MACKENZIE
Investments

INVESTOR GUIDE

MACKENZIE PRIVATE WEALTH SOLUTIONS

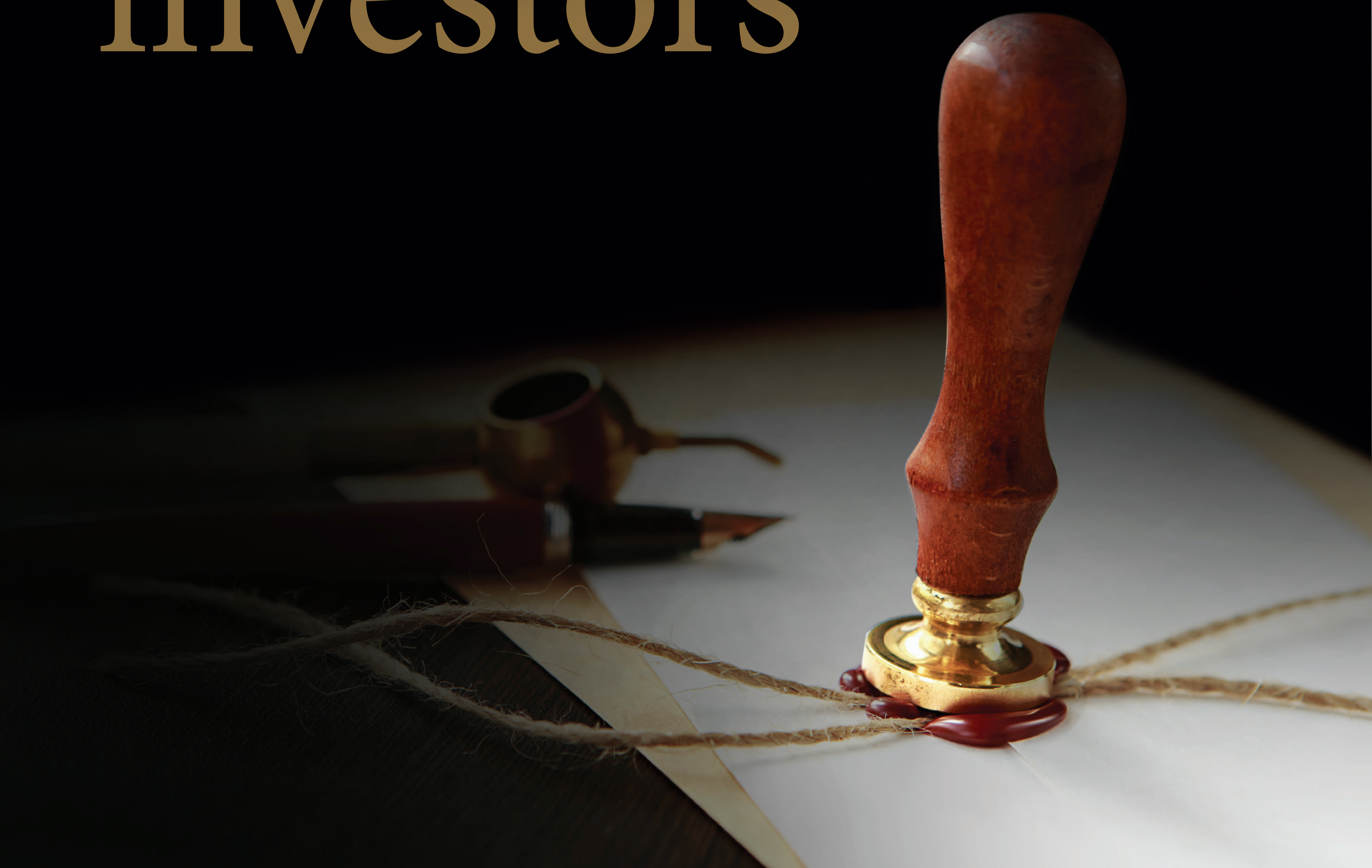
Cultivating & preserving wealth in a world of accelerating change

You have higher expectations, which is the reason your advisor has recommended Mackenzie's Private Wealth Solutions. With a full complement of exclusive investment solutions, preferred pricing and specialized services, Mackenzie builds efficient pathways to all of your financial goals, from growth and preservation, to estate planning and philanthropy.

Private Wealth Solutions responds to pricing, tax and risk management goals with:

- Exclusive investments that cover a wide range of asset classes across the risk/return spectrum
- Automated Preferred Pricing Service to help maximize your investment dollar
- Householding benefits for easy access into the Private Wealth Solutions Program
- High-water mark, providing cost protection against downward market movements by locking in the highest market value your portfolio has reached (excluding redemptions)
- Tax efficient growth and cash-flow options
- Enhanced reporting and market commentary
- Tailored portfolio rebalancing
- Automatic account linking
- Tax and Estate guidance and philanthropic planning
- Comprehensive proposal with fee information and portfolio analytics

Exclusive solutions for exclusive investors



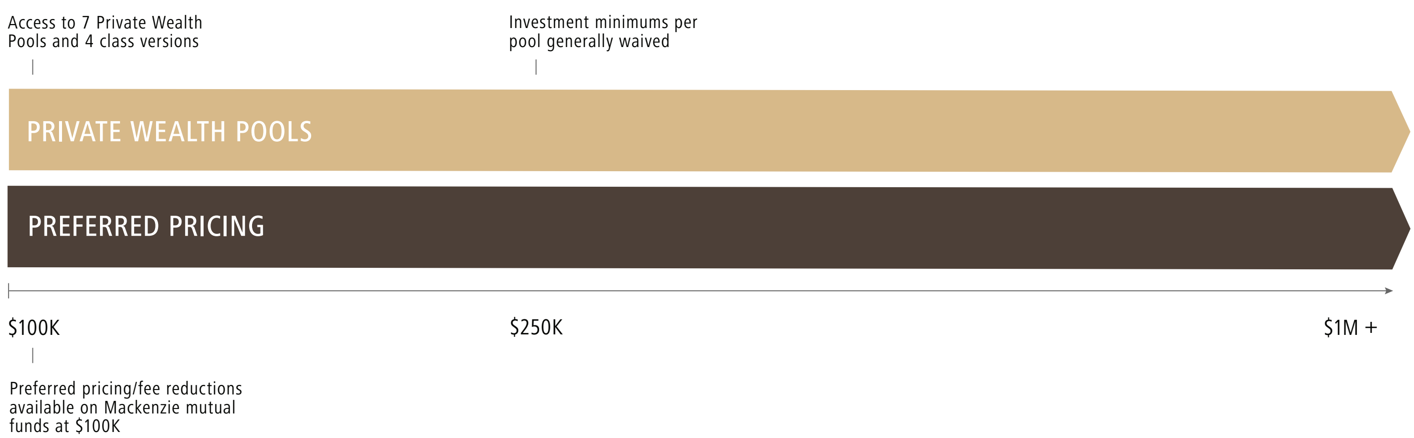
Two unique offerings that build and preserve wealth

Automated Preferred Pricing Service

Automatic enrollment into Private Wealth series once $100,000 of household assets with Mackenzie is reached.

Private Wealth Pools

Exclusive, institutional-style investment opportunities that span a wide range of objectives that aim to deliver capital preservation, growth and income.



Exclusive benefits for affluent investors

Mackenzie Automated Preferred Pricing Service

Preferred Pricing Service from Mackenzie Private Wealth Solutions provides an opportunity for affluent investors to reduce the cost of investing with investments above $100,000

- Automatic enrollment into Private Wealth series once $100,000 of household assets with Mackenzie is reached.
- Preferred Pricing across the different asset classes available in embedded (PW), un-bundled (PWX) and fee-for-service series (PWFB) where Mackenzie facilitates the collection of the advisor service fee.

Mackenzie makes it easy for advisors to offer the benefits of Preferred Pricing to affluent investors.

- Automatic enrollment for all eligible accounts.
  - Daily, when a purchase makes the investor eligible
  - Otherwise monthly, on the second Friday of every month

Note: Holdings will be switched to retail equivalent if household high-water mark falls below $75,000 as a result of transactions that decrease high-watermark (not including withdrawals from income plans).

Mackenzie Private Wealth Pools

Built for managing and maintaining wealth

Private Pools are exclusive investment opportunities that address the risk/return objectives of affluent investors like you.

Key benefits:

Exclusivity

- Only available to high net worth investors with at least $100,000 to invest.

Tax-Efficient Options

- For building wealth and providing cash-flow

Carefully Constructed Risk-Conscious Approach

- Multi-manager investments that combine strategically allocated active portfolios.

Exposure to Non-Traditional Assets

- 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

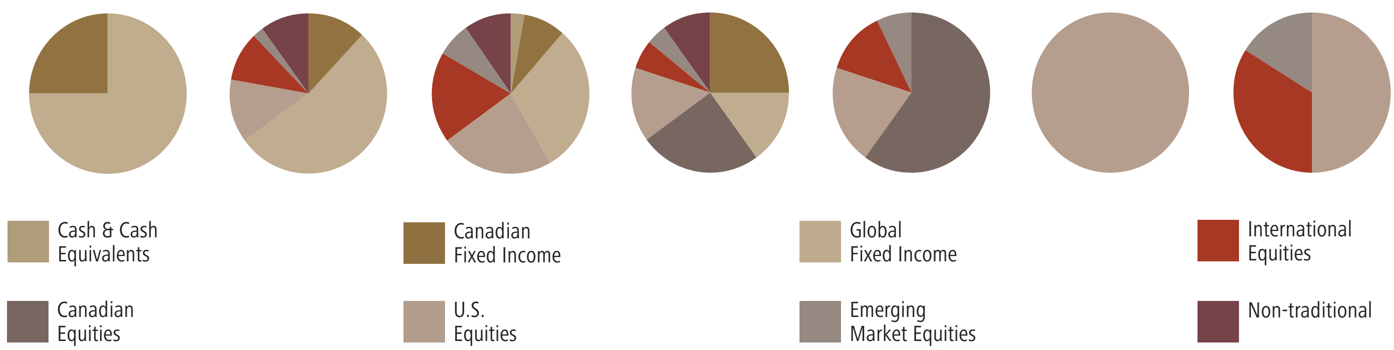
- Each pool employs active currency management at the total portfolio level, ensuring that individual manager exposure to foreign currencies works alongside security selection to manage total portfolio risk.

Active Tactical Asset Allocation

- The pools may make tactical shifts to allocations aimed at generating additional returns or managing risks according to market conditions.

Householding Benefits

- When a household has $250,000 with Mackenzie Investments, the minimum investment per mandate within the program is generally waived.



	Fixed Income	Income Balanced			Equities		
	Global Fixed Income Pool	Global Conservative Income Balanced Pool	Global Income Balanced Pool	Income Balanced Pool	Canadian Focused Equity Pool	U.S. Equity Pool	Global Equity Pool
Asset Allocation	100% Fixed Income	60% - 80% Fixed Income 20% - 40% Equities	25% - 55% Fixed Income 45% - 75% Equities	25% - 55% Fixed Income 45% - 75% Equities	100% Equities	100% Equities	100% Equities
			May also invest a portion of the portfolio in non-traditional assets and utilizes a tactical asset allocation strategy				
Tax Efficient Options	5% Fixed Rate Distribution (PWF5, PWFB5, PWT5, PWX5)	4% Fixed Rate Distribution (PW, PWF, PWFB, PWX)	4% Fixed Rate Distribution (PW, PWF, PWFB, PWX)	4% Fixed Rate Distribution Corporate Class (PW, PWF, PWFB, PWX)	5% Fixed Rate Distribution Corporate Class (PWF5, PWFB5, PWT5, PWX5)	5% Fixed Rate Distribution Corporate Class (PWF5, PWFB5, PWT5, PWX5)	5% Fixed Rate Distribution Corporate Class (PWF5, PWFB5, PWT5, PWX5)

A comprehensive approach to wealth

Private Wealth Solutions bring together the products and services needed to successfully reach your financial goals. In addition to investments and cost management strategies, Mackenzie offers ancillary services that may further support your goals.

Tax and Estate Planning

Mackenzie Investments employs an experienced Tax & Estate Planning Team that provides ideas and possible solutions to difficult tax challenges.

Philanthropic Planning

The Mackenzie Charitable Giving Program is a unique and highly effective means for investors to meet philanthropic goals.

Compared with the expense of setting up and maintaining your own private foundation, the Mackenzie Charitable Giving Program is an inexpensive way to manage a sizeable gift.

The Program is highly flexible giving you the ability to recommend grants to any number of charities or other institutions each year, with minimum grants of $500.

The Program consolidates your charitable giving by handling administration tasks for your account.

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 $156 Billion in total assets under management, part of the Power Financial Group of Companies.

For more information, call your financial advisor.

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