)	AGF10851	AGF10851
AGF Global Conservative Portfolio Fund Series P FE	Bond	Income (1)	AGF10851	AGF10851
AGF Canadian Core Plus Bond Fund PA FE	Bond	Income (1)	MFC13666	MFC13666
AGF Canadian Monthly Income Core Pt PA FE	Bond	Income (1)	MFC13732	MFC13732
AGF Canadian Monthly Income Balanced Pt PA FE	Bond	Income (1)	MFC13726	MFC13726
AGF Global Moderate Portfolio Fund Series P FE	Bond	Income (1)	AGF10871	AGF10871
AGF Canadian Balanced Fund PA FE	Bond	Income (1)	MFC13672	MFC13672
AGF Global Balanced Fund PA FE	Bond	Income (1)	MFC13684	MFC13684
AGF Global Fixed Income Bal Pt PA FE	Bond	Income (1)	MFC13702	MFC13702
AGF Global Neutral Balanced Pt PA FE	Bond	Income (1)	MFC13708	MFC13708
AGF Canadian Strategic Balanced Fund Series P FE	Bond	Income (1)	AGF10600	AGF10600
Mackenzie FuturePath Canadian Equity Balanced PA FE	Equity	Growth (3)	MFC13678	MFC13678
Mackenzie FuturePath Monthly Income Growth Pt PA FE	Equity	Growth (3)	MFC13718	MFC13718
AGF Global Balanced Growth Portfolio Fund Series P FE	Equity	Growth (3)	AGF10811	AGF10811
Mackenzie FuturePath Global Equity Balanced PA FE	Equity	Growth (3)	MFC13690	MFC13690
Mackenzie FuturePath Global Equity Bal Pt PA FE	Equity	Growth (3)	MFC13714	MFC13714
Mackenzie FuturePath Global Equity Portfolio PA FE	Equity	Growth (3)	MFC13720	MFC13720
AGF Monthly Canadian Dividend Income Fund Series P FE	Equity	Growth (3)	AGF10800	AGF10800
AGF US Sector Rotation Fund Series P FE	Equity	Growth (3)	AGF10050	AGF10050
AGF Global Dividend Strategy Equity Fund Series P FE	Equity	Growth (3)	AGF10700	AGF10700
AGF Global Growth Portfolio Fund Series P FE	Equity	Growth (3)	AGF10951	AGF10951
Mackenzie FuturePath Canadian Core Fund PA FE	Equity	Growth (3)	MFC13600	MFC13600

AGF | Investments AGF PLATFORM FUNDS

AGF Platform Fund	Asset Class	PFSL Classification	Fund Code (Series)	Asset Class	PFSL Classification	Fund Code (Series)
AGF Core Portfolio Building Blocks			Asset Class			Asset Class
AGF Global Dividend Strategy Equity Fund	Equity	Growth	AGF10700	AGF10700	AGF10700	AGF10700
AGF Strategic Moderate Dividends Equity Fund	Equity	Aggressive	AGF10400	AGF10400	AGF10400	AGF10400
AGF US All-Cap Growth Equity Fund	Equity	Growth	AGF10050	AGF10050	AGF10050	AGF10050
AGF US Sector Rotation Fund	Equity	Growth	AGF10050	AGF10050	AGF10050	AGF10050
AGF Canadian Strategic Balanced Fund	Equity	Growth	AGF10600	AGF10600	AGF10600	AGF10600
AGF Global Conservative Portfolio Fund	Equity	Growth	AGF10851	AGF10851	AGF10851	AGF10851
AGF Global Income Portfolio Fund	Equity	Growth	AGF10851	AGF10851	AGF10851	AGF10851
AGF Global Moderate Portfolio Fund	Equity	Growth	AGF10871	AGF10871	AGF10871	AGF10871
AGF Global Fixed Income Bal Pt PA FE	Fixed Income	Income	AGF10871	AGF10871	AGF10871	AGF10871
AGF Global Strategic Bond Fund	Fixed Income	Income	AGF10130	AGF10130	AGF10130	AGF10130
AGF Strategic Moderate Dividends Equity Fund	Equity	Growth	AGF10400	AGF10400	AGF10400	AGF10400
AGF Global Dividend Strategy Equity Fund	Equity	Aggressive	AGF10700	AGF10700	AGF10700	AGF10700
AGF Strategic Canadian Dividend Income Fund	Equity	Growth	AGF10400	AGF10400	AGF10400	AGF10400
AGF Global Alternative Dividends Equity Fund	Equity	Growth	AGF10400	AGF10400	AGF10400	AGF10400
AGF High Income Savings Account Fund	Fixed Income	Income	AGF10177	AGF10177	AGF10177	AGF10177
AGF Managed Solutions Suite			Asset Class			Asset Class
AGF Global Growth Portfolio Fund	Equity	Growth	AGF10951	AGF10951	AGF10951	AGF10951
AGF Global Balanced Growth Portfolio Fund	Equity	Growth	AGF10811	AGF10811	AGF10811	AGF10811
AGF Global Conservative Portfolio Fund	Equity	Growth	AGF10851	AGF10851	AGF10851	AGF10851
AGF Global Moderate Portfolio Fund	Equity	Growth	AGF10871	AGF10871	AGF10871	AGF10871
AGF Global Fixed Income Bal Pt PA FE	Fixed Income	Income	AGF10871	AGF10871	AGF10871	AGF10871
AGF Global Income Portfolio Fund	Fixed Income	Income	AGF10851	AGF10851	AGF10851	AGF10851
AGF Global Conservative Portfolio Fund	Fixed Income	Income	AGF10851	AGF10851	AGF10851	AGF10851

Fund Code One-Pagers

- Fund Codes



Morningstar Fund Ratings

- Morningstar rating (1-5 stars)
- Morningstar Medalist rating (Gold / Silver / Bronze / Neutral / Negative)
- Morningstar quartile rank (1st / 2nd / 3rd / 4th)

Fund Details - A Closer Look

(icon indicating whether fund holdings are Global, US, or Canadian)

PFSL objective classification
(code for the "standard" FE version of the fund)

PFSL time horizon classification

distribution payment frequency

AGF Global Defensive Portfolio Fund (AGF10811)

Approx. Asset Allocation: **4%** Equities / **96%** Fixed Inc.

Objective: **Income** (Short/Med) **M**

Comp. Annual Return S.I.: **5.1%** | 3y: **5.8%** (0.45%MF)

Best / Worst 3-Mo.: **6.2%** / **-2.1%**
([Details](#) | [Morningstar](#))

"Comp." = Compounded (ie. standard annual return calculation)

(returns as of the date indicated in the fine print at the bottom of the page – "S.I.": since inception)

"disembedded" mgmt. fee (AGF only)

(as per the most recent Fund Facts)

(clickable links to fund company page, and Morningstar profile)

("M5" and "M8" indicate funds that pay a monthly distribution targeting 5% or 8% annually)

Distribution payment frequency: **W** Weekly **M** **M5** **M8** Monthly **Q** Quarterly **A** Annually

Notes & Discussion Points

- The Fund Options reference serves as complement to official sources, not a replacement for them
- For internal use only (not approved for client usage)
- Updated monthly-ish (but the intended usage is for long-term / big-picture reference, rather than “up-to-the-minute”)
- For simplicity and accessibility, standard (<\$100k) fees and returns are shown
 - (ie. for clients who have at least \$100k with AGF, or with MFC, fees and returns will be better than shown)
- Design note – throughout the document, the goal has been to use consistent ordering (lower risk first / at top, higher risk last / at bottom) and consistent colour theming (**blue-ish** for lower risk, **gold-ish/dark orange** for higher risk)
- Throughout the document, I’ve highlighted certain fund names (**ESG**, **Sustainable**, **Alternatives**, **Shariah**) which offer specific characteristics that differentiate them from other funds (see Fund Facts / sales materials for more info)
- As usual, note that Dealer Service Fee has *not* been factored into the performance numbers

Notes & Discussion Points

- Note that newer-launched funds show “S.I.” only (ie. no 3yr data until it eventually becomes available)
 - As always, be careful not to directly compare S.I. data between funds with *different inception dates*
- AGF vs Mackenzie returns: AGF’s mgmt. fee should be considered in (subtracted from) performance results
 - (Mackenzie’s mgmt. fee is embedded in their MER, so it’s already reflected in the performance data)
- AGF vs Mackenzie Morningstar ratings:
 - For the same reason as above, AGF’s performance has a built-in advantage over Mackenzie’s performance in the Morningstar rating calculations, so any Morningstar rating data should be understood in that context
- I’ve deliberately avoided the term “PD Funds” in the document itself, as that’s not a term that either AGF or Mackenzie uses in any of their literature (nor is it one that has any particular meaning to clients)
- “M5” and “M8” distribution-frequency icons indicate funds with monthly distributions specifically targeting 5% or 8% (annually) – see the relevant Fund Facts documents for more details

Questions?

bmceachern@primerica.com

linktr.ee/PDFunds