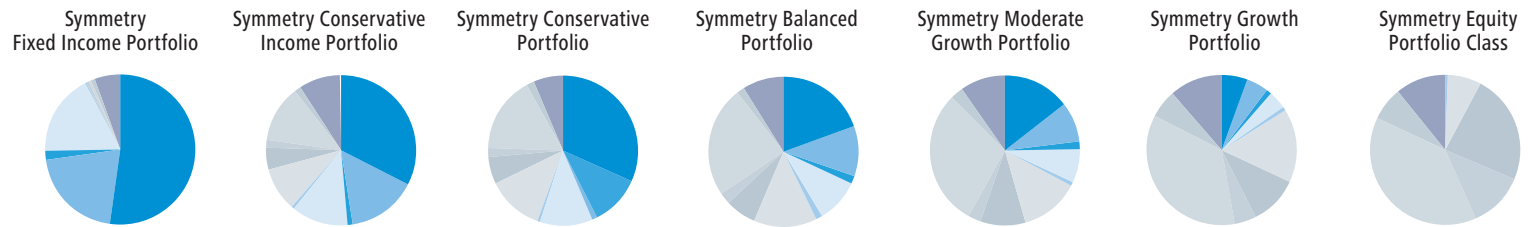


Symmetry Portfolios – Pension-style thinking



Symmetry is a series of diversified managed asset investment portfolios, each tailored to a specific risk tolerance and return objective. It is managed and overseen by Mackenzie's Asset Allocation Team, which brings leading institutional pension experience to the retail investor.



Fixed Income (FI) / Equity (E)	100% FI	75% FI / 25% E	65% FI / 35% E	50% FI / 50% E	40% FI / 60% E	25% FI / 75% E	100% E
Canadian Bond	52.3%	32.7%	31.8%	19.7%	14.6%	5.7%	–
Global Bond	20.8%	14.9%	10.8%	10.8%	8.7%	4.7%	–
Inflation-Linked Bond	1.7%	1.2%	1.0%	1.6%	1.4%	1.1%	–
High Yield Bond/Floating Rate	17.7%	12.3%	11.6%	9.5%	7.4%	3.8%	–
Money Market	0.3%	0.4%	0.4%	1.2%	0.7%	1.1%	0.6%
Canadian Equity	–	9.5%	12.2%	13.7%	12.9%	15.6%	7.2%
US Equity	–	4.9%	5.8%	6.7%	9.6%	10.8%	23.6%
International Equity	0.5%	1.6%	2.0%	2.3%	2.9%	4.5%	12.2%
Global Equity	0.6%	12.2%	16.4%	23.9%	29.4%	35.5%	38.5%
Emerging Markets Equity	0.7%	1.5%	1.6%	1.8%	2.7%	6.0%	7.1%
Completion Pool	5.5%	8.9%	6.3%	8.7%	9.6%	11.3%	10.8%
Description	Income portfolio focused on preserving capital	Balanced portfolio focused on preserving capital	Balanced portfolio focused on preserving capital	Seeks an equal balance of growth and protection	Growth portfolio with healthy allocation to bonds that seek some protection	Growth focused portfolio that seeks some capital protection	Heavily stock weighted portfolio that seeks long-term growth

Fund Codes (Prefix: MFC)

	Minimums	Symmetry Fixed Income Portfolio Class*	Symmetry Fixed Income Portfolio	Symmetry Conservative Income Portfolio Class	Symmetry Conservative Income Portfolio	Symmetry Conservative Portfolio Class	Symmetry Conservative Portfolio	Symmetry Balanced Portfolio Class	Symmetry Balanced Portfolio	Symmetry Moderate Growth Portfolio Class	Symmetry Moderate Growth Portfolio	Symmetry Growth Portfolio Class	Symmetry Growth Portfolio	Symmetry Equity Portfolio Class
LB	\$500	4425	4449	4446	4444	4429	4438	4426	4436	4434	4442	4432	4440	4424
LX	\$5,000	–	4457	4448	4458	4431	4459	4428	4460	4467	4461	4468	4462	4463
LM	\$15,000	4451	4450*	4447*	4445*	4430*	4439*	4427*	4437*	4435*	4443*	4433*	4441*	4452*
LW	\$100,000**	–	4480	4497	4496	4487	4491	4486	4490	4485	4489	4484	4488	4482
LW6	\$100,000**	–	4498	5372	5371	5365	5369	5364	5368	5363	5367	5362	5366	5361

*Closed to new investments.

**\$100,000 per fund per series or \$250,000 per household

For a complete list of fund codes see your Mackenzie Express or visit mackenzieinvestments.com/symmetry

Sophisticated Features: Enhancing the pension-style experience

Portfolio Monitoring and Rebalancing

- › Set target allocations for the portfolios and then closely monitor each portfolio's risk attributes, investing daily cash flows to help maintain targets.
- › Rebalance to help the portfolio stay within target risk levels and factor exposures when larger market movements result in changes outside of an acceptable range.
- › More efficient and responsive approach than programs that rebalance less frequently or undertake periodic hard rebalances.

Investment Manager Flexibility

- › Select leading investment professionals from among Mackenzie's investment team, as well as third party managers.
- › Employs customized pools designed specifically for Symmetry.



Currency Management

- › Seek to enhance return and reduce volatility created by currency fluctuations.
- › Active approach with flexibility to hedge back to the Canadian dollar.

Symmetry Completion Pool

- › The Symmetry Completion Pool is an important tool used to achieve greater precision in the portfolios characteristics and exposures. By using ETFs and futures, the team can make portfolio adjustments without requiring Symmetry's underlying managers to make unscheduled rebalances to their portfolios. This preserves the integrity of the underlying mandates and avoids unintended and undesired changes to other asset class and exposures.

Tax Efficiency Options

- › Tax-efficient options for both accumulation and "decumulation" investment stages.
 - Corporate Class:** designed to minimize and defer tax, which allows wealth to build faster compared to traditional trust portfolios.
 - Series T:** allows for customizable tax-efficient monthly income.

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Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments and the use of an asset allocation service. Please read the prospectus of the mutual funds in which investment may be made under the asset allocation service before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.

To the extent the Fund uses any currency hedges, share performance is referenced to the applicable foreign country terms and such hedges will provide the Fund with returns approximating the returns an investor in a foreign country would earn in their local currency. The use of the term or phrase "pension style investing" ("phrase") should not be misconstrued as a claim of compliance with the Pension Benefits Standards Act of Canada. The phrase used in respect of Mackenzie Investments' Symmetry Portfolios refers to its selective use of pools. Pools are simply separate accounts, or mandates, in which portfolio managers are provided with guidelines that complement other mandates within a larger long-term portfolio. In the case of Symmetry Portfolios, Mackenzie Asset Allocation Team asks portfolio managers to invest within specific guidelines exclusively for Symmetry Portfolios. Examples of Symmetry Portfolio guidelines may be: no cash held in a portfolio; Canadian equity securities only; utilize a consistent value bias and a threshold on market cap.

Mutual funds are distributed by LBC Financial Services Inc. ("LBCFS"). LBCFS is a wholly owned subsidiary of Laurentian Bank of Canada and is a corporate entity separate from Laurentian Bank, B2B Trustco and Mackenzie Investments.

