

FLEXIBLE PAYOUT SERVICES (FPS) ELIGIBLE FUNDS

Series A to O6

Updated as of June 30, 2018

Fund Name	A				B				C				F	F6	F8	O	O6	
	FE	BE	LL2	LL3	FE	BE	LL2	LL3	FE	BE	LL2	LL3	FE	FE	FE	FE	FE	
Mackenzie All Cap Dividend Class														4597	4598			
Mackenzie Canadian Growth Balanced Fund																		3957
Mackenzie Canadian Large Cap Dividend Class																		3944
Mackenzie Canadian Large Cap Dividend Fund																2410		3945
Mackenzie Cundill Canadian Balanced Fund																2240		3927
Mackenzie Cundill Canadian Security Fund																2399		
Mackenzie Cundill US Class																2598		
Mackenzie Cundill Value Class																2607		3932
Mackenzie Cundill Value Fund																2402		3935
Mackenzie Diversified Equity Fund																2398		3938
Mackenzie Floating Rate Income Fund														4330				4334
Mackenzie Global Diversified Balanced Fund														2526		2532		3940
Mackenzie Global Diversified Balanced Fund (US\$)														2527				
Mackenzie Global Diversified Equity Class																		3939
Mackenzie Global Dividend Fund														2422		2425	2424	3958
Mackenzie Global Dividend Fund (US\$)														2428				
Mackenzie Global Strategic Income Fund														2310			2313	3950
Mackenzie Global Tactical Bond Fund														4714				
Mackenzie Income Fund	291	281	7038	3324	732	832	7039	3187	1875	1973	7040	3211	57				1805	
Mackenzie Investment Grade Floating Rate Fund														4725				
Mackenzie Ivy Canadian Balanced Fund																2241		3943
Mackenzie Ivy Canadian Fund																2403		
Mackenzie Ivy Foreign Equity Class																2634		3941
Mackenzie Ivy Foreign Equity Fund																2406		3942
Mackenzie Ivy Global Balanced Fund																2405		
Mackenzie North American Corporate Bond Fund														4394				4516
Mackenzie Strategic Bond Fund														4351				4355
Mackenzie Strategic Income Fund	2238	3232	7123	2239									3233		4523	3235		
Mackenzie US Dividend Fund														4737				
Symmetry Balanced Portfolio														4580	4553			

Continued...

FLEXIBLE PAYOUT SERVICES (FPS) ELIGIBLE FUNDS

Series A to O6 (cont'd)

Updated as of June 30, 2018

Fund Name	A				B				C				F	F6	F8	O	O6
	FE	BE	LL2	LL3	FE	BE	LL2	LL3	FE	BE	LL2	LL3	FE	FE	FE	FE	FE
Symmetry Balanced Portfolio Class															2874		3961
Symmetry Conservative Income Portfolio														4572	4545		
Symmetry Conservative Income Portfolio Class															3991		3995
Symmetry Conservative Portfolio														4576	4549		
Symmetry Conservative Portfolio Class															2888		
Symmetry Equity Portfolio Class														4592	4565		
Symmetry Fixed Income Portfolio														4541			
Symmetry Growth Portfolio														4588	4561		
Symmetry Growth Portfolio Class															2846		
Symmetry Moderate Growth Portfolio														4584	4557		
Symmetry Moderate Growth Portfolio Class															2860		3962

FLEXIBLE PAYOUT SERVICES (FPS) ELIGIBLE FUNDS

Series PW to PWX

Updated as of June 30, 2018

Fund Name	PW	PWT8	PWF	PWF8	PWX	PWX8
		FE		FE	FE	FE
Mackenzie All Cap Dividend Class		6379		6380		6378
Mackenzie Canadian Bond Fund		6297		6338		6256
Mackenzie Canadian Growth Balanced Fund		6317		6358		6276
Mackenzie Canadian Large Cap Balanced Fund		6292		6333		6251
Mackenzie Canadian Large Cap Dividend Class		6293		6334		6252
Mackenzie Canadian Short Term Income Fund		6304		6345		6263
Mackenzie Corporate Bond Fund		6298		6339		6257
Mackenzie Cundill Canadian Balanced Fund		6282		6323		6241
Mackenzie Cundill Canadian Security Class		6283		6324		6242
Mackenzie Cundill US Class		6281		6322		6240
Mackenzie Cundill Value Class		6004		6003		6005
Mackenzie Diversified Equity Fund		6289		6330		6248
Mackenzie Floating Rate Income Fund		6306		6347		6265
Mackenzie Global Bond Fund		6300		6341		6259
Mackenzie Global Concentrated Equity Class		6294		6335		6253
Mackenzie Global Diversified Balanced Fund		6290	6184	6331		6249
Mackenzie Global Diversified Equity Class		6291		6332		6250
Mackenzie Global Dividend Fund		6319	6011	6360	6009	6278
Mackenzie Global Growth Class		6318		6359		6277
Mackenzie Global Small Cap Growth Class		6284		6325		6243
Mackenzie Global Strategic Income Fund		6299	6205	6340	6057	6258
Mackenzie Global Tactical Bond Fund		6478		6482		6480
Mackenzie Income Fund	6133	6301	6207	6342	6059	6260
Mackenzie International Growth Class		6320		6361		6279
Mackenzie Investment Grade Floating Rate Fund		6484		6488		6486
Mackenzie Ivy Canadian Balanced Fund		6288		6329		6247
Mackenzie Ivy Foreign Equity Class		6285		6326		6244
Mackenzie Ivy Foreign Equity Currency Neutral Class		6286		6327		6245
Mackenzie Ivy Global Balanced Fund		6287		6328		6246
Mackenzie North American Corporate Bond Fund		6302		6343		6261

Continued...

FLEXIBLE PAYOUT SERVICES (FPS) ELIGIBLE FUNDS

Series PW to PWX (cont'd)

Updated as of June 30, 2018

Fund Name	PW	PWT8	PWF	PWF8	PWX	PWX8
		FE		FE	FE	FE
Mackenzie Real Return Bond Fund		6303		6344		6262
Mackenzie Strategic Bond Fund		6307		6348		6266
Mackenzie Strategic Income Fund	6138	6305	6212	6346	6064	6264
Mackenzie US Dividend Fund		6490		6494		6492
Mackenzie US Mid Cap Growth Class		6315		6356		6274
Mackenzie US Mid Cap Growth Currency Neutral Class		6316		6357		6275
Symmetry Balanced Portfolio Class		6308		6349		6267
Symmetry Conservative Income Portfolio Class		6309		6350		6268
Symmetry Conservative Portfolio Class		6310		6351		6269
Symmetry Equity Portfolio Class		6311		6352		6270
Symmetry Fixed Income Portfolio		6312		6353		6271
Symmetry Growth Portfolio Class		6313		6354		6272
Symmetry Moderate Growth Portfolio Class		6314		6355		6273

FLEXIBLE PAYOUT SERVICES (FPS) ELIGIBLE FUNDS

Series T5 to T8

Updated as of June 30, 2018

Fund Name	T5				T6				T8			
	FE	BE	LL2	LL3	FE	BE	LL2	LL3	FE	BE	LL2	LL3
Mackenzie All Cap Dividend Class					4599	4600	7225	4601	4602	4603	7226	4604
Mackenzie Canadian All Cap Value Class									4377	4512	7197	4513
Mackenzie Canadian Growth Balanced Fund					2444	3452	7036	3453	1270	1473	7037	2185
Mackenzie Canadian Large Cap Balanced Fund					2451	3466	7095	3467	1568	1811	7096	2179
Mackenzie Canadian Large Cap Dividend & Growth Fund	4308	4309	7008	4310								
Mackenzie Canadian Large Cap Dividend Class					2641	3573	7119	4030	2642	3574	7120	4031
Mackenzie Canadian Large Cap Dividend Fund					2452	3468	7098	3469	2292	3315	7099	3317
Mackenzie Cundill Canadian Balanced Fund					2448	3460	7054	3461	1225	1467	7056	2161
Mackenzie Cundill Canadian Balanced Fund (US\$)					4391	4568	7055	4569	4393	4570	7057	4571
Mackenzie Cundill Canadian Security Class					2599	3545	7116	4002	2600	3546	7117	4003
Mackenzie Cundill Canadian Security Fund					2447	3458	7050	3459	2400	3410	7051	3413
Mackenzie Cundill US Class					2596	3543	7113	4000	2597	3544	7114	4001
Mackenzie Cundill Value Class					2605	3549	7072	4006	2606	3550	7073	4007
Mackenzie Cundill Value Fund					2445	3456	7045	3457	2291	3314	7047	3316
Mackenzie Cundill Value Fund (US\$)					2446	3455	7046	3454	2293	3311	7048	3293
Mackenzie Diversified Equity Fund					2457	3478	7139	3479	2339	3345	7140	3346
Mackenzie Floating Rate Income Fund						4340	7212	4341				
Mackenzie Global Concentrated Equity Class					2614	3555	7083	4012	2615	3556	7084	4013
Mackenzie Global Diversified Balanced Fund	2524	3498	7154	3499	2531	3504	7156	3505	2530	3502	7157	3503
Mackenzie Global Diversified Balanced Fund (US\$)	2525	3500	7155	3501								
Mackenzie Global Diversified Equity Class					3763	4234	7200	4239	3764	4235	7201	4240
Mackenzie Global Dividend Fund	2421	3426	7145	3427	2458	3480	7147	3481	2426	3428	7148	3429
Mackenzie Global Dividend Fund (US\$)	2427	3430	7146	3431								
Mackenzie Global Growth Class									2663	3588	7093	4045
Mackenzie Global Small Cap Growth Class									2624	3562	7063	4019
Mackenzie Global Strategic Income Fund	2309	3327	7133	3328								
Mackenzie Global Tactical Bond Fund						4718	7228	4719				
Mackenzie International Growth Class					2666	3589	7080	4046	2667	3590	7081	4047
Mackenzie Investment Grade Floating Rate Fund						4729	7230	4730				
Mackenzie Ivy Canadian Balanced Fund					2442	3448	7022	3449	1228	1470	7023	2168
Mackenzie Ivy Canadian Fund					2443	3450	7025	3451	2404	3411	7026	3414
Mackenzie Ivy European Class					2626	3563	7109	4020	2627	3564	7110	4021

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FLEXIBLE PAYOUT SERVICES (FPS) ELIGIBLE FUNDS

Series T5 to T8 (cont'd)

Updated as of June 30, 2018

Fund Name	T5				T6				T8			
	FE	BE	LL2	LL3	FE	BE	LL2	LL3	FE	BE	LL2	LL3
Mackenzie Ivy Foreign Equity Class					2632	3567	7076	4024	2633	3568	7077	4025
Mackenzie Ivy Foreign Equity Currency Neutral Class					2629	3565	7150	4022	2630	3566	7151	4023
Mackenzie Ivy Foreign Equity Fund					2441	3446	7019	3447	2407	3412	7020	3415
Mackenzie Ivy Global Balanced Fund					2437	3438	7002	3439	1227	1469	7004	2167
Mackenzie Ivy Global Balanced Fund (US\$)					2438	3441	7003	3440	2295	3313	7005	3299
Mackenzie North American Corporate Bond Fund					4395	4396	7188	4397				
Mackenzie Strategic Bond Fund						4361	7216	4362				
Mackenzie Strategic Income Fund									4524	4525	7127	4526
Mackenzie US Dividend Fund					4739	4740	7232	4741				
Mackenzie US Growth Class									2670	3592	7066	4049
Mackenzie US Mid Cap Growth Class					2650	3579	7105	4036	2651	3580	7106	4037
Mackenzie US Mid Cap Growth Currency Neutral Class					2647	3577	7130	4034	2648	3578	7131	4035
Symmetry Balanced Portfolio					4581	4582	7177	4583	4554	4555	7178	4556
Symmetry Balanced Portfolio Class					2875	3649	7165	4111	2876	3650	7166	4112
Symmetry Conservative Income Portfolio					4573	4574	7219	4575	4546	4547	7220	4548
Symmetry Conservative Income Portfolio Class					3986	4290	7222	4293	3987	4291	7223	4294
Symmetry Conservative Portfolio					4577	4578	7180	4579	4550	4551	7181	4552
Symmetry Conservative Portfolio Class					2889	3652	7168	4114	2890	3653	7169	4115
Symmetry Equity Portfolio Class					2692	3603	7135	4060	2693	3604	7136	4061
Symmetry Fixed Income Portfolio					4542	4543	7122	4544				
Symmetry Growth Portfolio					4589	4590	7171	4591	4562	4563	7172	4564
Symmetry Growth Portfolio Class					2847	3643	7159	4105	2848	3644	7160	4106
Symmetry Moderate Growth Portfolio					4585	4586	7174	4587	4558	4559	7175	4560
Symmetry Moderate Growth Portfolio Class					2861	3646	7162	4108	2862	3647	7163	4109

MACKENZIE SERIES ELIGIBILITY AND SUITABILITY

Series	Minimum initial investment	Suggested Suitability	Advisor	Sales Tip
Series A, B and C	\$500	Retail Investors	Series are available in front-end, back-end or low load sales options See table on next page for more details	Series A securities are available in a comprehensive line-up of mutual funds spanning major asset categories, management styles and geographic regions to help meet every investor need
Series F, F6 & F8	F: \$500 F6 & F8: \$5,000	Retail Investors who are enrolled in a dealer-sponsored fee-for-service or wrap program	No sales or trailing commissions but investors will generally be required to pay an advisory or asset-based fee	Series F, F6 & F8 offer lower management fees For retail investors who want tax-efficient monthly distributions, Series F6 & F8 pay monthly distributions in the amount of 6% and 8% annually, respectively*
Series O, O6	\$500,000 [†]	High net worth and institutional investors. Only permitted if the client has entered into a Series O account agreement with Mackenzie, which specifies the management fees and administration fees applicable to the account	Only available in front-end load and sales commissions are negotiable up to a maximum of 2% There are no trailing commissions but an advisor service fee may be negotiated and set out in the Series O account agreement	Attract high net worth investors with reduced commissions
Series T5, T6 & T8	\$5,000	Retail investors	Series are available in front-end, back-end or low load sales options See table on next page for more details	For retail investors who want tax-efficient monthly distributions, Series T5, T6, T8 pay monthly distributions in the amount of 5%, 6% and 8% annually, respectively*

There are certain exceptions to this table and additional series are also available. Please read the Mackenzie Mutual Funds' Simplified Prospectus for more details.

[†] Where such minimum investment may be met by aggregating certain other eligible accounts as more fully described in the Mackenzie Mutual Funds' Simplified Prospectus.

* Subject to the conditions set out in "Distribution Policy" in Part B of the Mackenzie Mutual Funds' Simplified Prospectus. Generally, the monthly distributions will be returns of capital. A return of capital reduces an investor's adjusted cost base (ACB). Capital gains taxes are deferred until units are sold or until the ACB goes below zero. Investors should not confuse the cash flow distribution with a fund's rate of return or yield. While investors in these series will be able to defer some personal capital gains, they must still pay tax on capital gains distributions that arise from the sale of individual fund holdings by fund managers, and on interest and dividend distributions. If required, these series will also pay a distribution that must be reinvested in December, consisting of income and capital gains.

MACKENZIE FEE OPTIONS

	Sales Commission	Trailing commission	Redemption schedule																
Front-end or SCS (sales charge security)	<ul style="list-style-type: none"> Investor pays a negotiable fee of 0% to 5% of the purchase price to their dealer at the time of purchase 	<ul style="list-style-type: none"> Equity and most balanced funds: 1.00% annually Fixed income funds: 0.50% annually Money market funds: 0.25% annually 	N/A																
Back-end or RCS (redemption charge security)	<ul style="list-style-type: none"> The investor is not charged a sales fee on purchase; instead, Mackenzie pays that commission to the dealer on the investor's behalf which is generally 5% of the purchase price If the investor redeems, or transfers out of one of these securities before their term has expired, a deferred sales charge (DSC) will be charged to the investor to reimburse Mackenzie for the commission that was paid to the dealer 	<ul style="list-style-type: none"> Equity and most balanced funds: 0.50% annually for first 7 years, then 1.00% annually thereafter Fixed income funds: 0.25% annually for first 7 years, then 0.50% annually thereafter Money market funds: 0.15% annually for first 7 years, then 0.25% annually thereafter 	<table> <tr><td>First year</td><td>5.5%</td></tr> <tr><td>Second year</td><td>5.0%</td></tr> <tr><td>Third year</td><td>5.0%</td></tr> <tr><td>Fourth year</td><td>4.0%</td></tr> <tr><td>Fifth year</td><td>4.0%</td></tr> <tr><td>Sixth year</td><td>3.0%</td></tr> <tr><td>Seventh year</td><td>2.0%</td></tr> <tr><td>Thereafter</td><td>Nil</td></tr> </table>	First year	5.5%	Second year	5.0%	Third year	5.0%	Fourth year	4.0%	Fifth year	4.0%	Sixth year	3.0%	Seventh year	2.0%	Thereafter	Nil
First year	5.5%																		
Second year	5.0%																		
Third year	5.0%																		
Fourth year	4.0%																		
Fifth year	4.0%																		
Sixth year	3.0%																		
Seventh year	2.0%																		
Thereafter	Nil																		
Low load 2 or LL2	<ul style="list-style-type: none"> A back-end option with a two-year DSC schedule and an upfront sales commission paid to dealers which is generally 1.0% of the investment 	<ul style="list-style-type: none"> Equity and balanced funds: typically 1.0% annually for first two years, then 1.0% annually thereafter Fixed income funds: typically 0.50% for the first two years, then 0.50% annually thereafter Money market funds: typically 0.25% for the first two years, then 0.25% annually thereafter 	<table> <tr><td>First year</td><td>2.0%</td></tr> <tr><td>Second year</td><td>2.0%</td></tr> <tr><td>Thereafter</td><td>Nil</td></tr> </table>	First year	2.0%	Second year	2.0%	Thereafter	Nil										
First year	2.0%																		
Second year	2.0%																		
Thereafter	Nil																		
Low load 3 or LL3 (formerly the Low Load purchase option)	<ul style="list-style-type: none"> A back-end option with a three-year DSC schedule and an upfront sales commission paid to dealers which is generally 2.50% of the investment 	<ul style="list-style-type: none"> Equity and balanced funds: typically 0.50% annually for first 3 years, then 1.00% annually thereafter Fixed income funds: typically 0% for the first year, 0.25% for the second and third years, then 0.50% annually thereafter Money market funds: typically 0% for the first year, 0.15% for the second and third years, then 0.25% annually thereafter 	<table> <tr><td>First year</td><td>3.0%</td></tr> <tr><td>Second year</td><td>2.5%</td></tr> <tr><td>Third year</td><td>2.0%</td></tr> <tr><td>Thereafter</td><td>Nil</td></tr> </table>	First year	3.0%	Second year	2.5%	Third year	2.0%	Thereafter	Nil								
First year	3.0%																		
Second year	2.5%																		
Third year	2.0%																		
Thereafter	Nil																		

There are certain exceptions to this table. Please read the Mackenzie Mutual Funds' Simplified Prospectus for more details.

MULTI-CLASS FUND STRUCTURES

Corporate Class Funds	US Dollar Option	Currency Neutral Class (formerly known as Hedged Class)
A tax-efficient switch-fund structure designed to give investors the freedom to move from one fund to another without triggering a capital gain tax liability.	Investors may purchase units of certain funds in United States dollars. The US dollar option provides convenience for investors, especially those who travel between Canada and the United States. This option does not act as a hedge against currency fluctuations between the Canadian and US dollar.	These units are hedged to guard against foreign currency fluctuations.
Sales Tip Account values can grow because of the compounding benefit of tax deferral. Corporate Class Funds prevent investors from being locked into a single fund or asset class merely to avoid tax consequences.	Sales Tip Convenient for Canadians who live or vacation in the US or abroad.	Sales Tip Suitable for investors who want to gain exposure to foreign securities but do not want to be exposed to fluctuations in foreign currency.

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

