

**AMENDMENT NO. 1 DATED FEBRUARY 19, 2026
TO THE SIMPLIFIED PROSPECTUS DATED NOVEMBER 21, 2025,**

(THE “PROSPECTUS”)

in respect of

<u>Fund</u>	<u>Series</u>
Mackenzie Betterworld Canadian Equity Fund	LB, LX
Mackenzie Betterworld Global Equity Fund	LB, LX
Mackenzie Bluewater Canadian Growth Balanced Fund	LB, LX
Mackenzie Bluewater Canadian Growth Fund	LB
Mackenzie Bluewater Global Growth Fund	LB, LX
Mackenzie Bluewater US Growth Fund	LB, LX
Mackenzie Canadian Dividend Fund	LB, LX
Mackenzie Canadian Equity Fund	LB
Mackenzie Canadian Small Cap Fund	LB
Mackenzie Conservative Income ETF Portfolio	LB
Mackenzie Floating Rate Income Fund	LB
Mackenzie Global Core Plus Bond Fund	LB, LX
Mackenzie Global Dividend Fund	LB
Mackenzie Global Green Bond Fund	LB
Mackenzie Global Resource Fund	LB
Mackenzie Global Small-Mid Cap Fund	LB
Mackenzie Global Strategic Income Fund	LB
Mackenzie Global Sustainable Balanced Fund	LB, LX
Mackenzie Global Sustainable Bond Fund	LB
Mackenzie Global Women’s Leadership Fund	LB
Mackenzie Gold Bullion Fund	LB
Mackenzie Greenchip Global Environmental All Cap Fund	LB
Mackenzie Greenchip Global Environmental Balanced Fund	LB, LX
Mackenzie Income Fund	LB
Mackenzie Ivy Canadian Fund	LB
Mackenzie Ivy International Fund	LB
Mackenzie Monthly Income Balanced Portfolio	LB, LX
Mackenzie Monthly Income Conservative Portfolio	LB, LX
Mackenzie Monthly Income Growth Portfolio	LB, LX
Mackenzie Strategic Income Fund	LB, LX
Mackenzie US All Cap Growth Fund	LB
Mackenzie US Dividend Fund	LB, LX
Mackenzie US Mid Cap Opportunities Fund	LB, LX
Mackenzie US Small-Mid Cap Growth Fund	LB
Symmetry Balanced Portfolio	LB, LM, LX
Symmetry Conservative Income Portfolio	LB, LM, LX
Symmetry Conservative Portfolio	LB, LM, LX
Symmetry Equity Portfolio	LB, LX
Symmetry Growth Portfolio	LB, LM, LX
Symmetry Moderate Growth Portfolio	LB, LM, LX

(the “Funds”)

The Prospectus is amended to provide that, effective on April 1, 2026:

- 1) Unless already priced lower, administrative fees for Series LB, Series LM, and Series LX of the Funds will be reduced to 0.18%, as applicable.
- 2) Management fees for certain series including Series LB, Series LM, and Series LX, as applicable, of the following Funds will be reduced from 2.00% to 1.95%: Mackenzie Betterworld Canadian Equity Fund, Mackenzie Betterworld Global Equity Fund, Mackenzie Bluewater Canadian Growth Fund, Mackenzie Bluewater Global Growth Fund, Mackenzie Bluewater US Growth Fund, Mackenzie Canadian Equity Fund, Mackenzie Canadian Small Cap Fund, Mackenzie Global Dividend Fund, Mackenzie Global Resource Fund, Mackenzie Global Small-Mid Cap Fund, Mackenzie Greenchip Global Environmental All Cap Fund, Mackenzie Ivy Canadian Fund, Mackenzie Ivy International Fund, Mackenzie US All Cap Growth Fund, Mackenzie US Mid Cap Opportunities Fund, Mackenzie US Small-Mid Cap Growth Fund, Symmetry Equity Portfolio, and Symmetry Growth Portfolio.

Corresponding amendments are also reflected in the applicable Fund Facts documents of the Funds incorporated by reference into the Prospectus.

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Effective April 1, 2026, the Prospectus is amended as follows:

- a) On page 32, in “**Table 11: Fees and Expenses Payable by the Funds**” under “**Fees and Expenses**”, by deleting the rows related to Funds listed below, and replacing them with the following:

FEES AND EXPENSES PAYABLE BY THE FUNDS								
Annual Management Fee Rate by Series (%)								
Fund	Series LB	Series LF	Series LF5	Series LM	Series LP	Series LW	Series LW5	Series LX
Canadian Equity Funds								
Mackenzie Ivy Canadian Fund	1.95%	0.75%	N/A	N/A	N/A	1.75%	N/A	N/A
Mackenzie Bluewater Canadian Growth Fund								
Mackenzie Canadian Small Cap Fund								
Mackenzie Canadian Equity Fund	1.95%	0.75%	0.75%	N/A	N/A	1.75%	N/A	N/A
Mackenzie Betterworld Canadian Equity Fund	1.95%	0.75%	0.75%	N/A	N/A	1.75%	1.75%	1.95%
US Equity Funds								
Mackenzie Bluewater US Growth Fund	1.95%	0.80%	0.80%	N/A	N/A	1.80%	1.80%	1.95%
Mackenzie US All Cap Growth Fund	1.95%	0.80%	N/A	N/A	N/A	1.80%	N/A	N/A
Mackenzie US Small-Mid Cap Growth Fund								
Mackenzie US Mid Cap Opportunities Fund	1.95%	0.80%	0.80%	N/A	N/A	1.80%	1.80%	1.95%

FEES AND EXPENSES PAYABLE BY THE FUNDS								
Annual Management Fee Rate by Series (%)								
Fund	Series LB	Series LF	Series LF5	Series LM	Series LP	Series LW	Series LW5	Series LX
Global Equity Funds								
Mackenzie Betterworld Global Equity Fund	1.95%	0.80%	0.80%	N/A	N/A	1.80%	1.80%	1.95%
Mackenzie Global Dividend Fund	1.95%	0.80%	N/A	N/A	N/A	1.80%	N/A	N/A
Mackenzie Greenchip Global Environmental All Cap Fund								
Mackenzie Global Small-Mid Cap Fund								
Mackenzie Bluewater Global Growth Fund	1.95%	0.80%	0.80%	N/A	N/A	1.80%	1.80%	1.95%
Mackenzie Ivy International Fund	1.95%	0.80%	N/A	N/A	N/A	1.80%	N/A	N/A
Sector Funds								
Mackenzie Global Resource Fund	1.95%	0.80%	N/A	N/A	N/A	1.80%	N/A	N/A
Managed Asset Portfolios								
Symmetry Equity Portfolio	1.95%	0.80%	0.80%	N/A	N/A	1.80%	1.80%	1.95%
Symmetry Growth Portfolio	1.95%	0.75%	0.75%	1.95%	N/A	1.75%	1.75%	1.95%

b) On page 36, in the “Administration Fee” section under the “Fees and Expenses Payable by the Funds” table by deleting the rows related to the Funds listed below, and replacing them with the following:

FEES AND EXPENSES PAYABLE BY THE FUNDS			
Administration Fee	Fund	Annual Administration Fee Rate for Series LB, LM, LP and LX, as applicable	Annual Administration Fee Rate for Series LF, LF5, LW and LW5, as applicable
	Administration Fee	Fixed Income Funds	
Mackenzie Floating Rate Income Fund		0.18%	0.15%
Mackenzie Global Core Plus Bond Fund			
Mackenzie Global Green Bond Fund			
Mackenzie Global Sustainable Bond Fund			

FEES AND EXPENSES PAYABLE BY THE FUNDS

Fund	Annual Administration Fee Rate for Series LB, LM, LP and LX, as applicable	Annual Administration Fee Rate for Series LF, LF5, LW and LW5, as applicable
Balanced Funds		
Mackenzie Bluewater Canadian Growth Balanced Fund	0.18%	0.15%
Mackenzie Global Sustainable Balanced Fund		
Mackenzie Global Strategic Income Fund		
Mackenzie Greenchip Global Environmental Balanced Fund		
Mackenzie Income Fund		
Mackenzie Strategic Income Fund		
Canadian Equity Funds		
Mackenzie Betterworld Canadian Equity Fund	0.18%	0.15%
Mackenzie Bluewater Canadian Growth Fund		
Mackenzie Ivy Canadian Fund		
Mackenzie Canadian Equity Fund		
Mackenzie Canadian Dividend Fund		
Mackenzie Canadian Small Cap Fund		
US Equity Funds		
Mackenzie Bluewater US Growth Fund	0.18%	0.15%
Mackenzie US All Cap Growth Fund		
Mackenzie US Dividend Fund		
Mackenzie US Small-Mid Cap Growth Fund		
Mackenzie US Mid Cap Opportunities Fund		
Global Equity Funds		
Mackenzie Betterworld Global Equity Fund	0.18%	0.15%
Mackenzie Global Dividend Fund		
Mackenzie Greenchip Global Environmental All Cap Fund		
Mackenzie Bluewater Global Growth Fund		
Mackenzie Global Small-Mid Cap Fund		
Mackenzie Ivy International Fund		
Mackenzie Global Women's Leadership Fund		
Sector Funds		
Mackenzie Global Resource Fund	0.18%	0.15%
Mackenzie Gold Bullion Fund		

FEEES AND EXPENSES PAYABLE BY THE FUNDS

Fund	Annual Administration Fee Rate for Series LB, LM, LP and LX, as applicable	Annual Administration Fee Rate for Series LF, LF5, LW and LW5, as applicable
Managed Asset Portfolios		
Symmetry Balanced Portfolio	0.18%	0.15%
Symmetry Conservative Income Portfolio		
Symmetry Conservative Portfolio		
Symmetry Growth Portfolio		
Symmetry Moderate Growth Portfolio		
Symmetry Equity Portfolio		
Mackenzie Monthly Income Balanced Portfolio		
Mackenzie Monthly Income Conservative Portfolio		
Mackenzie Monthly Income Growth Portfolio		
Mackenzie Conservative Income ETF Portfolio		

Purchasers' Statutory Rights

Securities legislation in some provinces gives securityholders the right to withdraw from an agreement to buy securities of a mutual fund within two business days of receiving the simplified prospectus or Fund Facts, or to cancel a purchase within forty-eight hours of receiving confirmation of an order.

Securities legislation in some provinces also allows securityholders to cancel an agreement to buy securities of a mutual fund or to get their money back, or to make a claim for damages, if the simplified prospectus, Fund Facts or financial statements misrepresent any facts about the Fund. These rights must usually be exercised within certain time limits.

For more information, securityholders should refer to the securities legislation of their provinces or consult a lawyer.



CERTIFICATE OF THE FUNDS AND THE MANAGER AND PROMOTER OF THE FUNDS

This Amendment No. 1 dated February 19, 2026, together with the simplified prospectus dated November 21, 2025, and the documents incorporated by reference into the simplified prospectus, as amended, constitute full, true and plain disclosure of all material facts relating to the securities offered by the simplified prospectus, as amended, as required by the securities legislation of all of the provinces of Canada and do not contain any misrepresentations.

Dated February 19, 2026.

Mackenzie Betterworld Canadian Equity Fund	Mackenzie Gold Bullion Fund
Mackenzie Betterworld Global Equity Fund	Mackenzie Greenchip Global Environmental All Cap Fund
Mackenzie Bluewater Canadian Growth Balanced Fund	Mackenzie Greenchip Global Environmental Balanced Fund
Mackenzie Bluewater Canadian Growth Fund	Mackenzie Income Fund
Mackenzie Bluewater Global Growth Fund	Mackenzie Ivy Canadian Fund
Mackenzie Bluewater US Growth Fund	Mackenzie Ivy International Fund
Mackenzie Canadian Dividend Fund	Mackenzie Monthly Income Balanced Portfolio
Mackenzie Canadian Equity Fund	Mackenzie Monthly Income Conservative Portfolio
Mackenzie Canadian Small Cap Fund	Mackenzie Monthly Income Growth Portfolio
Mackenzie Conservative Income ETF Portfolio	Mackenzie Strategic Income Fund
Mackenzie Floating Rate Income Fund	Mackenzie US All Cap Growth Fund
Mackenzie Global Core Plus Bond Fund	Mackenzie US Dividend Fund
Mackenzie Global Dividend Fund	Mackenzie US Mid Cap Opportunities Fund
Mackenzie Global Green Bond Fund	Mackenzie US Small-Mid Cap Growth Fund
Mackenzie Global Resource Fund	Symmetry Balanced Portfolio
Mackenzie Global Small-Mid Cap Fund	Symmetry Conservative Income Portfolio
Mackenzie Global Strategic Income Fund	Symmetry Conservative Portfolio
Mackenzie Global Sustainable Balanced Fund	Symmetry Equity Portfolio
Mackenzie Global Sustainable Bond Fund	Symmetry Growth Portfolio
Mackenzie Global Women's Leadership Fund	Symmetry Moderate Growth Portfolio

(the “Funds”)

MACKENZIE FINANCIAL CORPORATION

(IN ITS CAPACITY AS THE TRUSTEE, MANAGER, AND PROMOTER OF THE FUNDS)

“Luke Gould”

Luke Gould
Chairman, President and Chief Executive Officer
Mackenzie Financial Corporation

“Keith Potter”

Keith Potter
Executive Vice-President and Chief Financial Officer
Mackenzie Financial Corporation

ON BEHALF OF THE BOARD OF DIRECTORS OF MACKENZIE FINANCIAL CORPORATION

“Nancy McCuaig”

Nancy McCuaig
Director
Mackenzie Financial Corporation

“Naomi Andjelic Bartlett”

Naomi Andjelic Bartlett
Director
Mackenzie Financial Corporation

CERTIFICATE OF THE PRINCIPAL DISTRIBUTOR OF THE FUNDS

To the best of our knowledge, information and belief, this Amendment No. 1 dated February 19, 2026, together with the simplified prospectus dated November 21, 2025, and the documents incorporated by reference into the simplified prospectus, as amended, constitute full, true and plain disclosure of all material facts relating to the securities offered by the simplified prospectus, as amended, as required by the securities legislation of all of the provinces of Canada and do not contain any misrepresentations.

Dated February 19, 2026.

Mackenzie Betterworld Canadian Equity Fund	Mackenzie Gold Bullion Fund
Mackenzie Betterworld Global Equity Fund	Mackenzie Greenchip Global Environmental All Cap Fund
Mackenzie Bluewater Canadian Growth Balanced Fund	Mackenzie Greenchip Global Environmental Balanced Fund
Mackenzie Bluewater Canadian Growth Fund	Mackenzie Income Fund
Mackenzie Bluewater Global Growth Fund	Mackenzie Ivy Canadian Fund
Mackenzie Bluewater US Growth Fund	Mackenzie Ivy International Fund
Mackenzie Canadian Dividend Fund	Mackenzie Monthly Income Balanced Portfolio
Mackenzie Canadian Equity Fund	Mackenzie Monthly Income Conservative Portfolio
Mackenzie Canadian Small Cap Fund	Mackenzie Monthly Income Growth Portfolio
Mackenzie Conservative Income ETF Portfolio	Mackenzie Strategic Income Fund
Mackenzie Floating Rate Income Fund	Mackenzie US All Cap Growth Fund
Mackenzie Global Core Plus Bond Fund	Mackenzie US Dividend Fund
Mackenzie Global Dividend Fund	Mackenzie US Mid Cap Opportunities Fund
Mackenzie Global Green Bond Fund	Mackenzie US Small-Mid Cap Growth Fund
Mackenzie Global Resource Fund	Symmetry Balanced Portfolio
Mackenzie Global Small-Mid Cap Fund	Symmetry Conservative Income Portfolio
Mackenzie Global Strategic Income Fund	Symmetry Conservative Portfolio
Mackenzie Global Sustainable Balanced Fund	Symmetry Equity Portfolio
Mackenzie Global Sustainable Bond Fund	Symmetry Growth Portfolio
Mackenzie Global Women's Leadership Fund	Symmetry Moderate Growth Portfolio

(the “Funds”)

LBC FINANCIAL SERVICES INC.
(IN ITS CAPACITY AS THE PRINCIPAL DISTRIBUTOR OF THE FUNDS)

“André Couturier”

André Couturier
President and CEO, LBC Financial Services Inc.
Laurentian Bank of Canada