

**AMENDMENT NO. 4 DATED FEBRUARY 19, 2026,
TO THE SIMPLIFIED PROSPECTUS DATED SEPTEMBER 29, 2025,
AS AMENDED BY AMENDMENT NO. 1 DATED NOVEMBER 5, 2025,
AS AMENDED BY AMENDMENT NO. 2 DATED DECEMBER 8, 2025, AND
AS AMENDED BY AMENDMENT NO. 3 DATED JANUARY 16, 2026**

(THE “PROSPECTUS”)

in respect of

<u>Fund</u>	<u>Series</u>
Mackenzie All-Equity ETF Portfolio	A, AR, FB, FB5, T5, T8
Mackenzie Alternative Enhanced Yield Fund	A, FB
Mackenzie Balanced ETF Portfolio	A, AR, FB, FB5, T5, T8
Mackenzie Betterworld Canadian Equity Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie Betterworld Global Equity Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie Bluewater Canadian Growth Balanced Fund	A, AR, FB, FB5, G, I, T5, T8
Mackenzie Bluewater Canadian Growth Fund	A, AR, D, FB, FB5, G, I, T5, T8
Mackenzie Bluewater Global Growth Balanced Fund	A, AR, FB, FB5, T5, T8
Mackenzie Bluewater Global Growth Fund	A, AR, D, FB, FB5, G, T5, T8
Mackenzie Bluewater Next Gen Growth Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie Bluewater North American Balanced Fund	A, AR, FB, FB5, T5, T8
Mackenzie Bluewater North American Equity Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie Bluewater US Growth Fund	A, AR, D, FB, FB5, G, I, T5, T8
Mackenzie Canadian Dividend Fund	A, AR, D, FB, FB5, G, T5, T8
Mackenzie Canadian Equity Fund	A, AR, D, FB, I, T5, T8
Mackenzie Canadian Small Cap Fund	A, D, FB
Mackenzie ChinaAMC All China Bond Fund	A, AR, D, FB, SC
Mackenzie ChinaAMC All China Equity Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie ChinaAMC Multi-Asset Fund	A, AR, FB, FB5, T5, T8
Mackenzie Conservative ETF Portfolio	A, AR, FB, FB5, T5, T8
Mackenzie Conservative Income ETF Portfolio	A, AR, FB, FB5, T5, T8
Mackenzie Corporate Bond Fund	AR, FB, I
Mackenzie Corporate Knights Global 100 Index Fund	A, AR, FB, FB5, T5, T8
Mackenzie Cundill Canadian Balanced Fund	A, AR, FB, FB5, G, I, T5, T8
Mackenzie Cundill Canadian Security Fund	A, AR, D, FB, FB5, G, I, T5, T8
Mackenzie Cundill Value Fund	A, AR, D, FB, FB5, G, I, T5, T8
Mackenzie Diversified Alternatives Fund	A, AR, FB, FB5, T5, T8
Mackenzie Enhanced Global Balanced Fund	A, AR, FB, FB5, T5, T8
Mackenzie Floating Rate Income Fund	A, AR, FB, S5, SC
Mackenzie Global Core Plus Bond Fund	A, AR, FB, S5, SC
Mackenzie Global Dividend Enhanced Yield Fund	A, AR, D, FB
Mackenzie Global Dividend Enhanced Yield Plus Fund	A, FB
Mackenzie Global Dividend Fund	A, AR, D, FB, FB5, I, T5, T8
Mackenzie Global Green Bond Fund	A, AR, D, FB, SC
Mackenzie Global Macro Fund	A, FB
Mackenzie Global Resource Fund	A, D, FB, G
Mackenzie Global Small-Mid Cap Fund	A, AR, D, FB, FB5, G, T5, T8
Mackenzie Global Strategic Income Fund	A, AR, FB, T5, T8
Mackenzie Global Sustainable Balanced Fund	A, AR, FB, FB5, T5, T8
Mackenzie Global Sustainable Bond Fund	A, AR, D, FB, SC

Fund	Series
Mackenzie Global Value Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie Global Women's Leadership Fund	A, AR, FB, FB5, T5, T8
Mackenzie Gold Bullion Fund	A, D, FB
Mackenzie GQE Emerging Markets ex-China Equity Fund	A, AR, D, FB
Mackenzie GQE Emerging Markets Fund	A, AR, D, FB
Mackenzie GQE Global Equity Fund	A, AR, D, FB, FB5, I, T5, T8
Mackenzie GQE International Equity Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie GQE US Small Cap Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie GQE World Low Volatility Fund	A, AR, FB
Mackenzie Greenchip Global Environmental All Cap Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie Greenchip Global Environmental Balanced Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie Growth ETF Portfolio	A, AR, FB, FB5, T5, T8
Mackenzie Income Fund	A, AR, FB, G, T8
Mackenzie Inflation-Focused Fund	A, AR, FB, FB5, T5, T8
Mackenzie International Dividend Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie Ivy Canadian Balanced Fund	A, AR, AV, AVR, FB, FB5, G, I, T5, T8, TV5, TV8
Mackenzie Ivy Canadian Fund	A, AR, D, FB, FB5, G, I, T5, T8
Mackenzie Ivy European Fund	A, D, FB, FB5, T5, T8
Mackenzie Ivy Foreign Equity Currency Neutral Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie Ivy Foreign Equity Fund	A, AR, D, FB, FB5, G, I, T5, T8
Mackenzie Ivy Global Balanced Fund	A, AR, FB, FB5, I, T5, T8
Mackenzie Ivy International Fund	A, AR, D, FB, FB5, I, T5, T8
Mackenzie Moderate Growth ETF Portfolio	A, AR, FB, FB5, T5, T8
Mackenzie Monthly Income Balanced Portfolio	A, AR, FB, T8
Mackenzie Monthly Income Conservative Portfolio	A, AR, FB, T8
Mackenzie Monthly Income Growth Portfolio	A, AR, FB, T8
Mackenzie North American Corporate Bond Fund	A, AR, FB, S5, SC, T5
Mackenzie Precious Metals Fund	A, D, FB
Mackenzie Private Equity Replication Fund	A, FB
Mackenzie Shariah Global Equity Fund	A, AR, D, FB
Mackenzie Strategic Income Fund	A, AR, B, FB, T8
Mackenzie Tax-Managed Global Equity Fund	A, D, FB
Mackenzie US All Cap Growth Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie US Dividend Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie US Mid Cap Opportunities Currency Neutral Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie US Mid Cap Opportunities Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie US Mid Cap Value Fund	A, AR, D, FB, FB5, T5, T8
Mackenzie US Small-Mid Cap Growth Currency Neutral Fund	A, AR, D, FB, FB5, I, T5, T8
Mackenzie US Small-Mid Cap Growth Fund	A, AR, D, FB, FB5, I, T5, T8
Mackenzie USD Global Dividend Fund	A, D, FB, FB5, I, T5, T8
Mackenzie USD Global Strategic Income Fund	A, FB, T8
Mackenzie USD Greenchip Global Environmental All Cap Fund	A, D, FB, FB5, T5, T8
Mackenzie USD US Mid Cap Opportunities Fund	A, D, FB, FB5, T5, T8
Symmetry Balanced Portfolio	A, FB, FB5, G, T5, T8
Symmetry Conservative Income Portfolio	A, FB, FB5, G, T5, T8
Symmetry Conservative Portfolio	A, FB, FB5, G, T5, T8
Symmetry Equity Portfolio	A, AR, D, FB, FB5, G, T5, T8
Symmetry Growth Portfolio	A, AR, FB, FB5, G, T5, T8
Symmetry Moderate Growth Portfolio	A, FB, FB5, G, T5, T8

(the "Funds")

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

- 1) Unless already priced lower, administrative fees for Series A, Series AV, Series D, Series FB, Series FB5, Series G, Series I, Series S5, Series SC, Series T5, Series T8, Series TV5, and Series TV8 of the Funds will be reduced to 0.18%, as applicable, and administrative fees for Series AR and AVR of the Funds will be reduced to 0.21%.
- 2) Management fees for certain series including Series A, Series AR, Series T5, and Series T8, 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 Next Gen Growth Fund, Mackenzie Bluewater North American Equity Fund, Mackenzie Bluewater US Growth Fund, Mackenzie Canadian Equity Fund, Mackenzie Canadian Small Cap Fund, Mackenzie ChinaAMC All China Equity Fund, Mackenzie Cundill Canadian Security Fund, Mackenzie Cundill Value Fund, Mackenzie Global Dividend Enhanced Yield Fund, Mackenzie Global Dividend Enhanced Yield Plus Fund, Mackenzie Global Dividend Fund, Mackenzie Global Resource Fund, Mackenzie Global Small-Mid Cap Fund, Mackenzie Global Value Fund, Mackenzie GQE Emerging Markets ex-China Equity Fund, Mackenzie GQE Emerging Markets Fund, Mackenzie GQE Global Equity Fund, Mackenzie GQE International Equity Fund, Mackenzie GQE US Small Cap Fund, Mackenzie Greenchip Global Environmental All Cap Fund, Mackenzie International Dividend Fund, Mackenzie Ivy Canadian Fund, Mackenzie Ivy European Fund, Mackenzie Ivy Foreign Equity Currency Neutral Fund, Mackenzie Ivy Foreign Equity Fund, Mackenzie Ivy International Fund, Mackenzie Precious Metals Fund, Mackenzie Shariah Global Equity Fund, Mackenzie Tax Managed Global Equity Fund, Mackenzie US All Cap Growth Fund, Mackenzie US Mid Cap Opportunities Currency Neutral Fund, Mackenzie US Mid Cap Opportunities Fund, Mackenzie US Mid Cap Value Fund, Mackenzie US Small-Mid Cap Growth Currency Neutral Fund, Mackenzie US Small-Mid Cap Growth Fund, Mackenzie USD Global Dividend Fund, Mackenzie USD Greenchip Global Environmental All Cap Fund, Mackenzie USD US Mid Cap Opportunities Fund, Symmetry Equity Portfolio, and Symmetry Growth Portfolio.

Corresponding changes reflecting this Amendment No. 4 are also made to the applicable Fund Facts document 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 42, in “**Table 19: Fees and Expenses Payable by the Funds**” under “**Fees and Expenses**”, by deleting the rows related to the Funds listed below, and replacing them with the following:

FEES AND EXPENSES PAYABLE BY THE FUNDS													
ANNUAL MANAGEMENT FEE RATE BY SERIES (%)													
FUND	A/T5/T8/ DA/AR/ AV/AVR/TV 5/ TV8	B/C	D	DF/F/F5/ F8/ PWFB/ PWFB5	G	I	GP	SC/ S5/S 8	PW/ PWB/ PWR/ PWT5/ PWT8	FB/ FB5/FR	OA	PV/ PVR/ PV5/ PV8	SN
CANADIAN EQUITY FUNDS													
Mackenzie Bluewater Canadian Growth Fund	1.95%	–	1.00%	0.75%	1.50%	1.35%	–	–	1.75%	1.00%	–	–	–
Mackenzie Canadian Equity Fund													

FEES AND EXPENSES PAYABLE BY THE FUNDS
ANNUAL MANAGEMENT FEE RATE BY SERIES (%)

FUND	A/T5/T8/ DA/AR/ AV/AVR/TV 5/ TV8	B/C	D	DF/F/F5/ F8/ PWFB/ PWFB5	G	I	GP	SC/ S5/S 8	PW/ PWB/ PWR/ PWT5/ PWT8	FB/ FB5/FR	OA	PV/ PVR/ PV5/ PV8	SN
Mackenzie Cundill Canadian Security Fund													
Mackenzie Ivy Canadian Fund													
Mackenzie Betterworld Canadian Equity Fund	1.95%	-	1.00 %	0.75%	-	-	-	-	1.75%	1.00%	-	-	-
Mackenzie Canadian Small Cap Fund													
US EQUITY FUNDS													
Mackenzie US Mid Cap Value Fund	1.95%	-	1.00 %	0.80%	-	-	-	-	1.80%	1.00%	-	-	-
Mackenzie Bluewater US Growth Fund													
Mackenzie GQE US Small Cap Fund													
Mackenzie US All Cap Growth Fund													
Mackenzie US Mid Cap Opportunities Currency Neutral Fund	1.95%	-	1.00 %	0.80%	1.50 %	1.35 %	-	-	1.80%	1.00%	-	-	-
Mackenzie US Mid Cap Opportunities Fund													
Mackenzie US Small-Mid Cap Growth Currency Neutral Fund													
Mackenzie US Small-Mid Cap Growth Fund													
Mackenzie USD US Mid Cap Opportunities Fund													

**FEES AND EXPENSES PAYABLE BY THE FUNDS
ANNUAL MANAGEMENT FEE RATE BY SERIES (%)**

FUND	A/T5/T8/ DA/AR/ AV/AVR/TV 5/ TV8	B/C	D	DF/F/F5/ F8/ PWFB/ PWFB5	G	I	GP	SC/ S5/S 8	PW/ PWB/ PWR/ PWT5/ PWT8	FB/ FB5/FR	OA	PV/ PVR/ PV5/ PV8	SN
GLOBAL EQUITY FUNDS													
Mackenzie Bluewater Next Gen Growth Fund													
Mackenzie Bluewater North American Equity Fund													
Mackenzie Global Value Fund													
Mackenzie GQE Emerging Markets ex-China Equity Fund	1.95%	-	1.00%	0.80%	-	-	-	-	1.80%	1.00%	-	-	-
Mackenzie GQE International Equity Fund													
Mackenzie Shariah Global Equity Fund													
Mackenzie Tax-Managed Global Equity Fund													
Mackenzie USD Greenchip Global Environmental All Cap Fund													

**FEES AND EXPENSES PAYABLE BY THE FUNDS
ANNUAL MANAGEMENT FEE RATE BY SERIES (%)**

FUND	A/T5/T8/ DA/AR/ AV/AVR/TV 5/ TV8	B/C	D	DF/F/F5/ F8/ PWFB/ PWFB5	G	I	GP	SC/ S5/S 8	PW/ PWB/ PWR/ PWT5/ PWT8	FB/ FB5/FR	OA	PV/ PVR/ PV5/ PV8	SN
Mackenzie Betterworld Global Equity Fund	1.95%	-	1.00 %	0.80%	1.50 %	1.35 %	-	-	1.80%	1.00%	-	-	-
Mackenzie Bluewater Global Growth Fund													
Mackenzie ChinaAMC All China Equity Fund													
Mackenzie Cundill Value Fund													
Mackenzie Global Small- Mid Cap Fund													
Mackenzie GQE Emerging Markets Fund													
Mackenzie GQE Global Equity Fund													
Mackenzie Greenchip Global Environmental All Cap Fund													
Mackenzie International Dividend Fund													
Mackenzie Ivy European Fund													
Mackenzie Ivy Foreign Equity Currency Neutral Fund													
Mackenzie Ivy Foreign Equity Fund													
Mackenzie Ivy International Fund													
Mackenzie Global Dividend Fund	1.95%	-	1.00 %	0.80%	1.50 %	1.35 %	-	-	1.80%	1.00%	-	-	0.65%
Mackenzie USD Global Dividend Fund	1.95%	-	1.00 %	0.80%	-	1.35 %	-	-	1.80%	1.00%	-	-	-
SECTOR FUNDS													
Mackenzie Global Resource Fund	1.95%	-	1.00 %	0.80%	1.50 %	-	-	-	1.80%	1.00%	-	-	-
Mackenzie Precious Metals Fund													
MANAGED ASSET PORTFOLIOS													
Symmetry Growth Portfolio	1.95%	-	1.00 %	0.75%	1.50 %	-	-	-	1.75%	1.00%	-	-	-
Symmetry Equity Portfolio	1.95%	-	1.00 %	0.80%	1.50 %	-	-	-	1.80%	1.00%	-	-	-

FEES AND EXPENSES PAYABLE BY THE FUNDS													
ANNUAL MANAGEMENT FEE RATE BY SERIES (%)													
FUND	A/T5/T8/ DA/AR/ AV/AVR/TV 5/ TV8	B/C	D	DF/F/F5/ F8/ PWFB/ PWFB5	G	I	GP	SC/ S5/S 8	PW/ PWB/ PWR/ PWT5/ PWT8	FB/ FB5/FR	OA	PV/ PVR/ PV5/ PV8	SN
SPECIALTY FUNDS													
Mackenzie Global Dividend Enhanced Yield Fund	1.95%	–	1.00%	0.80%	–	–	–	–	1.80%	1.00%	–	–	–
ALTERNATIVE FUNDS													
Mackenzie Global Dividend Enhanced Yield Plus Fund	1.95%	–	–	0.80%	–	–	–	–	1.80%	1.00%	–	–	–

* Management fees are subject to applicable taxes, including G.S.T. / H.S.T.

- b) On page 47, 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 Fees	Fund	D	DF/ F/ F5/ F8/ OA/ PW/ PV/ PVR/ PWB/ PWFB/ PWFB5/ PWR/ PWT5/ PV5/ PWT8/ PV8	AR/AVR/FR	All other series, except as otherwise noted	Exceptions
	FIXED INCOME FUNDS					
	Mackenzie Corporate Bond Fund	0.15%	0.15%	0.21%	0.18%	FB, I: 0.18%
	Mackenzie Floating Rate Income Fund Mackenzie Global Core Plus Bond Fund Mackenzie North American Corporate Bond Fund	0.15%	0.15%	0.21%	0.18%	
	Mackenzie ChinaAMC All China Bond Fund Mackenzie Global Green Bond Fund Mackenzie Global Sustainable Bond Fund	0.18%	0.15%	0.21%	0.18%	
BALANCED FUNDS						
	Mackenzie Bluewater Canadian Growth Balanced Fund Mackenzie Cundill Canadian Balanced Fund Mackenzie Diversified Alternatives Fund Mackenzie Income Fund Mackenzie Ivy Canadian Balanced Fund Mackenzie Strategic Income Fund	0.16%	0.15%	0.21%	0.18%	

FEES AND EXPENSES PAYABLE BY THE FUNDS

Administration Fees	Fund	D	DF/ F/ F5/ F8/ OA/ PW/ PV/ PVR/ PWB/ PWFB/ PWFB5/ PWR/ PWT5/ PV5/ PWT8/ PV8	AR/AVR/FR	All other series, except as otherwise noted	Exceptions
	Mackenzie Bluewater Global Growth Balanced Fund Mackenzie Bluewater North American Balanced Fund Mackenzie ChinaAMC Multi-Asset Fund Mackenzie Global Strategic Income Fund Mackenzie Global Sustainable Balanced Fund Mackenzie Inflation-Focused Fund Mackenzie Ivy Global Balanced Fund Mackenzie USD Global Strategic Income Fund	0.16%	0.15%	0.21%	0.18%	
Mackenzie Greenchip Global Environmental Balanced Fund	0.18%	0.15%	0.21%	0.18%		
CANADIAN EQUITY FUNDS						
Mackenzie Canadian Dividend Fund	0.18%	0.15%	0.21%	0.18%	FB, FB5: 0.18%	
Mackenzie Bluewater Canadian Growth Fund Mackenzie Cundill Canadian Security Fund Mackenzie Ivy Canadian Fund	0.18%	0.15%	0.21%	0.18%	FB, FB5, I, T5, T8: 0.18%	
Mackenzie Betterworld Canadian Equity Fund	0.18%	0.15%	0.21%	0.18%		
Mackenzie Canadian Equity Fund	0.18%	0.15%	0.21%	0.18%		
Mackenzie Canadian Small Cap Fund	0.18%	0.15%	—	0.18%		
US EQUITY FUNDS						
Mackenzie Bluewater US Growth Fund Mackenzie GQE US Small Cap Fund Mackenzie US All Cap Growth Fund Mackenzie US Dividend Fund Mackenzie US Mid Cap Opportunities Currency Neutral Fund Mackenzie US Mid Cap Opportunities Fund Mackenzie US Mid Cap Value Fund Mackenzie US Small-Mid Cap Growth Currency Neutral Fund Mackenzie US Small-Mid Cap Growth Fund	0.18%	0.15%	0.21%	0.18%		
Mackenzie USD US Mid Cap Opportunities Fund	0.18%	0.15%	—	0.18%		
GLOBAL EQUITY FUNDS						
Mackenzie Corporate Knights Global 100 Index Fund Mackenzie Global Women's Leadership Fund Mackenzie GQE World Low Volatility Fund	0.15%	0.15%	0.21%	0.18%		

FEES AND EXPENSES PAYABLE BY THE FUNDS

Administration Fees	Fund	D	DF/ F/ F5/ F8/ OA/ PW/ PV/ PVR/ PWB/ PWFB/ PWFB5/ PWR/ PWT5/ PV5/ PWT8/ PV8	AR/AVR/FR	All other series, except as otherwise noted	Exceptions
	Mackenzie Tax-Managed Global Equity Fund Mackenzie USD Global Dividend Fund Mackenzie USD Greenchip Global Environmental All Cap Fund	0.18%	0.15%	–	0.18%	
Mackenzie Cundill Value Fund	0.18%	0.15%	0.21%	0.18%	FB, FB5, I: 0.18%	
Mackenzie Ivy Foreign Equity Fund	0.18%	0.15%	0.21%	0.18%	FB, FB5, I, T5, T8: 0.18%	
Mackenzie Global Small-Mid Cap Fund	0.18%	0.15%	0.21%	0.18%	A, G: 0.18%	
Mackenzie Ivy International Fund	0.18%	0.15%	0.21%	0.18%	A: 0.18%	
Mackenzie Betterworld Global Equity Fund Mackenzie Bluewater Global Growth Fund Mackenzie Bluewater Next Gen Growth Fund Mackenzie Bluewater North American Equity Fund Mackenzie ChinaAMC All China Equity Fund Mackenzie Global Dividend Fund Mackenzie GQE Emerging Markets ex-China Equity Fund Mackenzie GQE Emerging Markets Fund	0.18%	0.15%	0.21%	0.18%		
Mackenzie Global Value Fund Mackenzie GQE Global Equity Fund Mackenzie GQE International Equity Fund Mackenzie Greenchip Global Environmental All Cap Fund Mackenzie International Dividend Fund Mackenzie Ivy European Fund Mackenzie Ivy Foreign Equity Currency Neutral Fund Mackenzie Shariah Global Equity Fund	0.18%	0.15%	0.21%	0.18%		
SECTOR FUNDS						
Mackenzie Precious Metals Fund	0.18%	0.15%	–	0.18%	FB: 0.18%	
Mackenzie Gold Bullion Fund	0.18%	0.15%	–	0.18%		
Mackenzie Global Resource Fund	0.18%	0.15%	–	0.18%	FB: 0.18%	
MANAGED ASSET PORTFOLIOS						
Mackenzie All-Equity ETF Portfolio	0.15%	0.15%	0.21%	0.18%		

FEES AND EXPENSES PAYABLE BY THE FUNDS

Administration Fees	Fund	D	DF/ F/ F5/ F8/ OA/ PW/ PV/ PVR/ PWB/ PWFB/ PWFB5/ PWR/ PWT5/ PV5/ PWT8/ PV8	AR/AVR/FR	All other series, except as otherwise noted	Exceptions
	Mackenzie Balanced ETF Portfolio Mackenzie Conservative ETF Portfolio Mackenzie Conservative Income ETF Portfolio Mackenzie Growth ETF Portfolio Mackenzie Moderate Growth ETF Portfolio	0.15%	0.15%	0.21%	0.18%	
Symmetry Balanced Portfolio Symmetry Conservative Income Portfolio Symmetry Conservative Portfolio Symmetry Growth Portfolio Symmetry Moderate Growth Portfolio	0.16%	0.15%	0.20%	0.18%		
Mackenzie Monthly Income Balanced Portfolio Mackenzie Monthly Income Conservative Portfolio	0.16%	0.15%	0.21%	0.18%		
Mackenzie Monthly Income Growth Portfolio Mackenzie Enhanced Global Balanced Fund	0.16%	0.15%	0.21%	0.18%		
Symmetry Equity Portfolio	0.18%	0.15%	0.21%	0.18%		
SPECIALTY FUNDS						
Mackenzie Global Dividend Enhanced Yield Fund	0.18%	0.15%	0.21%	0.18%		
ALTERNATIVE FUNDS						
Mackenzie Alternative Enhanced Yield Fund	-	0.15%	-	0.18%		
Mackenzie Global Dividend Enhanced Yield Plus Fund Mackenzie Global Macro Fund Mackenzie Private Equity Replication Fund	-	0.15%	-	0.18%		

Purchasers' Statutory Rights

Securities legislation in some provinces and territories 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 and territories 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 territory or consult a lawyer.



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

This Amendment No. 4, dated February 19, 2026, together with the simplified prospectus dated September 29, 2025, as amended by Amendment No. 1 dated November 5, 2025, Amendment No. 2 dated December 8, 2025, and Amendment No. 3 dated January 16, 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 and territories of Canada, and do not contain any misrepresentations.

Dated February 19, 2026.

Mackenzie All-Equity ETF Portfolio	Mackenzie GQE Global Equity Fund
Mackenzie Alternative Enhanced Yield Fund	Mackenzie GQE International Equity Fund
Mackenzie Balanced ETF Portfolio	Mackenzie GQE US Small Cap Fund
Mackenzie Betterworld Canadian Equity Fund	Mackenzie GQE World Low Volatility 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 Growth ETF Portfolio
Mackenzie Bluewater Global Growth Balanced Fund	Mackenzie Income Fund
Mackenzie Bluewater Global Growth Fund	Mackenzie Inflation-Focused Fund
Mackenzie Bluewater Next Gen Growth Fund	Mackenzie International Dividend Fund
Mackenzie Bluewater North American Balanced Fund	Mackenzie Ivy Canadian Balanced Fund
Mackenzie Bluewater North American Equity Fund	Mackenzie Ivy Canadian Fund
Mackenzie Bluewater US Growth Fund	Mackenzie Ivy European Fund
Mackenzie Canadian Dividend Fund	Mackenzie Ivy Foreign Equity Currency Neutral Fund
Mackenzie Canadian Equity Fund	Mackenzie Ivy Foreign Equity Fund
Mackenzie Canadian Small Cap Fund	Mackenzie Ivy Global Balanced Fund
Mackenzie ChinaAMC All China Bond Fund	Mackenzie Ivy International Fund
Mackenzie ChinaAMC All China Equity Fund	Mackenzie Moderate Growth ETF Portfolio
Mackenzie ChinaAMC Multi-Asset Fund	Mackenzie Monthly Income Balanced Portfolio
Mackenzie Conservative ETF Portfolio	Mackenzie Monthly Income Conservative Portfolio
Mackenzie Conservative Income ETF Portfolio	Mackenzie Monthly Income Growth Portfolio
Mackenzie Corporate Bond Fund	Mackenzie North American Corporate Bond Fund
Mackenzie Corporate Knights Global 100 Index Fund	Mackenzie Precious Metals Fund
Mackenzie Cundill Canadian Balanced Fund	Mackenzie Private Equity Replication Fund
Mackenzie Cundill Canadian Security Fund	Mackenzie Shariah Global Equity Fund
Mackenzie Cundill Value Fund	Mackenzie Strategic Income Fund
Mackenzie Diversified Alternatives Fund	Mackenzie Tax-Managed Global Equity Fund
Mackenzie Enhanced Global Balanced Fund	Mackenzie US All Cap Growth Fund
Mackenzie Floating Rate Income Fund	Mackenzie US Dividend Fund
Mackenzie Global Core Plus Bond Fund	Mackenzie US Mid Cap Opportunities Currency Neutral Fund
Mackenzie Global Dividend Enhanced Yield Fund	Mackenzie US Mid Cap Opportunities Fund
Mackenzie Global Dividend Enhanced Yield Plus Fund	Mackenzie US Mid Cap Value Fund
Mackenzie Global Dividend Fund	Mackenzie US Small-Mid Cap Growth Currency Neutral Fund
Mackenzie Global Green Bond Fund	Mackenzie US Small-Mid Cap Growth Fund
Mackenzie Global Macro Fund	Mackenzie USD Global Dividend Fund
Mackenzie Global Resource Fund	Mackenzie USD Global Strategic Income Fund
Mackenzie Global Small-Mid Cap Fund	Mackenzie USD Greenchip Global Environmental All Cap Fund
Mackenzie Global Strategic Income Fund	Mackenzie USD US Mid Cap Opportunities Fund
Mackenzie Global Sustainable Balanced Fund	Symmetry Balanced Portfolio
Mackenzie Global Sustainable Bond Fund	Symmetry Conservative Income Portfolio
Mackenzie Global Value Fund	Symmetry Conservative Portfolio
Mackenzie Global Women's Leadership Fund	Symmetry Equity Portfolio
Mackenzie Gold Bullion Fund	Symmetry Growth Portfolio
Mackenzie GQE Emerging Markets ex-China Equity Fund	Symmetry Moderate Growth Portfolio
Mackenzie GQE Emerging Markets Fund	

(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