

**AMENDMENT NO. 5 DATED SEPTEMBER 25, 2026,
TO THE SIMPLIFIED PROSPECTUS DATED NOVEMBER 21, 2025,
AS AMENDED BY AMENDMENT NO. 1 DATED FEBRUARY 19, 2026,
AMENDMENT NO. 2 DATED MAY 22, 2026,
AMENDMENT NO. 3 DATED JULY 31, 2026, AND
AMENDMENT NO. 4 DATED AUGUST 17, 2026
(THE “PROSPECTUS”)**

in respect of

Fund	Series
Mackenzie Bluewater Canadian Growth Balanced Fund	LB, LF, LF5, LW, LW5, LX
Mackenzie Bluewater Canadian Growth Fund	LB, LF, LW
Mackenzie Bluewater Global Growth Fund	LB, LF, LF5, LW, LW5, LX
Mackenzie Bluewater US Growth Fund	LB, LF, LF5, LW, LW5, LX

(collectively, the “Funds”)

The Prospectus is amended to reflect a portfolio manager change in relation to the Funds, effective October 9, 2026.

Accordingly, the Prospectus is amended as follows:

- On page 6, in “**Table 3: Portfolio Managers of Mackenzie Financial Corporation**”, by adding the following row related to Karthic Arunachalam below the row related to Nelson Arruda:

NAME AND TITLE	FUND(S)	ROLE IN INVESTMENT DECISION-MAKING PROCESS
Karthic Arunachalam, Assistant Vice-President, Investment Management, Portfolio Manager	Mackenzie Bluewater Canadian Growth Balanced Fund Mackenzie Bluewater Canadian Growth Fund Mackenzie Bluewater Global Growth Fund Mackenzie Bluewater US Growth Fund	Member of the Mackenzie Quality Equity Team, focused on US and foreign equities, responsible for fundamental research, and analysis. Participates in individual security decisions across the Funds.

- On page 8, in “**Table 3: Portfolio Managers of Mackenzie Financial Corporation**”, by deleting the following row and accompanying footnote related to Tyler Hewlett:

NAME AND TITLE	FUND(S)	ROLE IN INVESTMENT DECISION-MAKING PROCESS
Tyler Hewlett ² , Senior Vice-President, Investment Management, Portfolio Manager	Mackenzie Bluewater Canadian Growth Balanced Fund Mackenzie Bluewater Canadian Growth Fund Mackenzie Bluewater Global Growth Fund Mackenzie Bluewater US Growth Fund	Member of the Mackenzie Bluewater Team, focused on US and foreign equities, responsible for fundamental research and analysis. Participates in individual security decisions across the Funds.

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. 5 dated September 25, 2026, together with the simplified prospectus dated November 21, 2025, as amended by Amendment No. 1 dated February 19, 2026, Amendment No. 2 dated May 22, 2026, Amendment No. 3 dated July 31, 2026, and Amendment No. 4 dated August 17, 2026, 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 September 25, 2026.

Mackenzie Bluewater Canadian Growth Balanced Fund
Mackenzie Bluewater Canadian Growth Fund
Mackenzie Bluewater Global Growth Fund
Mackenzie Bluewater US Growth Fund

(collectively, 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. 5 dated September 25, 2026, together with the simplified prospectus dated November 21, 2025, as amended by Amendment No. 1 dated February 19, 2026, Amendment No. 2 dated May 22, 2026, Amendment No. 3 dated July 31, 2026, and Amendment No. 4 dated August 17, 2026, 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 required by the securities legislation of all of the provinces of Canada and do not contain any misrepresentations.

Dated September 25, 2026.

Mackenzie Bluewater Canadian Growth Balanced Fund
Mackenzie Bluewater Canadian Growth Fund
Mackenzie Bluewater Global Growth Fund
Mackenzie Bluewater US Growth Fund
(collectively, 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