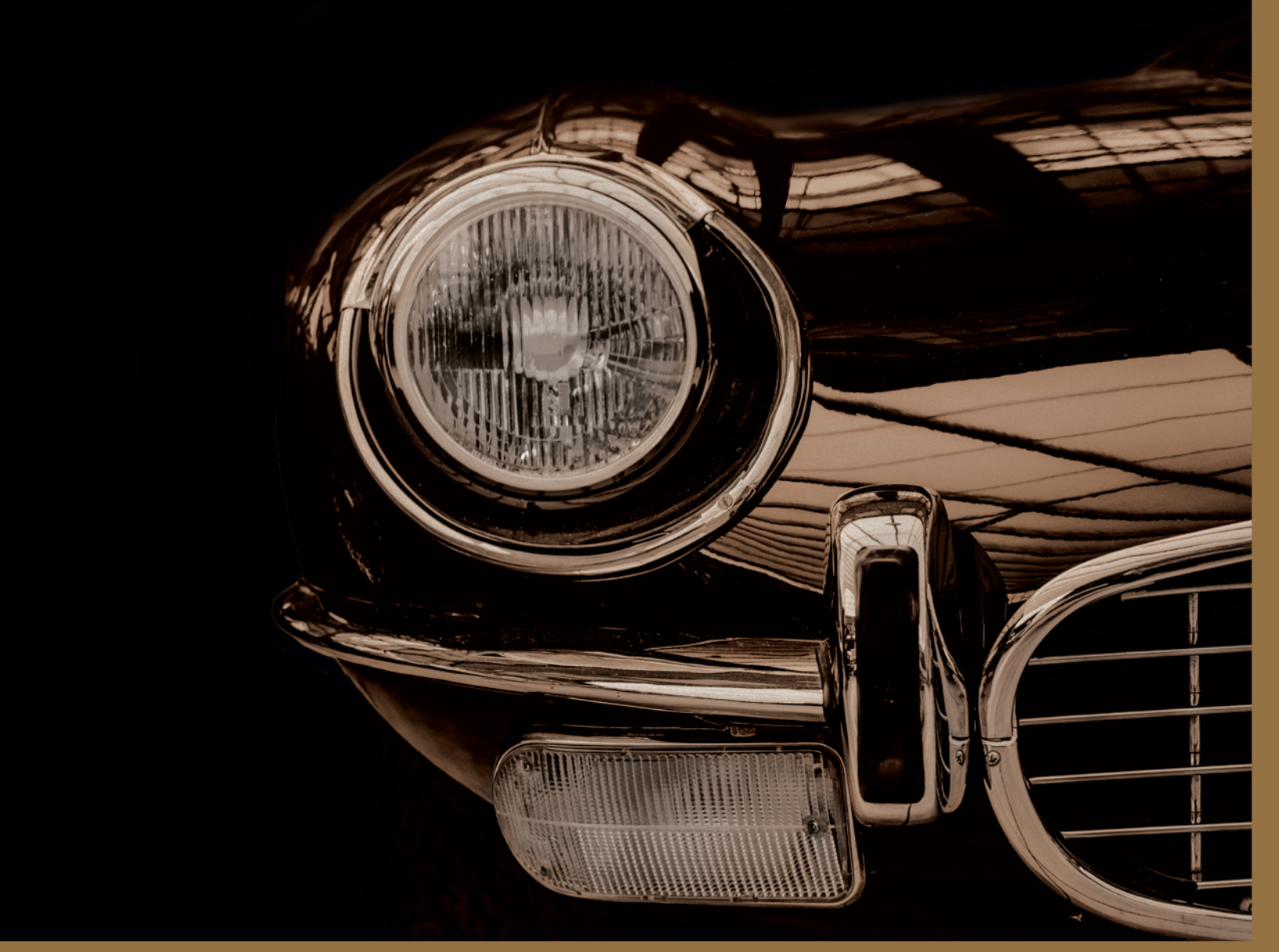
MACKENZIE Investments

LBC FINANCIAL SERVICES

LAURENTIAN BANK
GROUP OF FUNDS

PRIVATE WEALTH POOLS



Exclusive selections to preserve & cultivate wealth

As an affluent investor, you expect and deserve exclusive investment products that align with your financial goals.

Mackenzie Investments has created an elite offering specifically for investors like you – the Mackenzie Private Wealth Pools.

Speak to your mutual fund representative to learn how Mackenzie Private Wealth Pools can work for you.

Exclusivity

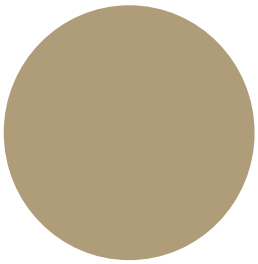
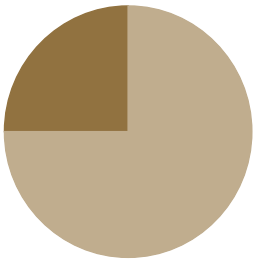
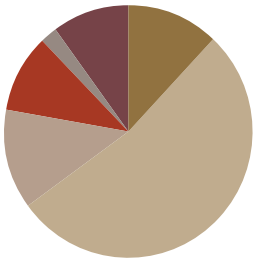
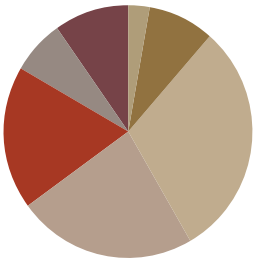
Mackenzie Private Wealth Pools are only available to high net worth investors with at least $100,000 to invest. Select from eight exclusive pools that aim to meet a variety of investment needs, including capital preservation, growth and income.

Carefully Constructed

These multi-manager investment pools combine strategically allocated active portfolios, overseen by Mackenzie Multi-Asset Strategies Team.

- ***Multi-Manager Investments***
  Each pool is comprised of core asset classes and takes a multi-manager approach. Equity pools offer the growth potential of stocks, while the fixed income pool offers the income and stability that traditionally comes with bonds. Balanced pools combine various allocations to Mackenzie's leading equity and fixed income strategies within a risk-managed framework.
- ***Exposure to Non-Traditional Asset Classes***
  Several of the pools provide exposure to a diversified basket of non-traditional asset classes to complement the returns of traditional stocks and bonds. This aims to provide a smoother ride in attaining investment goals.
- ***Active Currency Management***
  Each pool employs active currency management at the total portfolio level, ensuring that individual manager exposure to foreign currencies works alongside security selection to manage total portfolio risk.
- ***Active Tactical Asset Allocation***
  The pools may make tactical shifts to allocations aimed at generating additional returns or managing risks according to market conditions.

Mackenzie Private Wealth Pools

	Money Market	Fixed Income	Income Balanced	
	Canadian Money Market Pool	Global Fixed Income Pool	Global Conservative Income Balanced Pool	Global Income Balanced Pool
				
	Invests in short-term, quality government and corporate debt instruments which are consistent with preservation of capital.	Generates income and capital preservation by investing in a diversified portfolio of fixed income securities from governments and different sized companies around the world.	Seeks to generate income with some long-term capital growth. Invests primarily in fixed income and income-oriented equity securities, with allocations to non-traditional assets. Uses a tactical asset allocation strategy.	Seeks to generate income and long-term capital growth. Invests in fixed income and income-oriented equity securities of any size and location around the world, with allocations to non-traditional assets. Uses a tactical asset allocation strategy.
Asset Allocation	100% Cash & Cash Equivalents	100% Fixed Income	60% - 80% Fixed Income 20% - 40% Equities Invests a portion of the portfolio in non-traditional assets.	25% - 55% Fixed Income 45% - 75% Equities Invests a portion of the portfolio in non-traditional assets.
Tax Efficient Options		5% Fixed Rate Distribution (LW5, LF5)	4% Fixed Rate Distribution (LW, LF)	4% Fixed Rate Distribution (LW, LF)

Cash & Cash Equivalents

Canadian Fixed Income

Global Fixed Income

Non-traditional

Canadian Equities

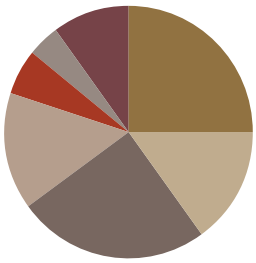
U.S. Equities

Emerging Market Equities

International Equities

Equities

Income Balanced Pool



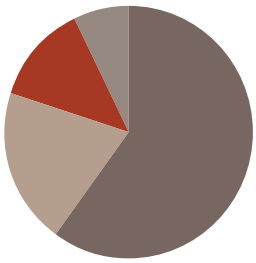
Seeks to generate income and long-term capital growth. Invests primarily in Canadian fixed income and equity securities, with allocations to non-traditional assets. Uses a tactical asset allocation strategy.

25% - 55% Fixed Income
45% - 75% Equities
Invests a portion of the portfolio in non-traditional assets.

4% Fixed Rate Distribution

Corporate Class (LW, LF)

Canadian Focused Equity Pool



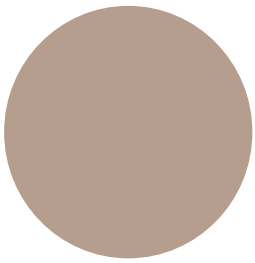
Aims to provide investors with long-term capital appreciation. Although the majority of the Pool's invested portfolio is in Canadian equity securities, the Pool has strong exposure to securities outside of Canada.

100% Equities

5% Fixed Rate Distribution

Corporate Class (LW5, LF5)

U.S. Equity Pool



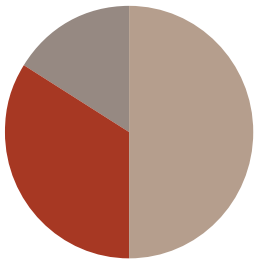
Pursues long-term capital growth by investing in a diversified portfolio of U.S. equity securities. Allocations provide a balance across a range of investment styles and aim to generate returns in different market conditions.

100% Equities

5% Fixed Rate Distribution

Corporate Class (LW5, LF5)

Global Equity Pool



Invests in equity securities of U.S., International and Emerging Market companies and diversifies across a range of investment styles to provide investors with long-term capital appreciation.

100% Equities

5% Fixed Rate Distribution

Corporate Class (LW5, LF5)

Options for minimizing & deferring tax

Tax-Efficient Options

For Building Wealth

Investors can choose between four pools that offer a corporate class option to potentially delay paying tax until you redeem your investment. Deferring the tax paid from your investments keeps more money in your account, meaning more opportunity to take advantage of the benefits of compounding through potential investment returns.

For Tax-Efficient Cash Flow

Both the Corporate Class and Trust versions of the pools provide options for tax-efficient cash flow for investors.

- The fixed income and equity pools provide a 5% annual fixed rate distribution, which is paid monthly and is tax deferred (for corporate class).
- The income balanced pools provide a 4% annual fixed rate distribution that is paid monthly and is tax deferred (for corporate class).

Enhanced Features and Services

- Market commentary from our investment team, which includes insights on the current state of global markets.
- Portfolio details that provide a complete picture of your wealth, which includes portfolio allocation, cost breakdown and any transaction details.

Why invest with Mackenzie

Mackenzie Investments is one of Canada's leading independent asset managers, distributing investment services to individual Canadians through their advisors, and to institutions globally. In business since 1967, Mackenzie is known for innovative investment solutions, proven investment management expertise across all asset classes and investment styles, and a deep commitment to the value of professional investment advice for individual investors. We are committed to the financial success of investors through their eyes.

Proudly Canadian, Mackenzie is part of IGM Financial with $142 Billion in total assets under management, part of the Power Financial Group of Companies.

For more information, call your mutual fund representative.

LBC Financial Services Inc. (LBCFS) is a wholly owned subsidiary of Laurentian Bank of Canada and is a corporate entity separate from Laurentian Bank, B2B Trustco, and from Mackenzie Investments. The registered LBCFS representative is also a Laurentian Bank employee.

Commissions, trailing commissions, management fees and expenses all may be associated with pool investments. Please read the prospectus before investing. Pools are not guaranteed, their values change frequently and past performance may not be repeated.

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This should not be construed as legal or tax advice, as each client's situation is different. Please consult your own legal and tax advisor.

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CONFIDENCE IN A CHANGING WORLD

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