

All Funds offering Series LB, Series LF, Series LF5, Series LM, Series LP, Series LW, Series LW5 and/or Series LX units, as indicated below.

## **Money Market Fund**

Mackenzie Canadian Money Market Fund<sup>2</sup>

## **Fixed Income Funds**

Mackenzie Canadian Bond Fund<sup>6</sup>  
Mackenzie Canadian Short Term Income Fund<sup>6</sup>  
Mackenzie Corporate Bond Fund<sup>6</sup>  
Mackenzie Floating Rate Income Fund<sup>6</sup>  
Mackenzie Global Tactical Bond Fund<sup>7</sup>  
Mackenzie Global Sustainable Bond Fund<sup>6</sup>  
Mackenzie Strategic Bond Fund<sup>6</sup>  
Mackenzie Unconstrained Fixed Income Fund<sup>6</sup>

## **Balanced Funds**

Mackenzie Canadian Growth Balanced Fund<sup>7</sup>  
Mackenzie Global Sustainable Balanced Fund<sup>7,8</sup>  
Mackenzie Greenchip Global Environmental Balanced Fund<sup>7</sup>  
Mackenzie Income Fund<sup>6</sup>  
Mackenzie Strategic Income Fund<sup>1</sup>

## **Canadian Equity Funds**

Mackenzie Betterworld Canadian Equity Fund<sup>7</sup>  
Mackenzie Canadian Growth Fund<sup>6</sup>  
Mackenzie Ivy Canadian Fund<sup>6</sup>

## **Private Wealth Pools**

Mackenzie Private Canadian Focused Equity Pool<sup>5</sup>  
Mackenzie Private Global Conservative Income Balanced Pool<sup>4</sup>  
Mackenzie Private Global Equity Pool<sup>5</sup>  
Mackenzie Private Global Fixed Income Pool<sup>5</sup>  
Mackenzie Private Global Income Balanced Pool<sup>4</sup>  
Mackenzie Private Income Balanced Pool<sup>4</sup>  
Mackenzie Private US Equity Pool<sup>5</sup>

## **US Equity Fund**

Mackenzie US All Cap Growth Fund<sup>6</sup>

## **Global Equity Funds**

Mackenzie Betterworld Global Equity Fund<sup>7</sup>  
Mackenzie Global Dividend Fund<sup>6</sup>  
Mackenzie Greenchip Global Environmental All Cap Fund<sup>6,9</sup>  
Mackenzie Global Women's Leadership Fund<sup>6</sup>  
Mackenzie Ivy International Fund<sup>6</sup>

## **Sector Fund**

Mackenzie Global Resource Fund<sup>6</sup>

## **Managed Asset Portfolios**

Mackenzie Monthly Income Balanced Portfolio<sup>7</sup>  
Mackenzie Monthly Income Conservative Portfolio<sup>7</sup>  
Mackenzie Monthly Income Growth Portfolio<sup>7</sup>  
Symmetry Fixed Income Portfolio<sup>3</sup>  
Symmetry Conservative Income Portfolio<sup>3</sup>  
Symmetry Conservative Portfolio<sup>3</sup>  
Symmetry Balanced Portfolio<sup>3</sup>  
Symmetry Moderate Growth Portfolio<sup>3</sup>  
Symmetry Growth Portfolio<sup>3</sup>

FOOTNOTES: (1) This Fund offers Series LB, LF, LW, LW5 and LX. (2) This Fund offers Series LB, LF, LP and LW. (3) This Fund offers Series LB, LF, LF5, LM, LW, LW5 and LX. (4) This Fund offers Series LF and LW. (5) This Fund offers Series LF, LF5, LW and LW5. (6) This Fund offers Series LB, LF and LW. (7) This Fund offers Series LB, LF, LF5, LW, LW5 and LX. (8) Prior to September 29, 2021, "Mackenzie Global Sustainability and Impact Balanced Fund". (9) Prior to September 29, 2021, "Mackenzie Global Environmental Equity Fund".

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## NAME, FORMATION AND HISTORY OF THE FUNDS

### Introduction

This annual information form contains information concerning the mutual funds listed on the cover (individually, each is a “Fund”, and collectively, they are referred to as the “Funds”). Each of the Funds is managed by **Mackenzie Financial Corporation**, which is also the promoter, registrar, transfer agent and/or trustee of the Funds. Included in the Funds are the Mackenzie Private Wealth Pools, which are sometimes also referred to as the “Pools”.

To make this document easier to read and understand, we have used personal pronouns throughout much of the text. References to “**Mackenzie Investments**”, “**Mackenzie**”, the “**Manager**”, “**our**”, “**we**” or “**us**” generally refer to Mackenzie Financial Corporation in its capacity as trustee and/or manager of the Funds. References to “**LBCFS**” refer to LBC Financial Services Inc. in its capacity as the principal distributor of the securities offered under the simplified prospectus of the Funds. References to your “**LBCFS representative**” mean your LBCFS mutual fund representative. References to an “**LBCFS-authorized dealer**” mean a dealer authorized by LBCFS to distribute securities of the Funds in limited circumstances, and references to an “**LBCFS-authorized representative**” mean a representative of a LBCFS-authorized dealer. References to “**you**” are directed to the reader as a potential or actual investor in the Funds.

Your LBCFS representative or LBCFS-authorized representative is the individual with whom you consult for investment advice, and LBCFS or your LBCFS-authorized dealer is the company or partnership that employs your LBCFS representative or LBCFS-authorized representative, respectively.

In this document, all of the mutual funds that we manage, including the Funds, are referred to, collectively, as the “**Mackenzie Funds**” or, each individually, as a “**Mackenzie Fund**”. All Funds, including the Pools, are mutual funds which are subject to National Instrument 81-102 *Investment Funds* (“**NI 81-102**”).

The Funds have been established as unit trusts and issue units to investors. Units of the Funds are sold through your LBCFS-authorized dealer.

The following plans are collectively referred to as “**registered plans**”:

- registered retirement savings plans (“**RRSPs**”), including
  - locked-in retirement accounts (“**LIRAs**”),
  - locked-in retirement savings plans (“**LRSPs**”),
  - restricted locked-in savings plans (“**RLSPs**”),
- registered retirement income funds (“**RRIFs**”), including
  - life income funds (“**LIFs**”),
  - locked-in retirement income funds (“**LRIFs**”),
  - prescribed retirement income funds (“**PRIFs**”),
  - restricted life income funds (“**RLIFs**”),
- tax free savings accounts (“**TFSAs**”),
- registered education savings plans (“**RESPs**”),
- registered disability savings plans (“**RDSPs**”), and
- deferred profit-sharing plans (“**DPSPs**”).

### Address of the Funds and Mackenzie Investments

Our head office and the sole office of each of the Funds, as well as their mailing address, is located at 180 Queen Street West, Toronto, Ontario M5V 3K1.

### Formation of the Funds

The Funds are currently governed by the terms of their Declarations of Trust, some of which have been grouped together under a Master Declaration of Trust. The relevant Declaration of Trust is amended each time a new fund or series is created in order to include the investment objectives and any other information specific to the new Mackenzie Fund.

Table 1 lists the name of each Fund and the date of its formation, unless otherwise noted, and the notes to the table provide details of material amendments to the Declarations of Trust in the last 10 years relating to the units offered under the simplified prospectus.

**Table 1: The Funds**

Fund <sup>(1),(2)</sup>	Date of formation	Date of Declaration of Trust
The “ <b>Group A Funds</b> ”:		
Mackenzie Betterworld Canadian Equity Fund	July 12, 2021	October 19, 1999
Mackenzie Betterworld Global Equity Fund	July 12, 2021	
Mackenzie Canadian Bond Fund	January 12, 1989	

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<b>Fund<sup>(1),(2)</sup></b>	<b>Date of formation</b>	<b>Date of Declaration of Trust</b>
Mackenzie Canadian Money Market Fund	January 4, 1991	
Mackenzie Canadian Short Term Income Fund	January 7, 1994	
Mackenzie Corporate Bond Fund	October 19, 1999	
Mackenzie Floating Rate Income Fund	April 30, 2013	
Mackenzie Global Sustainable Bond Fund	March 19, 2021	
Mackenzie Global Sustainable Balanced Fund	September 29, 2017	
Mackenzie Global Tactical Bond Fund	April 8, 2014	
Mackenzie Global Women's Leadership Fund	September 29, 2017	
Mackenzie Greenchip Global Environmental All Cap Fund	September 29, 2018	
Mackenzie Greenchip Global Environmental Balanced Fund	March 19, 2021	
Mackenzie Income Fund	July 12, 1974	
Mackenzie Monthly Income Balanced Portfolio	November 25, 2014	
Mackenzie Monthly Income Conservative Portfolio	November 25, 2014	
Mackenzie Monthly Income Growth Portfolio	September 29, 2021	
Mackenzie Private Canadian Focused Equity Pool	November 20, 2015	
Mackenzie Private Global Conservative Income Balanced Pool	November 20, 2015	
Mackenzie Private Global Equity Pool	November 20, 2015	
Mackenzie Private Global Fixed Income Pool	November 20, 2015	
Mackenzie Private Global Income Balanced Pool	November 20, 2015	
Mackenzie Private Income Balanced Pool	November 20, 2015	
Mackenzie Private US Equity Pool	November 20, 2015	
Mackenzie Strategic Bond Fund	April 30, 2013	
Mackenzie Strategic Income Fund	November 30, 2005	
Mackenzie Unconstrained Fixed Income Fund	November 25, 2014	
<b>The "Group C Funds":</b>		
Mackenzie Canadian Growth Balanced Fund	November 20, 1996	
Mackenzie Canadian Growth Fund	April 15, 1965	
Mackenzie Global Dividend Fund	June 21, 2007	November 16, 1993
Mackenzie Global Resource Fund	January 3, 1978	
Mackenzie Ivy International Fund	October 9, 1985	
<b>The "Group E Funds":</b>		
Mackenzie Ivy Canadian Fund	October 13, 1992	January 7, 1994
<b>The "Group F Funds":</b>		
Symmetry Balanced Portfolio	November 19, 2008	
Symmetry Conservative Income Portfolio	December 30, 2011	
Symmetry Conservative Portfolio	November 19, 2008	February 2, 2004
Symmetry Fixed Income Portfolio	February 2, 2004	
Symmetry Growth Portfolio	November 19, 2008	
Symmetry Moderate Growth Portfolio	November 19, 2008	

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Fund <sup>(1),(2)</sup>	Date of formation	Date of Declaration of Trust
The “Group G Funds”:		
Mackenzie US All Cap Growth Fund	January 5, 1995	November 17, 2020

1. The Declarations of Trust for all Trust Funds were amended on May 15, 2014, to reflect amendments made to the *Income Tax Act* (Canada) to ensure that sufficient income and capital gains would be distributed in the event of a deemed taxation year-end, effective March 23, 2013.
2. See “Table 12: Master Management Agreements” for details on how the Funds are grouped.

### Major changes during the last 10 years

Table 2 lists major events and other changes to the names, investment objectives, investment strategies or portfolio managers or sub-advisors of the Funds that have occurred since November 2011.

Table 2: Fund changes during the last 10 years

Fund Name	Effective Date	Change
Mackenzie Canadian Bond Fund	July 15, 2013	Change of name from Mackenzie Sentinel Bond Fund
	August 2, 2013	Merger of Mackenzie Sentinel Managed Return Class into the Fund
	November 25, 2016	Merger of Mackenzie Real Return Bond Fund into the Fund
Mackenzie Canadian Growth Balanced Fund	July 15, 2013	Change of name from Mackenzie Universal Canadian Balanced Fund
	January 4, 2016	Bluewater Investment Management Inc. (“Bluewater”) no longer a sub-advisor to the Fund
	July 6, 2018	Merger of Mackenzie Canadian All Cap Balanced Fund into the Fund
	July 30, 2021	Merger of Mackenzie Canadian Growth Balanced Class into the Fund
Mackenzie Canadian Growth Fund	July 15, 2013	Change of name from Mackenzie Universal Canadian Growth Fund
	January 4, 2016	Bluewater no longer sub-advisor to the Fund
	November 25, 2016	Change of investment objectives to remove references to fixed income and government securities
	July 6, 2018	Merger of Mackenzie Canadian All Cap Dividend Growth Fund and Mackenzie Canadian Large Cap Growth Fund into the Fund
	July 30, 2021	Merger of Mackenzie Canadian Growth Class into the Fund
Mackenzie Canadian Money Market Fund	July 15, 2013	Change of name from Mackenzie Sentinel Money Market Fund
	December 6, 2013	Acquired the assets of Mackenzie Sentinel Cash Management Fund
	July 6, 2018	Merger of Mackenzie Canadian Money Market Class and Mackenzie Private Canadian Money Market Pool into the Fund
Mackenzie Canadian Short Term Income Fund	July 15, 2013	Change of name from Mackenzie Sentinel Short-Term Income Fund
	August 16, 2013	Merger of Mackenzie Sentinel Short-Term Government Bond Fund into the Fund
	July 6, 2018	Change of investment objectives to provide that the fund seeks to provide a steady flow of income

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<b>Fund Name</b>	<b>Effective Date</b>	<b>Change</b>
Mackenzie Corporate Bond Fund	May 31, 2013	Ivy Investment Management Company ceased to be a sub-advisor and The Putnam Advisory Company, LLC remained as the sole sub-advisor
	July 15, 2013	Change of name from Mackenzie Sentinel Corporate Bond Fund
	September 27, 2019	The Putnam Advisory Company, LLC ceased to be sub-advisor
Mackenzie Global Dividend Fund	July 26, 2013	Change of investment objectives to permit the Fund to invest primarily in equity securities of companies anywhere in the world that pay, or may be expected to pay dividends. Change of name from Mackenzie Universal Global Infrastructure Income Fund
	August 2, 2013	Merger of Mackenzie Cundill Global Dividend Fund into the Fund Merger of Mackenzie Universal World Real Estate Class into the Fund
	November 25, 2016	Merger of Mackenzie Diversified Equity Fund into the Fund Merger of Mackenzie Global Diversified Equity Class into the Fund
Mackenzie Global Resource Fund	July 15, 2013	Change of name from Mackenzie Universal Canadian Resource Fund
	August 16, 2019	Change of investment objectives and investment strategies to permit the Fund to invest in shares of companies elsewhere in the world in the energy and natural resources industries Change of name from Mackenzie Canadian Resources Fund
Mackenzie Global Tactical Bond Fund	November 25, 2016	Merger of Mackenzie Global Bond Fund into the Fund
Mackenzie Global Women's Leadership Fund	September 25, 2020	Change of name from Mackenzie Global Leadership Impact Fund
Mackenzie Income Fund	July 15, 2013	Change of name from Mackenzie Sentinel Income Fund
	July 6, 2018	Change of investment objectives to provide for investment in fixed-income and equity securities of issuers anywhere in the world.
Mackenzie Ivy International Fund	July 15, 2013	Change of name from Mackenzie Universal International Stock Fund
	September 29, 2017	Change of name from Mackenzie International Growth Fund
	July 6, 2018	Merger of Mackenzie Ivy International Equity Fund into the Fund
Mackenzie Strategic Income Fund	September 28, 2012	Change of name from Mackenzie Sentinel Registered Strategic Income Fund
	July 15, 2013	Change of name from Mackenzie Sentinel Strategic Income Fund
	January 19, 2018	Merger of Quadrus Trimark Balanced Fund into the Fund
	August 16, 2019	Merger of Mackenzie Canadian Balanced Fund into the Fund
	July 30, 2021	Merger of Mackenzie Strategic Income Class in the Fund
Mackenzie US All Cap Growth Fund	September 15, 2014	Putnam Advisory Company, LLC replaced Ivy Investment Management Company as sub-advisor Change of investment strategies to reflect the Fund's change from a large-capitalization mandate to an all-capitalization mandate
		Change of name from Mackenzie US Large Cap Growth Fund

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<b>Fund Name</b>	<b>Effective Date</b>	<b>Change</b>
Symmetry Balanced Portfolio	September 28, 2012	Change of name from Symmetry One Registered Balanced Portfolio Fund
	August 2, 2013	Merger of Mackenzie All-Sector Canadian Balanced Fund into the Fund
	July 30, 2021	Merger of Symmetry Balanced Portfolio Class into the Fund
Symmetry Conservative Income Portfolio	September 28, 2012	Change of name from Symmetry One Registered Ultra Conservative Portfolio Fund
	July 30, 2021	Merger of Symmetry Conservative Income Portfolio Class into the Fund
Symmetry Conservative Portfolio	September 28, 2012	Change of name from Symmetry One Registered Conservative Portfolio Fund
	July 30, 2021	Merger of Symmetry Conservative Portfolio Class into the Fund
Symmetry Fixed Income Portfolio	September 28, 2012	Change of name from Symmetry Registered Fixed Income Fund Change of investment objectives to permit the Fund to seek fixed-income exposure by investing either directly in fixed-income securities or through other mutual funds Related changes made to investment strategies
		Removed Beutel, Goodman & Company Ltd, Goodman & Company, Investment Counsel Ltd., Ivy Investment Management Company, The Putnam Advisory Company, LLC and Manulife Asset Management (US) LLC as sub-advisors
	October 16, 2015	Merger of Symmetry Fixed Income Portfolio Class into the Fund
Symmetry Growth Portfolio	September 28, 2012	Change of name from Symmetry One Registered Growth Portfolio Fund
	July 30, 2021	Merger of Symmetry Growth Portfolio Class into the Fund
Symmetry Moderate Growth Portfolio	September 28, 2012	Change of name from Symmetry One Registered Moderate Growth Portfolio Fund
	July 30, 2021	Merger of Symmetry Moderate Growth Portfolio Class into the Fund
Mackenzie Private Canadian Focused Equity Pool	July 30, 2021	Merger of Mackenzie Private Canadian Focused Equity Pool Class into the Fund
Mackenzie Private Global Equity Pool	July 30, 2021	Merger of Mackenzie Private Global Equity Pool Class into the Fund
Mackenzie Private Income Balanced Pool	July 30, 2021	Merger of Mackenzie Private Income Balanced Pool Class into the Fund
Mackenzie Private US Equity Pool	July 30, 2021	Merger of Mackenzie Private US Equity Pool Class into the Fund
Mackenzie Greenchip Global Environmental Balanced Fund	September 29, 2021	Change of name from Mackenzie Greenchip Global Balanced Fund
Mackenzie Greenchip Global Environmental All Cap Fund	January 1, 2021	Greenchip Financial Corp. no longer a sub-advisor
	September 29, 2021	Change of name from Mackenzie Global Environmental Equity Fund
Mackenzie Global Sustainable Balanced Fund	September 29, 2021	Change of name from Mackenzie Global Sustainability and Impact Balanced Fund

## INVESTMENT RESTRICTIONS AND PRACTICES

### NI 81-102

The simplified prospectus contains detailed descriptions of the investment objectives, investment strategies and the fund risks for each of the Funds. In addition, the Funds are subject to certain restrictions and practices contained in securities legislation, including NI 81-102, which are designed, in part, to ensure that the investments of mutual funds are diversified and relatively liquid and to ensure the proper administration of mutual funds. We intend to manage the Funds in accordance with these restrictions and practices or to obtain relief from the securities regulatory authorities before implementing any variations.

### Exemptions from NI 81-102

The following provides a description of the exemptions that certain Funds have received from the provisions of NI 81-102 and/or a description of the general investment activity.

#### Oil and natural gas futures relief

A commodity futures contract is an agreement between two parties to buy or sell a commodity at an agreed upon price at a future date. The value of the contract is based on the value of the underlying commodity.

Each of the following Funds has obtained regulatory approval for an exemption from certain requirements in NI 81-102 in order to trade in commodity futures contracts whose underlying interest is sweet crude oil or natural gas (“**oil or natural gas futures**”) for the purpose of hedging the Fund’s portfolio investments in securities whose value may fluctuate with oil or natural gas prices. Table 3 lists these Funds, together with the exposure limit applicable to each Fund.

**Table 3: Exposure limits for oil or natural gas futures**

Fund	Exposure Limit
Mackenzie Strategic Income Fund	20%
Mackenzie Global Resource Fund	75%

A Fund will not purchase oil or natural gas futures if, immediately following the purchase, the aggregate value of such investments would exceed this percentage of the total net assets of the Fund at that time.

In addition to the Exposure Limit in Table 3 above, each Fund’s trades in oil or natural gas futures are subject to certain conditions. The trades must be otherwise made in accordance with the securities regulations relating to the use of derivatives for hedging purposes. A Fund will only trade oil or natural gas futures for cash and must close

out its position in oil or natural gas futures by entering into an offsetting position in these futures prior to the first date on which the Fund could be required to make or take delivery of the underlying interest. The sub-advisor and/or portfolio manager making purchase and sale decisions for the Fund must be registered as a Commodity Trading Manager under the *Commodity Futures Act* (Ontario) (“**CFA**”) or have been granted an exemption from this registration requirement. Each trade of oil or natural gas futures will be made through the New York Mercantile Exchange or the ICE Futures Europe.

#### Precious metals relief

All Funds, other than Mackenzie Canadian Money Market Fund, may purchase and hold silver, permitted silver certificates and derivatives whose underlying interest is silver on an unlevered basis (collectively, “**Silver Products**”), provided that

- a Fund’s investment in Silver Products is in accordance with its fundamental investment objectives; and
- a Fund may not purchase Silver Products if, immediately after entering the transaction, the Fund’s aggregate market value exposure (whether direct or indirect through Commodity ETFs, as defined in the “**U.S. Listed ETF relief**” subsection below) to all physical commodities (including gold), exceeds 10% of its net asset value (“**NAV**”), taken at market value at the time of the transaction.

#### Foreign sovereign debt investment relief

The following Funds have obtained regulatory approval for an exemption from certain requirements in NI 81-102 in order to invest in foreign sovereign debt:

1. Each of Mackenzie Global Tactical Bond Fund, Mackenzie Global Sustainable Balanced Fund, Mackenzie Private Global Conservative Income Balanced Pool, Mackenzie Private Global Fixed Income Pool and Mackenzie Private Global Income Balanced Pool and all future funds launched after September 16, 2021, that have investment objectives and strategies that permit a majority investment in fixed income securities have obtained regulatory approval to invest up to
  - (a) 20% of its net assets, taken at market value at the time of purchase, in government and/or supranational agency-issued or guaranteed debt securities of any one issuer with a credit rating of “AA” or higher; and
  - (b) 35% of its net assets, taken at market value at the time of purchase, in government and/or supranational agency-



issued or guaranteed debt securities of any one issuer with a credit rating of “AAA” or higher.

This approval includes the following conditions:

- (a) and (b) above may not be combined for any one issuer;
- the securities that are purchased must be traded on a mature and liquid market; and
- the acquisition of the securities purchased must be consistent with the fundamental investment objectives of the Fund.

2. Mackenzie Strategic Income Fund has obtained regulatory approval to invest up to

- (a) 20% of the proportion of its net assets then invested in evidences of indebtedness, taken at market value at the time of purchase, in government and/or supranational agency-issued or guaranteed debt securities of any one issuer with a credit rating of “AA” or higher; and
- (b) 35% of the proportion of its net assets then invested in evidences of indebtedness, taken at market value at the time of purchase, in government-issued or guaranteed debt securities of any one issuer with a credit rating of “AAA” or higher.

This approval includes the following conditions:

- (a) and (b) above may not be combined for any one issuer;
- the securities that are purchased must be traded on a mature and liquid market; and
- the acquisition of the securities purchased must be consistent with the fundamental investment objectives of the Fund.

**Exemption from CFA Registration Requirements**

The Putnam Advisory Company, LLC has received an exemption from the CFA registration requirements in respect of any trades made by the Funds that each sub-advises in commodity future contracts and commodity future options traded on commodity future exchanges outside of Canada and cleared through clearing corporations outside of Canada.

**Mortgage relief**

Mackenzie Canadian Short Term Income Fund may purchase residential mortgages from our affiliates, provided these mortgages comply with the Canada Mortgage and Housing Corporation guidelines and are insured under the *National Housing Act* (“**NHA-insured**”). Mackenzie Canadian Short Term Income Fund may also purchase NHA-insured mortgages and uninsured mortgages from

arm’s length lending institutions. The mortgage portfolio will be valued on a daily basis.

Mackenzie Canadian Short Term Income Fund has obtained regulatory relief that exempts it from the requirement to comply with

- the restrictions in subsections 2.3(b) and 2.3(c) of NI 81-102 (dealing with the purchase of mortgages) where the provisions set out in National Policy Statement No. 29 apply;
- the practices in section 2.4 of NI 81-102 (dealing with liquidity) where the provisions set out in National Policy Statement No. 29 apply; and
- the practices in subsection 4.2(1) of NI 81-102 (dealing with the purchase and sale of portfolio securities from related parties) where the Fund will follow the practices set out under “**Purchase and sale of mortgages**” in its dealings with affiliated parties.

Notwithstanding subsection 2.6(a) of NI 81-102, Mackenzie Canadian Short Term Income Fund may, as permitted by Section III, Clause (1)(b) of National Policy Statement No. 29, borrow an amount not exceeding 10% of its net assets to provide liquidity for redemption purposes only. For more information, see “**Substantial Securityholder Relief**”.

**U.S. Listed ETF relief**

Given the incorporation of the alternative mutual funds into NI 81-102, this ETF Relief is only relevant for U.S.-listed exchanged-traded funds.

All Funds, except for Mackenzie Canadian Money Market Fund, have obtained an exemption from the Canadian securities regulatory authorities, which allows them to purchase and hold securities of the following types of ETFs (collectively, the “**Underlying ETFs**”):

- ETFs that seek to provide daily results that replicate the daily performance of a specified widely quoted market index (the ETF’s “**Underlying Index**”) by a multiple of up to 200% (“**Leveraged Bull ETFs**”), inverse multiple of up to 100% (“**Inverse ETFs**”), or an inverse multiple of up to 200% (“**Leveraged Bear ETFs**”);
- ETFs that seek to replicate the performance of gold or silver, or the value of a specified derivative whose underlying interest is gold or silver on an unlevered basis (“**Underlying Gold or Silver Interest**”), or by a multiple of up to 200% (collectively, the “**Leveraged Gold/Silver ETFs**”); and
- ETFs that invest directly, or indirectly through derivatives, in physical commodities, including but not limited to agriculture or livestock, energy, precious metals and industrial metals, on an unlevered basis (“**Unlevered Commodity ETFs**”,

together with the Leveraged Gold/Silver ETFs, collectively, the “Commodity ETFs”).

This relief is subject to the following conditions:

- a Fund’s investment in securities of an Underlying ETF must be in accordance with its fundamental investment objectives;
- the securities of the Underlying ETF must be traded on a stock exchange in Canada or the United States;
- a Fund may not purchase securities of an Underlying ETF if, immediately after the transaction, more than 10% of the NAV of the Fund, taken at market value at the time of the transaction, would consist of securities of Underlying ETFs;
- a Fund may not purchase securities of Inverse ETFs or securities of Leveraged Bear ETFs or sell any securities short if, immediately after the transaction, the Fund’s aggregate market value exposure represented by all such securities purchased and/or sold short would exceed 20% of the NAV of the Fund, taken at market value at the time of the transaction; and
- immediately after entering into a purchase, derivatives or other transaction to obtain exposure to physical commodities, the Fund’s aggregate market value exposure (whether direct or indirect, including through Commodity ETFs) to all physical commodities (including gold) does not exceed 10% of the NAV of the Fund, taken at market value at the time of the transaction.

#### Cover relief in connection with certain derivatives

All Funds, other than Mackenzie Canadian Money Market Fund, have received exemptive relief to permit each Fund to use, as cover, a right or obligation to sell an equivalent quantity of the underlying interest of the standardized future, forward, or swap, when

- the Fund opens or maintains a long position in a debt-like security that has a component that is a long position in a forward contract or in a standardized future or forward contract, or
- the Fund enters into or maintains a swap position and during periods when the Fund is entitled to receive payments under the swap.

The relief is subject to the following terms:

- when the Fund enters into or maintains a swap position for periods when the Fund would be entitled to receive fixed payments under the swap, the Fund holds

- cash cover in an amount that, together with margin on account for the swap and the market value of the swap, is not less than, on a daily mark-to-market basis, the underlying market exposure of the swap;
  - a right or obligation to enter into an offsetting swap on an equivalent quantity and with an equivalent term and cash cover that, together with margin on account for the position, is not less than the aggregate amount, if any, of the obligations of the Fund under the swap, less the obligations of the Fund under such offsetting swap; or
  - a combination of the positions referred to in the preceding two subparagraphs that is sufficient, without recourse to other assets of the Fund, to enable the Fund to satisfy its obligations under the swap;
- when the Fund opens or maintains a long position in a debt-like security that has a component that is a long position in a forward contract, or in a standardized future or forward contract, the Fund holds
    - cash cover in an amount that, together with margin on account for the specified derivative and the market value of the specified derivative, is not less than, on a daily mark-to-market basis, the underlying market exposure of the specified derivative;
    - a right or obligation to sell an equivalent quantity of the underlying interest of the future or forward contract, and cash cover that, together with margin on account for the position, is not less than the amount, if any, by which the market price of the future or forward contract exceeds the strike price of the right or obligation to sell the underlying interest; or
    - a combination of the positions referred to in the preceding two subparagraphs that is sufficient, without recourse to other assets of the Fund, to enable the Fund to acquire the underlying interest of the future or forward contract;
  - the Fund will not
    - purchase a debt-like security that has an option component or an option; or
    - purchase or write an option to cover any position under section 2.8(1)(b), (c), (d), (e) or (f) of NI 81-102 if, immediately after the purchase or writing of such option, more than 10% of the NAV of the Fund at the time of the transaction would be made up of (A) purchased debt-like securities that have an option component or purchased options, in each case, held by the Fund for purposes other than hedging, or (B) options used to cover any position under subsections 2.8(1)(b), (c), (d), (e) or (f) of NI 81-102.

## Substantial Securityholder Relief

All Funds obtained an exemption from the Canadian securities regulatory authorities which allows them to invest up to 10% of their net asset value in Private Vehicles that are offered by Northleaf despite the fact that Great-West Lifeco Inc., our affiliate, may be a significant investor in a Northleaf Private Vehicle. This relief is subject to the following conditions:

- the purchase or holding of securities of a Private Vehicle offered by Northleaf (a “**Northleaf Fund**”) is consistent with, or necessary to meet, the investment objectives and strategies of the Fund; and
- at the time of entering into any commitment of capital to a Northleaf Fund, the Fund’s IRC has approved a positive recommendation for the transaction.

## Mortgage Disclosure for Mackenzie Canadian Short Term Income Fund

### Purchase and sale of mortgages

Mackenzie Canadian Short Term Income Fund is a Fund governed by National Policy Statement No. 29, as well as NI 81-102. This Fund may acquire mortgages in two ways:

- it may purchase NHA-insured mortgages from parties with whom the Fund and Mackenzie are not dealing at arm’s length; and
- after providing 60 days’ notice to securityholders, it may purchase mortgages that are NHA-insured and/or non-NHA-insured from parties with whom the Fund and Mackenzie are dealing at arm’s length.

As of November 25, 2021, the Fund did not hold any NHA-insured or uninsured mortgages.

### Methods for determining mortgage acquisition prices

The Canadian Securities Administrators have determined in National Policy Statement No. 29 that there are four different methods for determining the price at which mortgages may be acquired.

When purchasing mortgages from a party with whom the Fund and Mackenzie are not dealing at arm’s length, the Fund may only acquire mortgages at a principal amount that produces at least the yield prevailing for the sale of comparable unserviced mortgages by major mortgage lenders under similar conditions (the “**investor’s yield**” method).

When purchasing mortgages from a party with whom the Fund and Mackenzie are dealing at arm’s length, any of three methods may be used to determine the principal amount at which the Fund may acquire the mortgages:

- the Fund may acquire mortgages at that principal amount that will produce a yield to the Fund equal to the interest rate at which the lending institution is making commitments to loan on the security of comparable mortgages at the time of purchase by the Fund (the “**lender’s rate method**”);
- the Fund may acquire mortgages at that principal amount that will produce the same yield to the Fund as the interest rate charged by the lending institution to the mortgagor on the date of commitment, provided that the date of commitment is not more than 120 days prior to the date of acquisition of the mortgage by the Fund, and the interest rate is equal to the rate at which the lending institution made commitments to loan on the security of comparable mortgages on the date of commitment (the “**forward commitment rate**” method); or
- the Fund may acquire mortgages at that principal amount that will produce a yield to the Fund of not more than 0.25% less than the interest rate at which the lending institution is making commitments, at the time of purchase, to loan on the security of comparable mortgages, provided that the lending institution that sells mortgages to the Fund has entered into an agreement to repurchase the mortgages from the Fund in circumstances benefiting the Fund and that such an agreement is considered by the Canadian securities administrators to justify the difference in yields to the Fund (the “**modified lender’s rate**” method).

The yield to the Fund on mortgages acquired will be influenced by the method of determining the price at which the mortgages are acquired. The yield to the Fund from mortgages acquired from lending institutions dealing at arm’s length with the Fund and Mackenzie will generally be lower than on mortgages acquired through the facilities of a non-arm’s length party because the price of mortgages acquired from lending institutions includes compensation for their costs. However, this is potentially offset by the management fee charged to the Fund by the Manager.

The effects of the methods outlined above for non-arm’s length transactions are expected to be as follows:

- under the lender’s rate method, the yield to the Fund would ordinarily be higher than the yield to the Fund under the modified lender’s rate method, irrespective of the trend of interest rates;
- the use of the forward commitment rate method, rather than the lender’s rate method, would result in higher yields to the Fund when interest rates are declining, lower yields when

interest rates are rising and similar yields when interest rates are stable;

- under the modified lender’s rate method, as compared to the forward commitment rate method, the yield to the Fund would ordinarily be lower when interest rates are decreasing or stable, and higher, lower or equivalent when interest rates are increasing, depending on the extent of the increase.

Mackenzie Canadian Short Term Income Fund will use the forward commitment rate method when purchasing mortgages from a party with whom the Fund and Mackenzie are dealing at arm’s length.

### Standard Investment Restrictions and Practices

The remaining standard investment restrictions and practices set out in NI 81-102 are deemed to be included in this annual information form. A copy of the investment restrictions and practices adopted by the Funds will be provided to you, upon request, by writing to us at the address shown under “**Address of the Funds and Mackenzie Investments**”.

As permitted under National Instrument 81-107 Independent Review Committee for Investment Funds (“**NI 81-107**”), the Funds may engage in inter-fund trades subject to certain conditions, including, for exchange-traded securities, that the trades are executed using the current market price of a security rather than the last sale price before the execution of the trade. Accordingly, the Funds have obtained exemptive relief to permit the Funds to engage in inter-fund trades if the security is an exchange-traded security, executed at the last sale price, immediately before the trade is executed, on an exchange upon which the security is listed or quoted.

### Approval of the Independent Review Committee

The Independent Review Committee (“**IRC**”) of the Mackenzie Funds under NI 81-107 has approved a standing instruction to permit the Funds to invest in certain issuers related to us, as provided for in NI 81-107. Issuers related to us include issuers that control Mackenzie or issuers that are under common control with Mackenzie. We have

determined that, notwithstanding the specific provisions of NI 81-107 and the standing instruction that has been adopted, it would be inappropriate for the Funds to invest in securities issued by IGM Financial Inc., which indirectly owns 100% of the outstanding common shares of Mackenzie. The IRC monitors the investment activity of the Funds in related issuers at least quarterly. In its review, the IRC considers whether investment decisions

- have been made free from any influence by, and without taking into account any consideration relevant to, the related issuer or other entities related to the Fund or us;
- represent our business judgment, uninfluenced by considerations other than the best interests of the Fund;
- have been made in compliance with our policies and the IRC’s standing instruction; and
- achieve a fair and reasonable result for the Fund.

The IRC must notify securities regulatory authorities if it determines that we have not complied with any of the above conditions.

For more information about the IRC, see “**Mackenzie Funds’ Independent Review Committee**”.

### Change of Investment Objectives and Strategies

A change in a Fund’s investment objectives can only be made with the consent of the investors in the Fund at a meeting called for that purpose. The investment strategies explain how the Fund intends to achieve its investment objectives. As manager of the Funds, we may change the investment strategies from time to time, but will give you notice, by way of a press release, of our intention to do so if it would be a material change as defined in National Instrument 81-106, Investment Fund Continuous Disclosure (“**NI 81-106**”). Under NI 81-106, a change in the business, operations or affairs of a Fund is considered to be a “material change” if a reasonable investor would consider it important in deciding whether to purchase or continue to hold units of the Fund.

## DESCRIPTION OF UNITS

Each Fund is also associated with a specific investment portfolio and specific investment objectives and strategies and may offer new series at any time without notice to you and without your approval.

Each Fund is entitled to the total return (including realized and unrealized gains) on the portfolio assets of that Fund, less the portion

of management fees, administration fees and fund costs (as described in the simplified prospectus of the Funds) attributable to that Fund.

The series of each Fund are entitled to a *pro rata* share in the net return of that Fund. The series of each Fund also have the right to receive distributions, when declared, and to receive, upon redemption, the NAV of the series.

## Series of Units

The expenses of each series of each Fund are tracked separately and a separate NAV is calculated for each series. Although the money which you and other investors pay to purchase units of each series, and the expenses of each series, are tracked on a series-by-series basis in your Fund's administration records, the assets of all series of your Fund are combined into a single pool to create one portfolio for investment purposes.

There are currently eight series of units available under the simplified prospectus of the Funds: Series LB, LF, LF5, LM, LP, LW, LW5 and LX.

Each Fund has additional series which are offered under separate simplified prospectuses. Some series of Funds are only offered on an exempt-distribution basis. Some Funds have other series that have been closed to new sales. These series do not generally appear on the front cover of the annual information form and are not generally available under the simplified prospectus.

## Distributions

Each Fund intends to distribute sufficient net income and net capital gains to its investors each year to ensure that the Fund does not pay ordinary income tax under Part 1 of the Income Tax Act (Canada) (the "**Tax Act**"). A Fund may also distribute returns of capital. A Fund may pay a distribution of net income, net capital gains and/or returns of capital at such time or times as we, acting as manager, in our discretion, determine.

The net income and net capital gains of a Fund will be distributed first to pay any management expense distributions to investors who are entitled to benefit from a reduction in the management fee. For more information, see "**Fees, Expenses and Management Expense Reductions**". A Fund may allocate net capital gains as a redemption distribution to an investor who redeems that Fund's units – including to an investor who redeems that Fund's units in the course of switching to another Mackenzie Fund. Any remaining net income or net capital gains of a Fund to be distributed will be allocated among the series of units of the Fund based on the relative NAVs of the series and on each series' expenses available to offset net income or net capital gains on or before the date of the distribution and distributed *pro rata* to investors in each series on the distribution payment date. Any such distribution will occur on or about the business day following the distribution record date or dates, at our discretion.

Our Chief Investment Officer and lead portfolio managers who invest in Funds they manage do not pay any management fees in respect of their investment in Series F, O or O6 units (offered under a separate simplified prospectus). They may be entitled to special

distributions from a Fund to effect the management fee reduction. For Series F units, these individuals will receive a special distribution from the Funds they manage in order to reduce their allocation of management fees to zero.

## Liquidation or other termination rights

If a Fund, or a particular series of units of a Fund, is ever terminated, each unit that you own will participate equally with each other unit of the same series in the assets of the Fund attributable to that series after all of the Fund's liabilities (or those allocated to the series of units being terminated) have been paid or provided for.

## Conversion and redemption rights

Units of most Funds may be exchanged for other units of that Fund or another Mackenzie Fund (a "**switch**") as described under "**Purchases and Switches (Exchanges of units)**" and may be redeemed as described under "**How to Redeem**".

## Voting rights and changes requiring investor approval

You have the right to exercise one vote for each unit held at meetings of all investors of your Fund and at any meetings held solely for investors of that series of units. We are required to convene a meeting of investors of a Fund to ask them to consider and approve, by not less than a majority of the votes cast at the meeting (either in person or by proxy), any of the following material changes if they are ever proposed for the Fund:

- a change to the basis of the calculation of management fee rates or of other expenses that are charged to the Fund or to you, which could result in an increase in charges to the Fund or to you unless (i) the contract is an arm's length contract with a party other than us or an associate or affiliate of ours for services relating to the operation of the Fund, and (ii) you are given at least 60 days' written notice of the effective date of the proposed change, or unless (i) the mutual fund is permitted to be described as "no-load", and (ii) the investors are given at least 60 days' written notice of the effective date of the proposed change. Similarly, the introduction of certain new fees by us for the Fund which may be payable by the Fund or investors of the Fund would also require the approval of a majority of the votes cast at a meeting of investors of the Fund;
- a change of the manager of a Fund (other than a change to an affiliate of ours);
- any change in the investment objectives of a Fund;
- any decrease in the frequency of calculating the NAV for each series of units;
- certain material reorganizations of a Fund; and

- any other matter which is required by the constating documents of a Fund, by the laws applicable to a Fund, or by any agreement to be submitted to a vote of the investors in a Fund.

### Other changes

You will be provided with at least 60 days' written notice of

- a change of auditor of a Fund; and
- certain reorganizations with, or transfer of assets to, another mutual fund, if a Fund will cease to exist thereafter and you will become a securityholder of another fund (otherwise an investor vote will be required).

For most Funds, except as noted below, we generally provide at least 30 days' notice to you (unless longer notice requirements are imposed under securities legislation) to amend the applicable Declaration of Trust in the following circumstances:

- when the securities legislation requires that written notice be given to you before the change takes effect; or

- when the change would not be prohibited by the securities legislation and we reasonably believe that the proposed amendment has the potential to adversely impact your financial interests or rights, so that it is equitable to give you advance notice of the proposed change.

For most Funds, we are generally entitled to amend the applicable Declaration of Trust, without prior approval from or notice to you, if we reasonably believe that the proposed amendment does not have the potential to adversely affect you or

- to ensure compliance with applicable laws, regulations or policies;
- to protect you;
- to remove conflicts or inconsistencies between the Declaration of Trust and any law, regulation or policy affecting the Fund, trustee or its agents;
- to correct typographical, clerical or other errors; or
- to facilitate the administration of the Fund or to respond to amendments to the Tax Act, which might adversely affect the tax status of a Fund or you if no change is made.

## VALUATION OF PORTFOLIO SECURITIES

The portfolio securities of each Fund are valued as at the close of trading on the Toronto Stock Exchange (the "TSX") (the "valuation time") on each trading day. A "trading day" is any day that the TSX is open for trading. The value of the portfolio securities and other assets of each Fund is determined by applying the following rules:

- Cash on hand or on deposit, bills and notes and accounts receivable, prepaid expenses, cash dividends and interest declared or accrued and not yet received are generally valued at their full amount unless we have determined that any of these assets are not worth the full amount, in which event the value shall be deemed to be the value that we reasonably deem to be the fair value.
- Precious metals (certificates or bullion) and other commodities are valued at their fair market value, generally based on prevailing market prices as reported on exchanges or other markets.
- Portfolio securities listed on a public securities exchange are valued at their close price or last sale price reported before the valuation time on that trading day. If there is no close price and if no sale is reported to have taken place before the valuation time on that trading day, they are valued at the average of the last bid and ask prices reported before that time on that trading day.
- Unlisted portfolio securities of the Funds traded on an over-the-counter market are valued at the last sale price reported

before the valuation time on that trading day. If no sale is reported to have taken place before the valuation time on that trading day, they are valued at the average of the last bid and ask prices reported before that time on that trading day.

- Notwithstanding the foregoing, if portfolio securities are interlisted or traded on more than one exchange or market, we shall use the close price or last sale price or the average of the last bid and ask prices, as the case may be, reported before the valuation time on the exchange or market that we determine to be the principal exchange or market for those securities.
- Fixed-income securities listed on a public securities exchange will be valued at their close price or last sale price before the valuation time on that trading day, or if there is no close price and if no sale is reported to have taken place before the valuation time on that trading day, at the average of the last bid and ask prices before that time on that trading day.
- Non-exchange-traded fixed-income securities of the Funds are valued at their fair value based on prices supplied by established pricing vendors, market participants or pricing models, as determined before the valuation time on that trading day.
- Where a Fund owns securities issued by another mutual fund (an "Underlying Fund"), the securities of the Underlying Fund are valued at the price calculated by the

manager of the other mutual fund for the applicable series of securities of the other mutual fund for that trading day in accordance with the constating documents of the other mutual fund.

- Long positions in options, debt-like securities and warrants are valued at the current market value of their positions.
- Where an option is written by a Fund, the premium received by the Fund for those options is reflected as a deferred credit. The deferred credit is valued at an amount equal to the current market value of the option which would have the effect of closing the position. Any difference resulting from revaluation shall be treated as an unrealized gain or loss on investment. The deferred credit shall be deducted in calculating the NAV of the Fund. The Fund's portfolio securities, which are the subject of a written option, shall continue to be valued at their current market value as determined by us.
- Foreign currency hedging contracts are valued at their current market value on that trading day, with any difference resulting from revaluation being treated as an unrealized gain or loss on investment.
- The value of a forward contract or swap is the gain or loss on the contract that would be realized if, on that trading day, the position in the forward contract or the swap were to be closed out.
- The value of a standardized future is,
  - if the daily limits imposed by the futures exchange through which the standardized future was issued are not in effect, the gain or loss on the standardized future that would be realized if, on that trading date, the position in the standardized future was closed out, or
  - if the daily limits imposed by the futures exchange through which the standardized future was issued are in effect, based on the current market value of the underlying interest of the standardized future.
- Margin paid or deposited on standardized futures or forward contracts is reflected as an account receivable, and margin consisting of assets other than cash is noted as held as margin.
- Portfolio securities, the resale of which are restricted or limited by law or by means of a representation, undertaking or agreement by the Fund, are valued at the lesser of
  - their value based upon reported quotations in common use on that trading day; and
  - the market value of portfolio securities of the same class or series of a class, whose resale is not restricted (the “**related securities**”) less a discount which reflects the difference between the acquisition cost of the securities versus the market value of the related securities on the date of the purchase; this amount

decreases over the restricted period in proportion until the securities are no longer restricted.

- Portfolio securities that are quoted in foreign currencies are converted to Canadian dollars using an exchange rate as of the close of the North American markets on that trading day.
- Notwithstanding the foregoing, portfolio securities and other assets for which market quotations are, in our opinion, inaccurate, unreliable, not reflective of all available material information or not readily available, are valued at their fair value as determined by us.

If a portfolio security cannot be valued under the foregoing rules or under any other valuation rules adopted under applicable securities laws, or if any rules we have adopted are not set out under applicable securities laws, but at any time are considered by us to be inappropriate under the circumstances, then we will use a valuation that we consider to be fair, reasonable and in your best interest. In those circumstances, we would typically review current press releases concerning the portfolio security, discuss an appropriate valuation with other portfolio managers, analysts, the Investment Funds Institute of Canada and consult other industry sources to set an appropriate fair valuation. If, at any time, the foregoing rules conflict with the valuation rules required under applicable securities laws, we will follow the valuation rules required under applicable securities laws.

The constating documents of each of the Funds contain details of the liabilities to be included in calculating the NAV for each series of units of each of the Funds. The liabilities of a Fund include, without limitation, all bills, notes and accounts payable, all management fees, administration fees and fund costs payable or accrued, all contractual obligations for the payment of money or property, all allowances authorized or approved by us for taxes (if any) or contingencies, and all other liabilities of the Fund. We will determine in good faith whether such liabilities are series expenses or common expenses of the Funds. In calculating the NAV for each series of units, we will use the latest reported information available to us on each trading day. The purchase or sale of portfolio securities by a Fund will be reflected in the first calculation of the NAV for each series of units after the date on which the transaction becomes binding.

Within the past three (3) years, we have not exercised our discretion to deviate from the Funds' valuation practices described above.

### Differences from IFRS

In accordance with amendments to NI 81-106, the fair value of a portfolio security used to determine the daily price of a Fund's units for purchases and redemptions by investors will be based on a Fund's valuation principles set out above, which may not be the same as the requirements of International Financial Reporting Standards (“**IFRS**”).

Hence, the reported value of securities held by a Fund may differ from what is reported in the annual and interim financial statements.

## CALCULATION OF NET ASSET VALUE

The NAV of a Fund, as of any valuation time, is the market value of the Fund's assets less its liabilities.

After the close of business on each trading day, a separate NAV for each series of units of each Fund will be calculated because management fees, administration fees and fund costs for each series are different.

For each series of each Fund, the NAV per security is calculated by

- adding up the series' proportionate share of the cash, portfolio units and other assets of the Fund;
- subtracting the liabilities applicable to that series of units (which includes the series' proportionate share of common liabilities, plus liabilities directly attributable to the series); and
- dividing the net assets by the total number of units of that series owned by investors.

The NAV per security applied to purchase and redemption orders of units of each Fund (except as noted in the next paragraph) will generally increase or decrease on each trading day as a result of

changes in the value of the portfolio securities owned by the Fund. When distributions (other than management expense distributions) are declared by a series of a Fund, the NAV per security of that series will decrease by the per security amount of the distributions on the payment date.

We aim to maintain the security price of each series of units of Mackenzie Canadian Money Market Fund at a constant CDN\$10. This Fund follows the amortized cost method of valuing its portfolio securities, and net income of the Fund is allocated daily to each series of units and then distributed to investors weekly and/or monthly in the form of additional units of the Fund, unless prior to the distribution, an investor requests payment by cheque.

The NAV per security for purchases and redemptions of units of the Funds is the value first calculated after the receipt by us of all appropriate documents pertaining to a purchase or redemption order.

The NAV of each Fund and the NAV per security is available to the public at no cost by calling LBCFS toll-free at 1-800-522-1846; the NAV per security is also available on LBCFS' internet site at [www.laurentianbank.ca/mackenzie](http://www.laurentianbank.ca/mackenzie).

## PURCHASES AND SWITCHES (EXCHANGES OF UNITS)

### Purchase of Units

Units of the Funds may be purchased by contacting your LBCFS representative or LBCFS-authorized representative. We are not liable for the recommendations given to you by your LBCFS representative or LBCFS-authorized representative.

Mackenzie Fund units that are offered under separate simplified prospectuses include other purchase options. For more information, please refer to the Mackenzie Mutual Funds simplified prospectus, accessible at [www.mackenzieinvestments.com](http://www.mackenzieinvestments.com) or [www.sedar.com](http://www.sedar.com).

The issue price of the units is based on the Fund's NAV for that series of units next calculated after your purchase order has been received in good order. We must receive the application form and money within two (2) trading days of receiving your purchase order (one (1) trading day for Mackenzie Canadian Money Market Fund).

If we have not received payment by the end of the second (2<sup>nd</sup>) trading day (first trading day for Mackenzie Canadian Money Market Fund) after your purchase order is placed, we are required by law to redeem the units on the next trading day. If the amount received on the redemption exceeds what you would have paid for the units, the Fund must keep the surplus. However, if your purchase obligation exceeds the amount received on the redemption (which will occur if the Fund's NAV has declined since the date of your purchase order),



LBCFS or a LBCFS-authorized dealer will be required to pay the Fund the amount of the deficiency, plus any additional expenses of processing the redemption order. LBCFS or a LBCFS-authorized dealer may require you to pay this amount if you were the cause of the failed purchase order.

Details of the no-load purchase option and instructions on how to submit a purchase order are set out in the simplified prospectus under the heading “**Purchases, Switches and Redemptions.**”

For additional details on “series eligibility,” “minimum initial investment requirements,” and “minimum subsequent investment requirements,” please see the Funds simplified prospectus under the heading “**Series of Units.**”

**Compensation paid to your dealer**

The only purchase option that is available for units offered under the simplified prospectus of the Funds is the **no-load purchase option**, where you are not required to pay a sales charge to LBCFS or your LBCFS-authorized dealer. More information on how we compensate dealers for the sale of the Funds is set out in Part A of the simplified prospectus.

**How to Switch Units between Funds**

If permitted by LBCFS, you may switch among the mutual fund units of Mackenzie Funds for which you are eligible by contacting your LBCFS representative or LBCFS-authorized representative who will pass your instructions on to us promptly. If permitted by LBCFS, you may also switch an investment between series and classes of the Funds and series and classes of Mackenzie Funds offered under a separate simplified prospectus. If you are switching to or from a Mackenzie Fund offered under a separate simplified prospectus, the switch must be made through your LBCFS representative or LBCFS-authorized representative. You should know the following information about switches:

- units you bought under the no-load purchase option should only be switched for other units under the no-load purchase option. If you follow this rule, you will avoid having to pay any unnecessary additional sales charges. Switches from units of the Funds to Mackenzie Funds that have different purchase options offered under separate simplified prospectuses are permitted under certain circumstances. Please read the simplified prospectus of the Funds or of the Mackenzie Mutual Funds, as applicable;
- the unit price on a switch of units is based on the Fund’s first calculation of NAV for the series of units after your switch order has been received in good order;

- you may not switch from a Fund to a mutual fund offered exclusively under the Mackenzie Canada Life Mutual Funds simplified prospectus;
- switch fees may be payable by you when you switch from units of the Funds to other units of Mackenzie Funds offered under separate simplified prospectuses (including switches within a Fund). For more information, please refer to the Mackenzie Mutual Funds simplified prospectus.

**How to switch units from one series to another series within the same Fund**

You can switch your units of a series of a Fund into units of another series of the same Fund by contacting your LBCFS representative or LBCFS-authorized representative who is required to pass your instructions on to us promptly.

The following table summarizes which switch transactions will be taxable to you if your units are held outside a registered plan.

Type of Switch	Taxable	Non-Taxable
From any series and/or purchase option to any other series and/or purchase option of the same Fund		✓
All other switches	✓	

**Delivery of Fund Facts, prospectuses, statements and reports**

We, LBCFS, your LBCFS-authorized dealer, your LBCFS representative or your LBCFS-authorized representative will send you the following:

- Fund Facts, and any amendments, other than as set out below;
- confirmation statements when you purchase, switch or redeem units of your Fund;
- account statements;
- at your request, the simplified prospectus, annual audited financial statements and/or semi-annual unaudited financial statements for a Fund and/or Fund annual management reports of fund performance and/or interim management reports of fund performance; and
- if your Fund paid a distribution, T3 tax slips annually (Quebec residents will also receive a Réleve 16), unless your units are held in a registered plan.

You should retain all your confirmations and account statements to assist with the preparation of your tax return and calculations of the adjusted cost base of your units for tax purposes.

### Exemption from delivery Fund Facts requirement for investors in pre-authorized contribution plans

Before you enrol in a regular investment program, referred to as a pre-authorized contribution plan (“PAC”), your dealer will deliver or send you a copy of the Funds’ current Fund Facts, along with a PAC form agreement. Upon request, you will also be provided with a copy of the Funds’ simplified prospectus.

Following your initial investment in the PAC, you will not receive any subsequent Fund Facts for the series of the Fund(s) you are invested in, provided that your dealer sends you a notice advising you that (i) you will not receive the Fund Facts after the date of the notice unless you subsequently request that it be provided; (ii) upon your request, and at no cost, you are entitled to receive the most recently filed Fund Facts by calling us toll-free at **1-800-387-0614**, by e-mailing us at [service@mackenzieinvestments.com](mailto:service@mackenzieinvestments.com), or by sending your request by mail to our address set out in the Fund Facts or simplified prospectus provided to you; (iii) you can also obtain copies of the Fund Facts at [www.sedar.com](http://www.sedar.com) or at our website address at [www.mackenzieinvestments.com](http://www.mackenzieinvestments.com), (iv) you will not have a statutory right to withdraw from subsequent purchases made under the PAC plan but you will continue to have a right of action in the event there is a misrepresentation in the simplified prospectus or in any document incorporated by reference in the prospectus; and (v) you may change or terminate your PAC plan at any time before a scheduled investment date. You will also be reminded annually how you can request the most recently filed Fund Facts.

### Exemption from delivery of Fund Facts requirement for investors who are switched from Retail Series units into Preferred Pricing Series units

If you qualify for Series LW or LW5 (collectively, the “**Preferred Pricing Series**”) which have lower combined management and administration fees than the associated Retail Series (as defined below), we will switch you into the applicable Preferred Pricing Series and you will not receive a Fund Facts document for the Preferred Pricing Series, including a Fund Facts document that covers both the relevant Retail Series and Preferred Pricing Series. However, you may request, at no cost, that we send you the most recently filed Fund Facts for the relevant series by calling us toll-free at **1-800-387-0614**, by e-mailing us at [service@mackenzieinvestments.com](mailto:service@mackenzieinvestments.com), or by sending your request by mail to our address set out in the Fund Facts or simplified prospectus provided to you. You can also obtain copies of the Fund Facts at [www.sedar.com](http://www.sedar.com) or at our website address at [www.mackenzieinvestments.com](http://www.mackenzieinvestments.com). You will not have a statutory right to withdraw from an agreement of purchase and sale in respect of a purchase of Preferred Pricing Series units made pursuant to the automatic switch, but you will continue to have a right of action for damages or rescission in the event any Fund Facts or document incorporated by reference into a simplified prospectus for the relevant series contains a misrepresentation, whether or not you request the Fund Facts.

## HOW TO REDEEM UNITS

### Redemption of Units

The instructions for submitting an order to redeem your units are set out in the simplified prospectus under the heading “**Purchases, Switches and Redemptions.**”

The amount that you will receive for your redemption order is based on the Fund’s NAV for that series of units next calculated after your redemption order has been received in good order. Your redemption order must be in writing or, if you have made arrangements with your dealer, by electronic means through your dealer. If you have a security certificate, you must present the certificate at the time of your redemption request. To protect you from fraud, for redemptions above certain dollar amounts, your signature on your redemption order (and certificate, if applicable) must be guaranteed by one of a bank, trust company, member of a recognized stock exchange or any other organization satisfactory to us.

If you request more than one redemption at a time, your redemption requests will be processed in the order in which they are received. Redemption orders involving transfers to or from registered plans may be delayed until all administrative procedures involved with registered plans are complete.

If we do not receive everything we need to complete your redemption order within ten (10) trading days after the redemption date, under securities law, we are required on that tenth (10<sup>th</sup>) trading day to purchase the same number of units that you redeemed. We will apply your redemption proceeds to the payment required for those units. If the NAV per security has decreased since the redemption date, the Fund must keep the excess proceeds. If the NAV per security has increased since that date, you, your LBCFS representative, or your LBCFS-authorized dealer will be required to pay the Fund the deficiency and any additional expenses of processing the repurchase order. Your LBCFS representative or your LBCFS-authorized dealer may require you to pay this amount if you were the cause of the failed redemption order.

If the market value of your investment no longer meets the specified minimum investment required because you redeem units, we may, at our discretion, redeem your units, close your account and return the proceeds of the redemption to you.

We will not redeem your units if their value drops below the specified minimum investment requirement as a result of a decline in the NAV per security, rather than a redemption of your units.

### No-Load Purchase Option

There is no charge to sell your units under the no-load purchase option.

### Suspension of redemption rights

We may suspend the redemption of units of a Fund or may postpone the date of payment upon redemption

- during any period when normal trading is suspended on a stock exchange, options exchange or futures exchange within or outside Canada on which securities are listed and traded, or on which specified derivatives are traded, which represent more than 50% by value or underlying market exposure of the total assets of the Fund without allowance for liabilities, and if those portfolio securities or specified derivatives are not traded on any other exchange that represents a reasonably practical alternative for the Fund, or
- with the prior permission of the Ontario Securities Commission (the “OSC”).

For the purposes of making this determination, the Fund will also be considered to own directly the securities owned by any Underlying Fund whose securities are owned by the Fund.

During any period of suspension, there will be no calculation of the NAV for any series of units of the Fund, and the Fund will not be permitted to issue, redeem or switch any units.

The issue, redemption and switch of units and the calculation of the NAV for each series of units will resume

- if the suspension resulted from the suspension of normal trading on one or more exchanges, when normal trading resumes on these exchanges, or
- if the suspension occurred with the prior permission of the OSC, when the OSC declares the suspension ended.

In the event of a suspension,

- if you have placed a purchase order for a series of units of the Fund, you may either withdraw the purchase order prior to termination of the suspension or receive units of the series based on the series NAV per security next calculated after the termination of the suspension; and
- if you have requested the redemption or switch of units of the Fund but the redemption or switch proceeds cannot be calculated because of the suspension, you may either withdraw your request prior to termination of the suspension, or
  - in the case of redemption, receive payment based on the series NAV per security, less the applicable redemption charge, if any, next calculated after the termination of the suspension; or
  - in the case of a switch, have the units switched on the basis of the series NAV per security next calculated after the termination of the suspension.

If we have received your redemption request and the redemption proceeds have been calculated prior to a suspension, but payment of the redemption proceeds has not yet been made, the Fund will pay your redemption proceeds to you during the suspension period.

## RESPONSIBILITY FOR FUND OPERATIONS

### Management Services

We are the manager, trustee and transfer agent/registrars of each of the Funds. You may contact LBCFS concerning the Funds or your accounts at:

LBC Financial Services Inc.  
1360, René-Lévesque Blvd. West, Suite 630  
Montréal, Québec  
H3G 0A9

Telephone: 1-800-522-1846  
Fax: 1-514-284-6982  
Website: [www.laurentianbank.ca/mackenzie](http://www.laurentianbank.ca/mackenzie)

The documents comprising each Fund's permanent information record and the registers of investors of each of the Funds are maintained at our office in Toronto.

In our capacity as manager of the Funds, we provide the staff necessary to conduct the Funds' day-to-day operations under the terms of the Master Management Agreements described under "Master Management Agreements". The services that we provide to the Funds, as manager, include the following:

- in-house portfolio managers or arranging for external sub-advisors to manage the Funds' portfolios;
- arranging fund administration services to process portfolio trades and to provide daily calculations of the value of the Funds' portfolio securities, the NAV of the Funds, and the NAV per security for each series of the Funds;
- transfer agent/registrars personnel to process purchase, switch and redemption orders;
- customer service personnel to respond to LBCFS, LBCFS-authorized dealers and investor enquiries concerning investor accounts; and
- all other support personnel to ensure that the Funds' operations are conducted in an efficient manner.

From time to time, we engage outside parties as agents to assist us in providing management and administrative services to the Funds. As manager of the Funds, we determine the terms of engagement and compensation payable by the Funds to those agents. We have engaged sub-advisors with specialized skills or geographic expertise pertinent to local markets who provide portfolio management services and portfolio security selection for all or part of a Fund's portfolio. In the case of sub-advisors, we are responsible for payment of their compensation out of our management fees received from the Funds and for monitoring their compliance with the Funds' investment

objectives and strategies, but we do not pre-approve their trades on behalf of the Funds. For more information about these sub-advisors, see "Portfolio Management Services". We have also engaged CIBC Mellon Global Securities Services Company and CIBC Mellon Trust Company as Fund Administrator. For more information about CIBC, please see "Fund Administrator".

B2B Trustco is the trustee of the registered plans sponsored by LBCFS.

### Directors and Executive Officers of Mackenzie Investments

The names, municipalities of residence and principal occupations during the preceding five years of each of the directors and executive officers of Mackenzie Investments are set out in Table 4 and Table 5. For executive officers who have been with us for more than five years, only their current position is shown.

**Table 4: Directors of Mackenzie Investments**

Name and municipality of residence	Position
Earl Bederman Toronto, Ontario	Director of Mackenzie Investments; retired Founder and Chief Executive Officer, Investor Economics Inc.
Brian M. Flood Toronto, Ontario	Director of Mackenzie Investments; retired Partner of Torys LLP
Karen L. Gavan Toronto, Ontario	Director of Mackenzie Investments; retired Director, President and Chief Executive Officer of Economical Mutual Insurance Company
Robert E. Lord Toronto, Ontario	Director of Mackenzie Investments; retired Partner of Ernst & Young LLP
Barry S. McInerney Toronto, Ontario	Director, Chairman, President, Chief Executive Officer and Ultimate Designated Person of Mackenzie Investments
Paul G. Oliver Markham, Ontario	Director of Mackenzie Investments; retired Partner of PricewaterhouseCoopers LLP
Mary L. Turner Beamsville, Ontario	Director of Mackenzie Investments; retired President, Chief Executive Officer and Director of Canadian Tire Bank; retired Chief Operating Officer of Canadian Tire Financial Services Limited

**Table 5: Executive Officers of Mackenzie Investments**

Name and municipality of residence	Position
Kristi Ashcroft Toronto, Ontario	Senior Vice-President, Head of Product of Mackenzie Investments; previously, Vice-President, Senior Investment Director – Fixed Income of Mackenzie Investments
Chris Boyle Toronto, Ontario	Senior Vice-President, Institutional of Mackenzie Investments
Gary Chateram Toronto, Ontario	Senior Vice President, Co-Head of Retail of Mackenzie Investments; previously Regional Vice President, Retail of Mackenzie Investments; and prior thereto Vice-President, Institutional Sales of Fidelity Investments Canada ULC (October 2010 – February 2020)
Michael Cooke Toronto, Ontario	Senior Vice-President, Head of Exchange Traded Funds of Mackenzie Investments
Cynthia Currie Toronto, Ontario	Executive Vice-President and Chief Human Resources Officer of IGM Financial Inc. <sup>1</sup> ; previously, Vice-President, Corporate Services & Investments, Sun Life Financial, Inc.
Michael Dibden Toronto, Ontario	Executive Vice-President, Chief Operating Officer of IGM Financial Inc. <sup>1</sup> , Mackenzie Investments and Investors Group Inc. <sup>2</sup> ; previously, Senior Vice-President, Technology, CIBC
Ryan Dickey Toronto, Ontario	Senior Vice President, Co-Head of Retail of Mackenzie Investments; previously Regional Vice President, Retail of Mackenzie Investments; previously Senior Vice-President, Sales and District Sales Manager
Rhonda Goldberg Toronto, Ontario	Executive Vice-President, General Counsel of IGM Financial Inc. <sup>1</sup> and Mackenzie Investments; previously, Senior Vice-President, Client and Regulatory Affairs of IGM Financial Inc. and Mackenzie Investments
Luke Gould Winnipeg, Manitoba	Executive Vice-President, Finance and Chief Financial Officer of Mackenzie Investments, IGM Financial Inc. <sup>1</sup> and Investors Group Inc. <sup>2</sup> ; Director of Investors Group Financial Services Inc. <sup>2</sup> and Investors Group Securities Inc.

Name and municipality of residence	Position
Steven Locke Toronto, Ontario	Senior Vice-President Chief Investment Officer, Fixed Income and Multi-Asset Strategies of Mackenzie Investments; previously, Senior Vice-President, Investment Management of Mackenzie Investments
Lesley Marks Toronto, Ontario	Senior Vice-President, Chief Investment Officer, Equities of Mackenzie Investments; previously, Chief Investment Officer and Head of Investment Management of BMO Private Wealth; Chief Investment Strategist of BMO Private Investment Counsel; and Chief Investment Officer and Portfolio Manager of BMO Global Asset Management
Barry S. McInerney Toronto, Ontario	Director, Chairman, President, Chief Executive Officer and Ultimate Designated Person of Mackenzie Investments
Douglas Milne Toronto, Ontario	Executive Vice-President, Chief Marketing Officer of Mackenzie Investments, IGM Financial Inc. <sup>1</sup> and Investors Group Inc. <sup>2</sup> ; previously, Vice-President, Marketing, TD Bank Group; and Vice-President, Marketing, Cara Operations
Terry Rountes Woodbridge, Ontario	Vice-President, Fund Services and Chief Financial Officer, Mackenzie Funds and IG Wealth Funds of Investors Group Inc. <sup>2</sup>
Fate Saghir Toronto, Ontario	Senior Vice-President, Head of Sustainable Investing of Mackenzie Investments; previously, Vice-President, Market Strategy, Research and Innovation of Mackenzie Investments
Gillian Seidler Toronto, Ontario	Vice President, Compliance and Chief Compliance Officer of Mackenzie Investments, Chief Compliance Officer of I.G. Investment Management Ltd. <sup>2</sup> and Mackenzie Investments Corporation <sup>3</sup> previously, Vice-President, Compliance; Mackenzie Investments, and prior thereto Assistant Vice-President, Compliance of Mackenzie Investments

**NOTES**

1. Our parent company.
2. An affiliate of ours.
3. Our subsidiary.

## Portfolio Management Services

Although we are the portfolio manager for all of the Funds, the portfolio investments of the Funds are either managed directly by us or by sub-advisors hired by us.

Each of the portfolio managers has primary responsibility for the investment advice given to the accounts that he/she manages or co-manages. On a continuing basis, each portfolio manager evaluates the accounts for which he/she has responsibility, including the percentage that is invested in a type of security, generally, or in a particular security, diversification of holdings among industries and, in general, the makeup of the account.

We and the sub-advisors also provide portfolio management services to other mutual funds and private accounts. If the availability of any particular portfolio security is limited and that security is appropriate for the investment objective of more than one mutual fund or private account, the securities will be allocated among them on a *pro rata* basis or other equitable basis, having regard to whether the security is currently held in any of the portfolios, the relevant size and rate of growth of the accounts and any other factors that we or the sub-advisors, as applicable, consider reasonable.

Under securities law, we are required to advise you that there may be difficulty enforcing legal rights against a portfolio manager or sub-advisor if the portfolio manager or sub-advisor is resident outside Canada and is not registered with a securities authority in Canada. At present, Impax Asset Management, LLC, Rockefeller Capital Management and The Putnam Advisory Company, LLC are not registered with a securities regulatory authority in Canada. As manager of the Funds, we are responsible for a sub-advisor's compliance with the overall investment objectives and strategies of a Fund, but do not provide prior approval or review of specific portfolio security investment decisions taken by any sub-advisor.

Details of the portfolio management agreements entered into between us and a sub-advisor firm is set out below and under "**Portfolio Management Agreements.**"

The tables below describe the portfolio manager or sub-advisor and its principal location and, the lead portfolio managers for each Fund, their years of service with that firm and their most recent five (5) years' business experience.

## Mackenzie Financial Corporation, Toronto, Ontario

We provide portfolio management services directly to the following Funds:

- Mackenzie Betterworld Canadian Equity Fund
- Mackenzie Betterworld Global Equity Fund
- Mackenzie Canadian Bond Fund
- Mackenzie Canadian Growth Balanced Fund
- Mackenzie Canadian Growth Fund
- Mackenzie Canadian Money Market Fund
- Mackenzie Canadian Short Term Income Fund
- Mackenzie Corporate Bond Fund
- Mackenzie Floating Rate Income Fund
- Mackenzie Global Dividend Fund
- Mackenzie Global Resource Fund
- Mackenzie Global Sustainable Balanced Fund
- Mackenzie Global Sustainable Bond Fund
- Mackenzie Global Tactical Bond Fund
- Mackenzie Greenchip Global Environmental All Cap Fund
- Mackenzie Greenchip Global Environmental Balanced Fund
- Mackenzie Income Fund
- Mackenzie Ivy Canadian Fund
- Mackenzie Ivy International Fund
- Mackenzie Monthly Income Balanced Portfolio
- Mackenzie Monthly Income Conservative Portfolio
- Mackenzie Monthly Income Growth Portfolio
- Mackenzie Private Canadian Focused Equity Pool
- Mackenzie Private Global Conservative Income Balanced Pool
- Mackenzie Private Global Equity Pool
- Mackenzie Private Global Fixed Income Pool
- Mackenzie Private Global Income Balanced Pool
- Mackenzie Private Income Balanced Pool
- Mackenzie Private US Equity Pool
- Mackenzie Strategic Bond Fund
- Mackenzie Strategic Income Fund
- Mackenzie Unconstrained Fixed Income Fund
- Symmetry Balanced Portfolio
- Symmetry Conservative Income Portfolio
- Symmetry Conservative Portfolio
- Symmetry Fixed Income Portfolio
- Symmetry Growth Portfolio
- Symmetry Moderate Growth Portfolio

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Table 6 identifies the individuals who are principally responsible for portfolio investment for these Funds:

**Table 6: Portfolio Managers of Mackenzie Financial Corporation**

Name and Title	Fund	With the firm since	Principal occupation in the last 5 years
David Arpin, Senior Vice-President, Investment Management	Mackenzie Canadian Growth Balanced Fund Mackenzie Canadian Growth Fund	2016	Portfolio Manager
Nelson Arruda Senior Vice-President, Portfolio Manager	Mackenzie Canadian Growth Balanced Fund Mackenzie Global Sustainable Bond Fund Mackenzie Global Sustainable Balanced Fund (responsible for currency hedging) Mackenzie Greenchip Global Environmental Balanced Fund Mackenzie Monthly Income Balanced Portfolio Mackenzie Monthly Income Conservative Portfolio Mackenzie Monthly Income Growth Portfolio Mackenzie Private Canadian Focused Equity Pool Mackenzie Private Global Conservative Income Balanced Pool Mackenzie Private Global Equity Pool Mackenzie Private Global Income Balanced Pool Mackenzie Private Income Balanced Pool Mackenzie Private US Equity Pool Symmetry Balanced Portfolio Symmetry Conservative Income Portfolio Symmetry Conservative Portfolio Symmetry Fixed Income Portfolio Symmetry Growth Portfolio Symmetry Moderate Growth Portfolio	2017	Since January 2017, Portfolio Manager Prior thereto, Portfolio Manager, CPP Investment Board
Konstantin Boehmer, Senior Vice-President and Co-Lead Fixed Income, Investment Management	Mackenzie Canadian Growth Balanced Fund Mackenzie Corporate Bond Fund Mackenzie Global Sustainable Bond Fund Mackenzie Global Sustainable Balanced Fund (responsible for the fixed income portion of the assets only) Mackenzie Global Tactical Bond Fund Mackenzie Greenchip Global Environmental Balanced Fund (responsible for fixed income portion of the assets only) Mackenzie Income Fund Mackenzie Private Global Conservative Income Balanced Pool Mackenzie Private Global Fixed Income Pool Mackenzie Private Global Income Balanced Pool Mackenzie Private Income Balanced Pool Mackenzie Strategic Bond Fund Mackenzie Unconstrained Fixed Income Fund	2013	Portfolio Manager
Caroline Chan Vice-President, Investment Management	Mackenzie Global Sustainable Bond Fund Mackenzie Greenchip Global Environmental Balanced Fund (responsible for the fixed income portion of the assets only)	2018	Since 2018, Portfolio Manager Prior thereto, Fixed Income Trader, Wellington Management

## LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Name and Title	Fund	With the firm since	Principal occupation in the last 5 years
John Cook Senior Vice-President, Investment Management	Mackenzie Greenchip Global Environmental All Cap Fund Mackenzie Greenchip Global Environmental Balanced Fund (responsible for the fixed income portion of the assets only)	2021	Since January 2021, Portfolio Manager and Investor Engagement – Greenchip Investment Team Prior thereto, President and Director of Greenchip Financial Corp. (2007 – 2020)
Dan Cooper, Senior Vice-President, Investment Management	Mackenzie Canadian Growth Balanced Fund Mackenzie Corporate Bond Fund Mackenzie Floating Rate Income Fund Mackenzie Global Sustainable Bond Fund Mackenzie Global Tactical Bond Fund Mackenzie Greenchip Global Environmental Balanced Fund (responsible for the fixed income portion of the assets only) Mackenzie Income Fund Mackenzie Strategic Bond Fund Mackenzie Strategic Income Fund Mackenzie Unconstrained Fixed Income Fund	1997	Portfolio Manager
Dina DeGeer, Senior Vice-President, Investment Management	Mackenzie Canadian Growth Balanced Fund Mackenzie Canadian Growth Fund	2016	Portfolio Manager
Martin Downie, Senior Vice-President, Investment Management	Mackenzie Income Fund Mackenzie Strategic Income Fund	2017	Since November 2017, Portfolio Manager Prior thereto, Senior Vice-President, Portfolio Manager, Head of Canadian Equities for Investors Group Investment Management (2012-2017)
Benoit Gervais, Senior Vice-President, Investment Management	Mackenzie Global Resource Fund	2001	Portfolio Manager
Andrea Hallett, Vice-President, Investment Management	Mackenzie Private Canadian Focused Equity Pool Mackenzie Private Global Conservative Income Balanced Pool Mackenzie Private Global Equity Pool Mackenzie Private Global Income Balanced Pool Mackenzie Private Income Balanced Pool Mackenzie Private US Equity Pool Symmetry Balanced Portfolio Symmetry Conservative Income Portfolio Symmetry Conservative Portfolio Symmetry Fixed Income Portfolio Symmetry Growth Portfolio Symmetry Moderate Growth Portfolio	2002	Portfolio Manager
Tim Johal Vice-President, Portfolio Manager	Mackenzie Income Fund Mackenzie Strategic Income Fund	2017	Since November 2017, Portfolio Manager Prior thereto, Portfolio Manager at Investors Group Investment Management
Shah Khan Vice-President, Portfolio Manager	Mackenzie Canadian Growth Balanced Fund Mackenzie Canadian Growth Fund	2010	Since 2019, Portfolio Manager Prior thereto, Associate Portfolio Manager



LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Name and Title	Fund	With the firm since	Principal occupation in the last 5 years
Steven Locke, Senior Vice-President, Chief Investment Officer, Fixed Income and Multi-Asset Strategies, Investment Management	Mackenzie Canadian Bond Fund	2008	Portfolio Manager
	Mackenzie Canadian Growth Balanced Fund		
	Mackenzie Canadian Money Market Fund		
	Mackenzie Canadian Short Term Income Fund		
	Mackenzie Corporate Bond Fund		
	Mackenzie Floating Rate Income Fund		
	Mackenzie Global Sustainable Bond Fund		
	Mackenzie Global Sustainable Balanced Fund (responsible for the fixed income portion of the assets only)		
	Mackenzie Global Tactical Bond Fund		
	Mackenzie Greenchip Global Environmental Balanced Fund		
	Mackenzie Income Fund		
	Mackenzie Private Global Conservative Income Balanced Pool		
	Mackenzie Private Global Fixed Income Pool		
	Mackenzie Private Global Income Balanced Pool		
	Mackenzie Private Income Balanced Pool		
Mackenzie Strategic Bond Fund			
Mackenzie Strategic Income Fund			
Mackenzie Unconstrained Fixed Income Fund			
Todd Mattina, Chief Economist and Senior Vice-President, Investment Management	Mackenzie Canadian Growth Balanced Fund	2020	Since June 2020, Portfolio Manager
	Mackenzie Global Sustainable Balanced Fund (responsible for currency hedging)		Prior thereto, Chief Strategist and Chief Economist at the Investment Management Corporation of Ontario (2018-2019)
	Mackenzie Greenchip Global Environmental Balanced Fund		Prior thereto, Chief Economist and Strategist, Mackenzie Investments (2014-2018)
	Mackenzie Monthly Income Balanced Portfolio		
	Mackenzie Monthly Income Conservative Portfolio		
	Mackenzie Monthly Income Growth Portfolio		
	Mackenzie Private Canadian Focused Equity Pool		
	Mackenzie Private Global Conservative Income Balanced Pool		
	Mackenzie Private Global Equity Pool		
	Mackenzie Private Income Balanced Pool		
	Mackenzie Private US Equity Pool		
	Symmetry Balanced Portfolio		
	Symmetry Conservative Income Portfolio		
	Symmetry Conservative Portfolio		
	Symmetry Fixed Income Portfolio		
Symmetry Growth Portfolio			
Symmetry Moderate Growth Portfolio			
Darren McKiernan, Senior Vice-President, Investment Management	Mackenzie Global Dividend Fund	2013	Portfolio Manager
	Mackenzie Income Fund		
	Mackenzie Strategic Income Fund		

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Name and Title	Fund	With the firm since	Principal occupation in the last 5 years
Movin Mokbel, Vice-President, Investment Management	Mackenzie Canadian Growth Balanced Fund Mackenzie Corporate Bond Fund Mackenzie Floating Rate Income Fund Mackenzie Global Sustainable Bond Fund Mackenzie Global Tactical Bond Fund Mackenzie Greenchip Global Environmental Balanced Fund Mackenzie Income Fund Mackenzie Strategic Bond Fund Mackenzie Strategic Income Fund Mackenzie Unconstrained Fixed Income Fund	2012	Portfolio Manager
Matt Moody, Vice-President, Investment Management	Mackenzie Ivy International Fund	2005	Portfolio Manager
James Morrison, Vice-President, Investment Management	Mackenzie Ivy Canadian Fund	2014	Portfolio Manager April 2016 – 2019, Associate Portfolio Manager
Paul Musson, Senior Vice-President, Investment Management	Mackenzie Ivy International Fund Mackenzie Ivy Canadian Fund	2000	Portfolio Manager
Gregory Payne Senior Vice-President, Investment Management	Mackenzie Greenchip Global Environmental All Cap Fund Mackenzie Greenchip Global Environmental Balanced Fund (responsible for the equity portion of the assets only)	2021	Since January 2021, Portfolio Manager – Greenchip Investment Team Prior thereto, Vice-President of Portfolio Management and Director at Greenchip Financial Corp. (2007 – 2020)
Onno Rutten, Vice President, Investment Management	Mackenzie Global Resource Fund	2011	Portfolio Manager
Omeonga Saidi, Vice President, Investment Management	Mackenzie Global Dividend Fund	2013	Portfolio Manager
Andrew Simpson Senior Vice President, Investment Management	Mackenzie Betterworld Canadian Equity Fund Mackenzie Betterworld Global Equity Fund	2021	Since April 2021, Portfolio Manager Prior thereto, Director, Investment Management, Vancity Investment Management
Hussein Sunderji Vice-President, Investment Management	Mackenzie Ivy International Fund	2013	Portfolio Manager
Hui Wang Vice-President, Investment Management	Mackenzie Canadian Growth Balanced Fund Mackenzie Canadian Growth Fund	2016	Since 2021, Portfolio Manager Prior thereto, Associate Portfolio Manager

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Name and Title	Fund	With the firm since	Principal occupation in the last 5 years
Felix Wong Vice-President, Investment Management	Mackenzie Canadian Bond Fund Mackenzie Canadian Growth Balanced Fund Mackenzie Canadian Money Market Fund Mackenzie Canadian Short Term Income Fund Mackenzie Floating Rate Income Fund Mackenzie Global Sustainable Bond Fund Mackenzie Global Sustainable Balanced Fund (responsible for the fixed income portion of the assets only) Mackenzie Greenchip Global Environmental Balanced Fund Mackenzie Income Fund Mackenzie Strategic Bond Fund	2008	Portfolio Manager
Ken Yip Associate Portfolio Manager	Mackenzie Global Sustainable Bond Fund Mackenzie Greenchip Global Environmental Balanced Fund	2014	Associate Portfolio Manager
Marlena Zabielska, Assistant Vice-President, Investment Management	Mackenzie Ivy Canadian Fund	2021	Since September Portfolio Manager Prior thereto, Portfolio Manager at Sionna Investment Managers Ltd. (2012 – 2021)

**Impax Asset Management LLC (“Impax”), Portsmouth, New Hampshire**

Impax is the sub-advisor to Mackenzie Global Women’s Leadership Fund.

Table 7 identifies the individuals who are principally responsible for portfolio investment decisions for this Fund:

**Table 7: Portfolio Managers for Impax Asset Management LLC**

Name and Title	Fund	With the firm since	Principal occupation in the last 5 years
Scott LaBreche Portfolio Manager and Vice-President, Portfolio Analytics	Mackenzie Global Women’s Leadership Fund	2007	Portfolio Manager and Vice-President, Portfolio Analytics
Christine Cappabianca Portfolio Manager	Mackenzie Global Women’s Leadership Fund	2021	Portfolio Manager Prior thereto Senior Quantitative Research Analyst and Portfolio Manager at BNY Mellon Investment Management (2007-2021)

**The Putnam Advisory Company, LLC (“Putnam”), Boston, Massachusetts**

Putnam is the sub-advisor to Mackenzie US All Cap Growth Fund.

Table 8 identifies the individuals who are principally responsible for portfolio investment decisions for the Fund:

**Table 8: Portfolio Managers for The Putnam Advisory Company, LLC**

Name and Title	Fund	With the firm since	Principal occupation in the last 5 years
Richard Bodzy, Portfolio Manager	Mackenzie US All Cap Growth Fund	2009	Portfolio Manager, Assistant Portfolio Manager and Analyst
Gregory McCullough Portfolio Manager	Mackenzie US All Cap Growth Fund	2019	Portfolio Manager, Assistant Portfolio Manager and Senior Global Equity Analyst

**Rockefeller Capital Management, (“Rockefeller”) New York, New York**

Rockefeller is the sub-advisor to the equity portfolio of Mackenzie Global Sustainable Balanced Fund.:

Table 9 identifies the individuals who are principally responsible for portfolio investment decisions for the Fund:

**Table 9: Portfolio Managers for Rockefeller Capital Management**

Name and Title	Fund	With the firm since	Principal occupation in the last 5 years
David Harris Chief Investment Officer, Managing Director	Mackenzie Global Sustainable Balanced Fund	1994	Chief Investment Officer
Michael Seo Managing Director	Mackenzie Global Sustainable Balanced Fund	2001	Portfolio Manager, previously Director of Equity Research

**Brokerage Arrangements**

Investment portfolio brokerage transactions for the Funds are arranged by us as manager/portfolio manager, where applicable, or the applicable sub-advisors through a large number of brokerage firms. Brokerage fees for the Funds are usually paid at the most favourable rates available to us, or the respective portfolio managers or sub-advisors, based on their respective entire volumes of Fund trading as managers and/or portfolio managers or sub-advisors of significant mutual fund and other assets and subject to the rules of the appropriate stock exchange. Many of the brokerage firms who carry out brokerage transactions for the Funds may also sell units of those Funds to their clients. Investment portfolio brokerage transactions carried out by Funds with sub-advisors will be allocated by the

applicable sub-advisors in accordance with their existing brokerage policies.

From time to time, we, Putnam and Rockefeller also allocate brokerage transactions to compensate brokerage firms for general investment research (including provision of industry and company analysis, economic reports, statistical data pertaining to the capital markets, portfolio reports and portfolio analytics), trading data and other services that assist in carrying out investment decision-making services to the Funds for the portfolio management services that we or the sub-advisors provide. Such transactions will be allocated with appropriate regard to the principles of a reasonable brokerage fee, benefit to the Funds and best execution of the brokerage transactions.

We, or the sub-advisor, will attempt to allocate the Funds' brokerage business on an equitable basis, bearing in mind the above principles. Neither we, nor the sub-advisor, is under a contractual obligation to allocate brokerage business to any specific brokerage firm. Other than fund-on-fund investments for certain Mackenzie Funds, brokerage transactions are not carried out through us or any companies that are affiliated with us.

Since the date of the last annual information form, certain third-party companies, as well as brokerage firms, provided certain services to us and certain sub-advisors in connection with the Funds, and contributions were paid for by the Funds (also known as “**soft dollars**”), including the provision of industry and company analysis, economic reports, statistical data pertaining to the capital markets, portfolio reports and portfolio analytics. For more information and to obtain the name of these companies, you can contact us at **1-800-387-0614** or by email at **service@mackenzieinvestments.com**. Please note that we face a potential conflict of interest by obtaining services using soft dollars. This conflict exists because we are able to use these services to manage the Funds without paying cash for these services. This reduces our expenses to the extent that we would have paid for these services directly had they not been paid for using soft dollars. Certain Funds may generate soft dollars used to purchase services that ultimately benefit other Mackenzie Funds or other accounts managed by the sub-advisors, for which we, or the applicable sub-advisor provides portfolio management services, effectively cross-subsidizing the other Funds or accounts that benefit directly from the service. For instance, fixed-income funds normally do not generate soft dollars to pay for products. Therefore, where services used to manage fixed-income funds are paid for using soft dollars, the soft dollars have been generated entirely by equity funds. In other words, the fixed-income funds receive the benefit of these services even though they have been paid for by the equity funds.

### Principal Distributor

LBCFS is the principal distributor of the securities of each of the Funds offered under the simplified prospectus of the Funds. LBCFS is located at 1360, René-Lévesque Blvd. West, Suite 630, Montréal, Québec H3G 0A9. Details of the product distribution agreement are set out in “Material Contracts”.

### Trustee

We are the trustee of the Funds. With certain exceptions, under the Declarations of Trust for most of the Funds, the trustee may resign or may be removed by the manager upon 90 days' notice. Pursuant to the Declarations for these Funds, where the trustee resigns, is removed or is otherwise incapable of acting, the manager can appoint a successor trustee. Prior written notice and investor approval of the appointment of a successor trustee is not required if we resign in

favour of an affiliate. See also “**Voting rights and changes requiring investor approval**”.

### Custodian

Pursuant to a Master Custodian Agreement (as defined below) between us, on behalf of the Funds, and Canadian Imperial Bank of Commerce (“**CIBC**”), Toronto, Ontario, CIBC has agreed to act as custodian for the Funds. For more information about the Master Custodian Agreement, see “**Master Custodian Agreement**”.

The custodian receives and holds all cash, portfolio securities and other assets of each Fund for safekeeping and will act upon our instructions with respect to the investment and reinvestment of each Fund's assets from time to time. Under the terms of the custodian agreement and subject to the requirements of the Canadian Securities Administrators, the custodian may appoint one or more sub-custodians to facilitate effecting portfolio transactions outside of Canada. The fees for custody safekeeping services are calculated on an individual Fund basis according to that Fund's cash and securities on deposit with the custodian and paid by us out of the administration fee it receives from the Funds. The fees for securities transactions are calculated on an individual Fund basis according to the portfolio security transactions undertaken for the Fund and are paid by the Funds.

### Securities Lending Agents

We, on behalf of the Funds, have entered into a Securities Lending Authorization Agreement dated May 6, 2005, as amended, with CIBC of Toronto, Ontario, the custodian of the Funds and The Bank of New York Mellon (“**BNY Mellon**”) of New York, New York (the “**Securities Lending Agreement**”). The securities lending agents are not our affiliate or associate.

The Securities Lending Agreement appoints and authorizes CIBC and BNY Mellon to act as agent for securities-lending transactions for those Funds that engage in securities lending and to execute, in the applicable Fund's name and on its behalf, securities lending agreements with borrowers in accordance with NI 81-102. The Securities Lending Agreement requires that the collateral received by a Fund in a securities lending transaction must generally have a market value of 105%, but never less than 102%, of the value of the securities loaned. Under the Securities Lending Agreement, CIBC and BNY Mellon agree to indemnify us from certain losses incurred in connection with its failure to perform any of its obligations under the Securities Lending Agreement. The Securities Lending Agreement may be terminated at any time at the option of either party upon 30 days' prior notice to the other party.

## Lenders

We, on behalf of the Funds, have entered into prime brokerage documentation with BMO Nesbitt Burns Inc. and Scotia Capital Inc., dated April 27, 2018, as amended (each, a “**Prime Broker Agreement**”). Pursuant to the terms of the Prime Broker Agreements, the Fund may borrow money from BMO Nesbitt Burns Inc. and/or Scotia Capital Inc. for investment purposes in accordance with its investment objectives and strategies.

Neither BMO Nesbitt Burns Inc. nor Scotia Capital Inc. is an affiliate or associate of Mackenzie

## Fund Administrator

CIBC Mellon Global Securities Services Company and CIBC Mellon Trust Company are collectively the Fund Administrator. The

Fund Administrator is responsible for certain aspects of the day-to-day administration of the Funds, including NAV calculations and fund accounting.

## Independent Review Committee

For information on the Mackenzie Funds’ Independent Review Committee and the role it fulfils with respect to the Funds, see “**Mackenzie Funds’ Independent Review Committee.**”

## Auditor

The auditor of the Funds is Deloitte LLP, Chartered Professional Accountants, Toronto, Ontario.

# CONFLICTS OF INTEREST

## Principal Holders of Units

### Shares of Mackenzie Investments

IGM Financial Inc., Winnipeg, Canada, indirectly owns all of the outstanding voting shares of Mackenzie Investments. As of October 31, 2021, Power Financial Corporation beneficially owned, directly or indirectly, 157,132,080 common shares of IGM Financial Inc. representing 65.693% of the outstanding voting shares of IGM Financial Inc. (excluding 0.019% held by The Canada Life Assurance Company in its segregated funds or for similar purposes). Power Corporation of Canada directly owned 100% of the outstanding voting shares of Power Financial Corporation. The Desmarais Family Residuary Trust, a trust for the benefit of the members of the family of the late Mr. Paul G. Desmarais, has voting control, directly and indirectly, of Power Corporation of Canada.

### Directors and Executive Officers of Mackenzie Investments

As of October 31, 2021, the directors and executive officers of Mackenzie Investments beneficially owned, directly or indirectly, in aggregate, less than 1% of the common shares of IGM Financial Inc.

and less than 1% of the common shares of any service provider to Mackenzie Investments or the Funds.

### Independent Review Committee

As of October 31, 2021, the members of the independent review committee beneficially owned, directly, or indirectly, in aggregate, less than 1% of the common shares of IGM Financial Inc. and less than 1% of the common shares of any service provider to us or the Funds.

### Units of the Funds

As of October 31, 2021, other than the investment by other mutual funds or segregated funds managed by us or our affiliates (as described in more detail below) the only persons known by us to own, beneficially or of record, directly or indirectly, more than 10% of the outstanding units of any series of the Funds are the investors identified in Table 10.

To protect the privacy of investors, we have omitted the names of individual investors. This information is available on request by contacting us at the telephone number on the back cover of this annual information form.

**Table 10: Fund series of which a single investor owns more than 10%**

Fund	Series	Number of securities	% of Series	Investor
Mackenzie Betterworld Canadian Equity Fund	A	268,197,466	93.55%	MACKENZIE FINANCIAL CORPORATION

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Betterworld Canadian Equity Fund	D	100.000	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	F	35,737.715	65.88%	INVESTOR 1
Mackenzie Betterworld Canadian Equity Fund	F	9,451.508	17.42%	INVESTOR 2
Mackenzie Betterworld Canadian Equity Fund	F5	67.229	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	F8	67.571	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	FB	100.000	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	FB5	67.230	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	IG	3,535.303	32.83%	IG CLIMATE ACTION PORTFOLIO - GLOBAL EQUITY
Mackenzie Betterworld Canadian Equity Fund	IG	5,261.493	48.86%	IG CLIMATE ACTION PORTFOLIO - GLOBAL EQUITY BALANCED
Mackenzie Betterworld Canadian Equity Fund	IG	1,256.093	11.66%	IG CLIMATE ACTION PORTFOLIO - GLOBAL NEUTRAL BALANCED
Mackenzie Betterworld Canadian Equity Fund	O	99.974	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	PW	3,526.348	18.13%	INVESTOR 3
Mackenzie Betterworld Canadian Equity Fund	PW	2,507.347	12.89%	INVESTOR 4
Mackenzie Betterworld Canadian Equity Fund	PW	6,900.000	35.48%	INVESTOR 5
Mackenzie Betterworld Canadian Equity Fund	PWFB	100.000	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	PWFB5	67.229	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	PWT5	67.230	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	PWT8	67.571	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	PWX	99.951	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	PWX8	67.537	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	R	100.000	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	T5	67.230	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Canadian Equity Fund	T8	67.572	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	A	416,374.757	90.03%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	D	100.000	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	F	12,386.456	11.39%	INVESTOR 6
Mackenzie Betterworld Global Equity Fund	F5	67.240	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	F8	2,296.820	97.14%	INVESTOR 7

## LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Betterworld Global Equity Fund	FB	100.000	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	FB5	67.240	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	IG	9,017.498	33.01%	IG CLIMATE ACTION PORTFOLIO - GLOBAL EQUITY
Mackenzie Betterworld Global Equity Fund	IG	13,428.095	49.15%	IG CLIMATE ACTION PORTFOLIO - GLOBAL EQUITY BALANCED
Mackenzie Betterworld Global Equity Fund	IG	3,203.917	11.73%	IG CLIMATE ACTION PORTFOLIO - GLOBAL NEUTRAL BALANCED
Mackenzie Betterworld Global Equity Fund	O	99.950	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	PW	21,449.331	24.45%	INVESTOR 8
Mackenzie Betterworld Global Equity Fund	PWFB	100.000	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	PWFB5	67.240	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	PWT5	67.240	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	PWT8	67.589	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	PWX	99.950	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	PWX8	67.554	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	R	100.000	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	T5	67.240	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Betterworld Global Equity Fund	T8	67.589	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Canadian Bond Fund	C	1,883.708	12.88%	INVESTOR 9
Mackenzie Canadian Bond Fund	CL	9,132,757.411	37.42%	CIBC MELLON GLOBAL SECURITIES SERV AS CUSTODIAN FOR QIS BALANCED FOLIO S
Mackenzie Canadian Bond Fund	CL	7,835,636.591	32.10%	CIBC MELLON GLOBAL SECURITIES SERV AS CUSTODIAN FOR QIS CONSERVATIVE. FOLIO S
Mackenzie Canadian Bond Fund	CL	4,353,440.433	17.84%	CIBC MELLON GLOBAL SECURITIES SERV AS CUSTODIAN FOR QIS MODERATE FOLIO S
Mackenzie Canadian Bond Fund	CL	3,085,092.383	12.64%	CIBC MELLON GLOBAL SECURITIES SERV AS CUSTODIAN FOR QIS ADVANCED FOLIO S
Mackenzie Canadian Bond Fund	D	2,761.581	14.51%	INVESTOR 10
Mackenzie Canadian Bond Fund	D	2,659.473	13.97%	INVESTOR 11
Mackenzie Canadian Bond Fund	D	2,048.039	10.76%	INVESTOR 12
Mackenzie Canadian Bond Fund	IG	7,488,577.721	21.06%	ALTO MONTHLY INCOME & GROWTH PORTFOLIO
Mackenzie Canadian Bond Fund	IG	21,103,341.352	59.35%	ALTO MONTHLY INCOME PORTFOLIO



## LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Mackenzie Canadian Bond Fund	IG	6,968,301.392	19.60%	ALTO MTHLY INCOME & ENHANCED GROWTH PORTFOLIO
Mackenzie Canadian Bond Fund	J	9,194.179	15.23%	INVESTOR 13
Mackenzie Canadian Bond Fund	J	18,185.685	30.12%	INVESTOR 13
Mackenzie Canadian Bond Fund	J	10,100.426	16.73%	INVESTOR 14
Mackenzie Canadian Bond Fund	J	8,215.743	13.61%	INVESTOR 15
Mackenzie Canadian Bond Fund	LF	1,709.066	68.22%	INVESTOR 16
Mackenzie Canadian Bond Fund	LF	689.558	27.52%	INVESTOR 17
Mackenzie Canadian Bond Fund	M	16,382.524	20.61%	INVESTOR 18
Mackenzie Canadian Bond Fund	O	210,301.980	27.87%	3046924 NOVA SCOTIA LIMITED
Mackenzie Canadian Bond Fund	PWT8	9,760.711	33.37%	INVESTOR 19
Mackenzie Canadian Bond Fund	PWT8	19,375.919	66.23%	INVESTOR 19
Mackenzie Canadian Bond Fund	PWX	58,963.424	19.19%	INVESTOR 20
Mackenzie Canadian Bond Fund	R	13,734,195.404	25.25%	CIBC AS CUSTODIAN FOR MACKENZIE MONTHLY INCOME BALANCED PORTFOLIO
Mackenzie Canadian Bond Fund	R	27,917,551.273	51.32%	CIBC AS CUSTODIAN FOR MACKENZIE MONTHLY INCOME CONSERVATIVE PORTFOLIO
Mackenzie Canadian Bond Fund	R	12,229,062.808	22.48%	CIBC AS CUSTODIAN FOR MACKENZIE GLOBAL GROWTH BALANCED FUND
Mackenzie Canadian Bond Fund	S	4,188,962.417	51.26%	CANADA LIFE -SENTINEL BOND FUND CLASS S
Mackenzie Canadian Bond Fund	S	1,590,833.313	19.47%	GREAT-WEST LIFE - BOND FUND 18.18, MF
Mackenzie Canadian Bond Fund	S	2,391,524.172	29.27%	LONDON LIFE – SENTINEL BOND FUND CLASS S
Mackenzie Canadian Bond Fund	SA	3,273.644	100.00%	INVESTOR 21
Mackenzie Canadian Bond Fund	SB	2,270.526	23.71%	INVESTOR 22
Mackenzie Canadian Bond Fund	SB	5,196.894	54.26%	INVESTOR 23
Mackenzie Canadian Bond Fund	SB	1,740.922	18.18%	INVESTOR 24
Mackenzie Canadian Bond Fund	SI	15,284.206	13.72%	INVESTOR 25
Mackenzie Canadian Growth Balanced Fund	FB5	208.764	28.94%	INVESTOR 26
Mackenzie Canadian Growth Balanced Fund	FB5	184.110	25.52%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Canadian Growth Balanced Fund	FB5	328.468	45.54%	INVESTOR 27
Mackenzie Canadian Growth Balanced Fund	G	4,145.644	16.70%	INVESTOR 28
Mackenzie Canadian Growth Balanced Fund	G	3,436.101	13.84%	INVESTOR 29
Mackenzie Canadian Growth Balanced Fund	LF5	11,423.882	26.79%	INVESTOR 30
Mackenzie Canadian Growth Balanced Fund	LF5	8,558.241	20.07%	INVESTOR 31
Mackenzie Canadian Growth Balanced Fund	LF5	4,529.027	10.62%	INVESTOR 32
Mackenzie Canadian Growth Balanced Fund	LF5	5,880.818	13.79%	INVESTOR 33
Mackenzie Canadian Growth Balanced Fund	LF5	5,554.573	13.03%	INVESTOR 34
Mackenzie Canadian Growth Balanced Fund	LW5	8,010.415	11.57%	INVESTOR 35

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Canadian Growth Balanced Fund	LW5	12,338.808	17.82%	INVESTOR 36
Mackenzie Canadian Growth Balanced Fund	LX	1,127.675	14.90%	INVESTOR 37
Mackenzie Canadian Growth Balanced Fund	LX	2,259.581	29.86%	INVESTOR 38
Mackenzie Canadian Growth Balanced Fund	LX	2,864.374	37.85%	INVESTOR 39
Mackenzie Canadian Growth Balanced Fund	O	3,950,108.444	57.33%	EQUITABLE LIFE INSURANCE COMPANY OF CANADA
Mackenzie Canadian Growth Balanced Fund	O	1,840,994.400	26.72%	SUN LIFE ASSURANCE CO OF CANADA – HOME HARDWARE
Mackenzie Canadian Growth Balanced Fund	O5	656,232.242	99.90%	GLENBOW-ALBERTA INSTITUTE
Mackenzie Canadian Growth Balanced Fund	PWFB5	5,350.432	26.08%	INVESTOR 40
Mackenzie Canadian Growth Balanced Fund	PWFB5	3,935.898	19.19%	INVESTOR 41
Mackenzie Canadian Growth Balanced Fund	PWFB5	3,834.153	18.69%	INVESTOR 42
Mackenzie Canadian Growth Balanced Fund	PWFB5	6,798.276	33.14%	INVESTOR 43
Mackenzie Canadian Growth Balanced Fund	PWX8	8,829.613	32.40%	INVESTOR 44
Mackenzie Canadian Growth Balanced Fund	PWX8	4,314.814	15.83%	INVESTOR 45
Mackenzie Canadian Growth Balanced Fund	PWX8	3,533.390	12.97%	INVESTOR 46
Mackenzie Canadian Growth Balanced Fund	PWX8	6,017.560	22.08%	INVESTOR 47
Mackenzie Canadian Growth Balanced Fund	PWX8	3,649.863	13.39%	INVESTOR 48
Mackenzie Canadian Growth Balanced Fund	R	486,086.810	100.00%	THE GREAT-WEST LIFE, ASSURANCE COMPANY - MACKENZIE UNIVERSAL CANADIAN BALANCED FUND
Mackenzie Canadian Growth Balanced Fund	S	2,027,881.686	99.99%	CANADA LIFE SAXON BALANCED FUND SF520
Mackenzie Canadian Growth Balanced Fund	SA	1,767.060	13.59%	INVESTOR 49
Mackenzie Canadian Growth Balanced Fund	SA	1,549.699	11.91%	INVESTOR 50
Mackenzie Canadian Growth Balanced Fund	SA	3,627.350	27.89%	INVESTOR 51
Mackenzie Canadian Growth Balanced Fund	SA	1,738.607	13.37%	INVESTOR 52
Mackenzie Canadian Growth Balanced Fund	SA	2,765.419	21.26%	INVESTOR 53
Mackenzie Canadian Growth Balanced Fund	SB	337,773.322	98.40%	THE COMMUNITY FOUNDATION OF MISSISSAUGA
Mackenzie Canadian Growth Fund	C5	7,185.634	13.92%	INVESTOR 54
Mackenzie Canadian Growth Fund	DZ	17,838.478	60.47%	INVESTOR 55
Mackenzie Canadian Growth Fund	DZ	3,086.412	10.46%	INVESTOR 56
Mackenzie Canadian Growth Fund	DZ	4,530.589	15.36%	INVESTOR 57
Mackenzie Canadian Growth Fund	F8	34,017.913	16.38%	NJSB ENTERTAINMENT INC.
Mackenzie Canadian Growth Fund	F8	22,307.542	10.74%	INVESTOR 58
Mackenzie Canadian Growth Fund	FB5	528.693	75.77%	INVESTOR 59
Mackenzie Canadian Growth Fund	FB5	169.087	24.23%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Canadian Growth Fund	GV	130.967	61.93%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Canadian Growth Fund	GV	61.559	29.11%	INVESTOR 60
Mackenzie Canadian Growth Fund	IG	14,809,210.359	42.21%	IG MANAGED RISK PORTFOLIO - BALANCED

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Mackenzie Canadian Growth Fund	IG	11,600,261.730	33.06%	IG MANAGED RISK PORTFOLIO - GROWTH FOCUS
Mackenzie Canadian Growth Fund	IG	8,304,183.779	23.67%	IG MANAGED RISK PORTFOLIO - INCOME BALANCED
Mackenzie Canadian Growth Fund	J	13,529.231	18.39%	INVESTOR 61
Mackenzie Canadian Growth Fund	O	1,394,543.050	10.53%	SCOTIA PARTNERS AGGRESSIVE GROWTH
Mackenzie Canadian Growth Fund	O	1,852,065.454	13.99%	SCOTIA PARTNERS BALANCED INCOME GROWTH
Mackenzie Canadian Growth Fund	O	4,044,489.939	30.55%	SCOTIA PARTNERS MODERATE GROWTH PORTFOLIO
Mackenzie Canadian Growth Fund	PWFB5	2,624.742	14.41%	INVESTOR 62
Mackenzie Canadian Growth Fund	PWFB5	8,871.423	48.70%	INVESTOR 63
Mackenzie Canadian Growth Fund	PWFB5	3,682.925	20.22%	INVESTOR 43
Mackenzie Canadian Growth Fund	PWT5	37,570.515	10.88%	INVESTOR 64
Mackenzie Canadian Growth Fund	PWX8	92.015	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Canadian Growth Fund	R	1,038,223.744	44.64%	CIBC AS CUSTODIAN FOR MACKENZIE PR INC BL PL PW
Mackenzie Canadian Growth Fund	R	688,563.064	29.60%	CIBC AS CUSTODIAN FOR MACKENZIE PR GLB INC BL PL PW
Mackenzie Canadian Growth Fund	R	331,415.677	14.25%	THE GREAT-WEST LIFE ASSURANCE COMPANY - MACKENZIE UNIVERSAL CANADIAN GROWTH FUND
Mackenzie Canadian Money Market Fund	CL	100.207	98.74%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Canadian Money Market Fund	FB	2,639.786	10.77%	INVESTOR 65
Mackenzie Canadian Money Market Fund	FB	9,122.899	37.23%	INVESTOR 66
Mackenzie Canadian Money Market Fund	FB	5,933.402	24.21%	INVESTOR 67
Mackenzie Canadian Money Market Fund	FB	3,024.438	12.34%	INVESTOR 68
Mackenzie Canadian Money Market Fund	G	1,468.578	14.28%	INVESTOR 69
Mackenzie Canadian Money Market Fund	G	2,262.573	22.01%	INVESTOR 70
Mackenzie Canadian Money Market Fund	G	2,574.884	25.04%	INVESTOR 71
Mackenzie Canadian Money Market Fund	GP	567.909	82.34%	INVESTOR 72
Mackenzie Canadian Money Market Fund	GP	102.787	14.90%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Canadian Money Market Fund	I	32,834.115	27.46%	144314 CANADA INC.
Mackenzie Canadian Money Market Fund	J	7,992.945	57.60%	INVESTOR 73
Mackenzie Canadian Money Market Fund	J	5,825.125	41.98%	INVESTOR 74
Mackenzie Canadian Money Market Fund	LF	35,519.977	67.75%	INVESTOR 75
Mackenzie Canadian Money Market Fund	LF	12,500.050	23.84%	INVESTOR 76
Mackenzie Canadian Money Market Fund	LG	133.155	26.02%	INVESTOR 77
Mackenzie Canadian Money Market Fund	LG	190.405	37.21%	INVESTOR 78
Mackenzie Canadian Money Market Fund	LG	188.159	36.77%	INVESTOR 79
Mackenzie Canadian Money Market Fund	LP	1,632.685	92.76%	INVESTOR 80

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Canadian Money Market Fund	LW	56,510.918	14.62%	INVESTOR 81
Mackenzie Canadian Money Market Fund	LW	50,000.015	12.94%	GESTION MAXOU INC.
Mackenzie Canadian Money Market Fund	O	301,559.469	24.12%	813438 ONTARIO LIMITED
Mackenzie Canadian Money Market Fund	O	282,764.595	22.62%	INVESTOR 82
Mackenzie Canadian Money Market Fund	PWFB	108,719.855	39.56%	9296-3313 QC INC.
Mackenzie Canadian Money Market Fund	PWX	23,934.589	21.53%	INVESTOR 83
Mackenzie Canadian Money Market Fund	PWX	27,017.296	24.30%	INVESTOR 84
Mackenzie Canadian Money Market Fund	PWX	14,865.891	13.37%	INVESTOR 85
Mackenzie Canadian Money Market Fund	R	5,860,905.095	12.91%	CIBC AS CUSTODIAN FOR MACKENZIE GLOBAL MACRO FUND - CURRENCY
Mackenzie Canadian Money Market Fund	R	6,108,972.840	13.46%	CIBC AS CUSTODIAN FOR MACKENZIE GLOBAL MACRO FUND - GTAA
Mackenzie Canadian Money Market Fund	R	19,301,058.972	42.52%	CIBC AS CUSTODIAN FOR MACKENZIE ENHANCED FIXED INCOME RISK PRM
Mackenzie Canadian Short Term Income Fund	D	7,641.388	15.04%	INVESTOR 86
Mackenzie Canadian Short Term Income Fund	D	7,428.045	14.62%	INVESTOR 87
Mackenzie Canadian Short Term Income Fund	D	5,809.360	11.44%	INVESTOR 88
Mackenzie Canadian Short Term Income Fund	FB	2,949.285	12.81%	INVESTOR 89
Mackenzie Canadian Short Term Income Fund	FB	2,385.416	10.36%	INVESTOR 90
Mackenzie Canadian Short Term Income Fund	FB	2,385.933	10.36%	INVESTOR 91
Mackenzie Canadian Short Term Income Fund	FB	4,997.625	21.70%	INVESTOR 92
Mackenzie Canadian Short Term Income Fund	I	159,708.888	90.13%	BMO LIFE ASSURANCE COMPANY
Mackenzie Canadian Short Term Income Fund	J	10,033.115	52.58%	INVESTOR 93
Mackenzie Canadian Short Term Income Fund	J	4,866.515	25.50%	INVESTOR 94
Mackenzie Canadian Short Term Income Fund	J	1,979.074	10.37%	INVESTOR 95
Mackenzie Canadian Short Term Income Fund	LF	90,114.752	61.71%	INVESTOR 96
Mackenzie Canadian Short Term Income Fund	LF	30,227.002	20.70%	PLACEMENTS PIERRE ET GUY COLL INC
Mackenzie Canadian Short Term Income Fund	LW	27,008.541	12.32%	INVESTOR 97
Mackenzie Canadian Short Term Income Fund	LW	41,736.369	19.03%	INVESTOR 98
Mackenzie Canadian Short Term Income Fund	M	4,013.805	13.26%	INVESTOR 99
Mackenzie Canadian Short Term Income Fund	M	3,203.265	10.58%	INVESTOR 100
Mackenzie Canadian Short Term Income Fund	O	2,539,352.381	71.87%	THOMPSON RIVERS UNIVERSITY
Mackenzie Canadian Short Term Income Fund	PWFB	42,902.175	10.48%	CRAIG JONES HOLDINGS, INC
Mackenzie Canadian Short Term Income Fund	PWX	47,710.600	17.74%	INVESTOR 101
Mackenzie Canadian Short Term Income Fund	PWX8	2,119.127	94.67%	INVESTOR 102
Mackenzie Corporate Bond Fund	D	9,865.118	13.60%	INVESTOR 103
Mackenzie Corporate Bond Fund	D	7,706.607	10.62%	INVESTOR 104
Mackenzie Corporate Bond Fund	FB	2,014.159	11.77%	INVESTOR 105
Mackenzie Corporate Bond Fund	FB	2,543.718	14.87%	INVESTOR 106
Mackenzie Corporate Bond Fund	FB	2,108.711	12.33%	INVESTOR 107

## LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Mackenzie Corporate Bond Fund	G	3,346.545	11.15%	INVESTOR 108
Mackenzie Corporate Bond Fund	I	3,375.310	12.56%	INVESTOR 109
Mackenzie Corporate Bond Fund	I	3,554.860	13.23%	INVESTOR 110
Mackenzie Corporate Bond Fund	I	10,126.259	37.69%	INVESTOR 111
Mackenzie Corporate Bond Fund	J	5,801.021	38.81%	INVESTOR 112
Mackenzie Corporate Bond Fund	J	1,750.171	11.71%	INVESTOR 113
Mackenzie Corporate Bond Fund	J	3,572.876	23.90%	INVESTOR 114
Mackenzie Corporate Bond Fund	J	2,226.184	14.89%	INVESTOR 115
Mackenzie Corporate Bond Fund	LF	34,813.053	25.37%	INVESTOR 116
Mackenzie Corporate Bond Fund	O	456,732.397	41.84%	BMO LIFE ASSURANCE COMPANY
Mackenzie Corporate Bond Fund	O	161,560.428	14.80%	MFDA INVESTOR PROTECTION CORPORATION
Mackenzie Corporate Bond Fund	PWT8	947.572	21.13%	INVESTOR 117
Mackenzie Corporate Bond Fund	PWT8	2,463.101	54.93%	INVESTOR 118
Mackenzie Corporate Bond Fund	PWT8	947.991	21.14%	INVESTOR 119
Mackenzie Corporate Bond Fund	PWX8	3,995.522	97.08%	INVESTOR 120
Mackenzie Corporate Bond Fund	R	303,809.049	100.00%	THE GREAT-WEST LIFE, ASSURANCE COMPANY - MACKENZIE YIELD ADVANTAGE
Mackenzie Corporate Bond Fund	S	2,567,044.155	99.99%	THE CANADA LIFE ASSURANCE COMPANY
Mackenzie Floating Rate Income Fund	CL	25,760,759.108	100.00%	CIBC AS CUSTODIAN FOR CANADA LIFE FLOATING RATE INCOME FUND
Mackenzie Floating Rate Income Fund	D	12,674.812	10.11%	INVESTOR 121
Mackenzie Floating Rate Income Fund	D	13,203.400	10.53%	INVESTOR 122
Mackenzie Floating Rate Income Fund	F5	27,282.746	21.12%	KARYA HOLDINGS INC.
Mackenzie Floating Rate Income Fund	F5	22,376.144	17.32%	INVESTOR 123
Mackenzie Floating Rate Income Fund	FB	8,425.654	18.99%	KECC SERVICES CORP.
Mackenzie Floating Rate Income Fund	FB	8,187.788	18.46%	INVESTOR 124
Mackenzie Floating Rate Income Fund	LB	6,517.903	15.09%	INVESTOR 125
Mackenzie Floating Rate Income Fund	LF	13,111.514	10.12%	INVESTOR 126
Mackenzie Floating Rate Income Fund	O	318,167.411	17.72%	MFDA INVESTOR PROTECTION CORPORATION
Mackenzie Floating Rate Income Fund	O	1,005,094.994	55.97%	THE CANADIAN ELEVATOR INDUSTRY PENSION FUND A/C 902
Mackenzie Floating Rate Income Fund	PWFB	87,155.232	25.13%	2721078 ONTARIO INC.
Mackenzie Floating Rate Income Fund	PWFB	35,621.848	10.27%	INVESTOR 127
Mackenzie Floating Rate Income Fund	PWT5	7,806.722	10.03%	INVESTOR 128
Mackenzie Floating Rate Income Fund	PWT8	10,704.247	25.60%	INVESTOR 129
Mackenzie Floating Rate Income Fund	PWT8	6,302.980	15.07%	INVESTOR 130
Mackenzie Floating Rate Income Fund	PWT8	22,682.495	54.25%	INVESTOR 131
Mackenzie Floating Rate Income Fund	PWX	64,626.144	19.14%	DR. JAMES BROUGHTON VETERINARY CORP.
Mackenzie Floating Rate Income Fund	R	1,734,460.493	12.20%	CIBC AS CUSTODIAN FOR MACKENZIE INCOME FUND

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Mackenzie Floating Rate Income Fund	R	2,141,447.665	15.06%	CIBC AS CUSTODIAN FOR MACKENZIE CANADIAN GROWTH BALANCED
Mackenzie Floating Rate Income Fund	R	3,581,000.000	25.19%	CIBC AS CUSTODIAN FOR MACKENZIE UNCONSTRAINED FIXED INCOME FUND
Mackenzie Floating Rate Income Fund	R	5,030,124.859	35.38%	CIBC AS CUSTODIAN FOR MACKENZIE NORTH AMERICAN CORPORATE BOND FUND
Mackenzie Floating Rate Income Fund	T5	544.977	100.00%	INVESTOR 132
Mackenzie Global Dividend Fund	CL	214,810.332	100.00%	CIBC AS CUSTODIAN FOR CANADA LIFE CANADIAN FIXED INCOME BALANCED FUND
Mackenzie Global Dividend Fund	FB5	1,472.720	88.61%	INVESTOR 133
Mackenzie Global Dividend Fund	FB5	189.325	11.39%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Dividend Fund	I	6,803.767	28.13%	INVESTOR 134
Mackenzie Global Dividend Fund	I	3,424.985	14.16%	INVESTOR 135
Mackenzie Global Dividend Fund	I	2,578.004	10.66%	INVESTOR 136
Mackenzie Global Dividend Fund	J	118.967	11.49%	INVESTOR 137
Mackenzie Global Dividend Fund	J	916.031	88.51%	INVESTOR 109
Mackenzie Global Dividend Fund	O	9,822,571.772	22.41%	SCOTIA PARTNERS BALANCED INCOME GROWTH
Mackenzie Global Dividend Fund	O	7,638,254.330	17.42%	SCOTIA PARTNERS MODERATE GROWTH PORTFOLIO
Mackenzie Global Dividend Fund	O	11,012,062.516	25.12%	THE CANADIAN ELEVATOR INDUSTRY PENSION FUND A/C 902
Mackenzie Global Dividend Fund	O5	108,991.982	99.84%	INVESTOR 138
Mackenzie Global Dividend Fund	PWFB5	780.995	13.41%	INVESTOR 139
Mackenzie Global Dividend Fund	PWFB5	4,959.388	85.13%	INVESTOR 140
Mackenzie Global Dividend Fund	PWX8	69,547.487	60.14%	INVESTOR 141
Mackenzie Global Dividend Fund	PWX8	16,800.861	14.53%	INVESTOR 142
Mackenzie Global Dividend Fund	PWX8	16,189.942	14.00%	INVESTOR 143
Mackenzie Global Dividend Fund	R	1,522,893.791	11.89%	CIBC AS CUSTODIAN FOR SYMMETRY ONE REGISTERED BALANCED PORTFOLIO
Mackenzie Global Dividend Fund	R	1,912,532.287	14.94%	CIBC AS CUSTODIAN FOR SYMMETRY ONE REGISTERED GROWTH PORTFOLIO
Mackenzie Global Dividend Fund	R	3,185,726.721	24.88%	CIBC AS CUSTODIAN FOR SYMMETRY ONE REGISTERED MODERATE GROWTH PORTFOLIO
Mackenzie Global Dividend Fund	R	1,994,578.297	15.58%	CIBC AS CUSTODIAN FOR MACKENZIE PR GLB INC BL PL PW
Mackenzie Global Dividend Fund	S	701,485.336	99.99%	UNIVERSAL GLOBAL INFRASTRUCTURE SERIES S
Mackenzie Global Dividend Fund	U5	953.094	37.95%	INVESTOR 144
Mackenzie Global Dividend Fund	U5	894.072	35.60%	INVESTOR 145

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Mackenzie Global Dividend Fund	U5	664.135	26.45%	INVESTOR 146
Mackenzie Global Resource Fund	CL	8,751,335.078	78.81%	CIBC AS CUSTODIAN FOR CANADA LIFE GLOBAL RESOURCE FUND
Mackenzie Global Resource Fund	CL	1,270,563.008	11.44%	CIBC MELLON GLOBAL SECURITIES SERV. AS CUSTODIAN FOR QIS AGGRESSIVE FOLIO S
Mackenzie Global Resource Fund	FB	380.342	11.65%	INVESTOR 147
Mackenzie Global Resource Fund	FB	680.042	20.83%	INVESTOR 148
Mackenzie Global Resource Fund	FB	350.406	10.73%	INVESTOR 149
Mackenzie Global Resource Fund	FB	430.649	13.19%	INVESTOR 150
Mackenzie Global Resource Fund	FB	336.626	10.31%	INVESTOR 151
Mackenzie Global Resource Fund	G	913.002	12.76%	INVESTOR 152
Mackenzie Global Resource Fund	G	839.426	11.73%	INVESTOR 153
Mackenzie Global Resource Fund	G	788.163	11.01%	INVESTOR 154
Mackenzie Global Resource Fund	I	10,511.077	100.00%	INVESTOR 155
Mackenzie Global Resource Fund	LB	1,755.667	12.31%	INVESTOR 156
Mackenzie Global Resource Fund	LB	1,440.920	10.10%	INVESTOR 157
Mackenzie Global Resource Fund	LB	1,594.955	11.18%	INVESTOR 158
Mackenzie Global Resource Fund	LW	2,265.621	12.43%	INVESTOR 159
Mackenzie Global Resource Fund	LW	1,828.702	10.04%	INVESTOR 160
Mackenzie Global Resource Fund	O	46,257.081	22.02%	BMO LIFE ASSURANCE COMPANY
Mackenzie Global Resource Fund	O	125,505.761	59.74%	MANULIFE UNIVERSAL LIFE
Mackenzie Global Resource Fund	PWFB	2,101.741	14.57%	INVESTOR 161
Mackenzie Global Resource Fund	PWFB	2,101.741	14.57%	INVESTOR 162
Mackenzie Global Resource Fund	PWFB	2,446.207	16.96%	JOHN W FINANCIAL
Mackenzie Global Resource Fund	PWFB	1,646.305	11.41%	INVESTOR 163
Mackenzie Global Resource Fund	PWFB	2,303.392	15.97%	INVESTOR 164
Mackenzie Global Resource Fund	PWX	7,171.649	16.09%	INVESTOR 165
Mackenzie Global Resource Fund	R	149.211	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Balanced Fund	D	851.259	12.24%	INVESTOR 166
Mackenzie Global Sustainable Balanced Fund	D	957.302	13.76%	INVESTOR 167
Mackenzie Global Sustainable Balanced Fund	D	1,441.394	20.72%	INVESTOR 168
Mackenzie Global Sustainable Balanced Fund	D	855.688	12.30%	INVESTOR 169
Mackenzie Global Sustainable Balanced Fund	F8	27,649.909	14.11%	INVESTOR 170
Mackenzie Global Sustainable Balanced Fund	FB	3,775.310	10.78%	INVESTOR 171
Mackenzie Global Sustainable Balanced Fund	FB5	82.938	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Balanced Fund	LF	7,536.351	15.99%	INVESTOR 30
Mackenzie Global Sustainable Balanced Fund	LF	7,386.381	15.67%	INVESTOR 172
Mackenzie Global Sustainable Balanced Fund	LF5	966.889	92.92%	INVESTOR 173
Mackenzie Global Sustainable Balanced Fund	LW5	6,554.492	35.79%	INVESTOR 174
Mackenzie Global Sustainable Balanced Fund	LW5	5,106.764	27.88%	INVESTOR 175

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Global Sustainable Balanced Fund	LW5	5,105.762	27.88%	INVESTOR 176
Mackenzie Global Sustainable Balanced Fund	LX	1,274.424	92.20%	INVESTOR 177
Mackenzie Global Sustainable Balanced Fund	O	11,426.871	99.10%	HRM HOMEWARD BOUND CITY POUND
Mackenzie Global Sustainable Balanced Fund	PWFB	21,824.383	27.43%	INVESTOR 178
Mackenzie Global Sustainable Balanced Fund	PWFB	16,380.872	20.59%	INVESTOR 179
Mackenzie Global Sustainable Balanced Fund	PWFB	9,987.049	12.55%	MARIO MUJICA M.D. INC.
Mackenzie Global Sustainable Balanced Fund	PWFB5	82.965	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Balanced Fund	PWT5	1,644.819	95.20%	INVESTOR 180
Mackenzie Global Sustainable Balanced Fund	PWT8	94.099	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Balanced Fund	PWX	101.940	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Balanced Fund	PWX8	91.142	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Balanced Fund	T5	3,352.645	37.49%	INVESTOR 181
Mackenzie Global Sustainable Balanced Fund	T5	2,707.294	30.27%	INVESTOR 182
Mackenzie Global Sustainable Balanced Fund	T5	1,379.501	15.43%	INVESTOR 183
Mackenzie Global Sustainable Balanced Fund	T8	94.099	19.09%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Balanced Fund	T8	398.933	80.91%	INVESTOR 184
Mackenzie Global Sustainable Bond Fund	A	9,591.010	56.28%	3080170 CANADA INC
Mackenzie Global Sustainable Bond Fund	A	2,068.494	12.14%	INVESTOR 185
Mackenzie Global Sustainable Bond Fund	A	2,474.461	14.52%	INVESTOR 186
Mackenzie Global Sustainable Bond Fund	D	100.682	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Bond Fund	FB	178.024	55.65%	INVESTOR 187
Mackenzie Global Sustainable Bond Fund	FB	100.828	31.52%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Bond Fund	FB	41.044	12.83%	INVESTOR 188
Mackenzie Global Sustainable Bond Fund	O	101.064	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Bond Fund	PW	7,988.014	14.11%	INVESTOR 189
Mackenzie Global Sustainable Bond Fund	PW	7,588.613	13.41%	INVESTOR 189
Mackenzie Global Sustainable Bond Fund	PW	9,828.821	17.37%	INVESTOR 190
Mackenzie Global Sustainable Bond Fund	PW	6,885.098	12.16%	INVESTOR 191
Mackenzie Global Sustainable Bond Fund	PWFB	1,190.755	40.52%	INVESTOR 192
Mackenzie Global Sustainable Bond Fund	PWFB	1,647.082	56.05%	INVESTOR 193
Mackenzie Global Sustainable Bond Fund	PWX	100.915	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Sustainable Bond Fund	R	4,250,699.910	100.00%	CIBC AS CUSTODIAN FOR MACKENZIE GLOBAL SUSTAINABILITY AND IMPACT BALANCED FUND
Mackenzie Global Sustainable Bond Fund	SC	3,969.699	10.22%	INVESTOR 194



LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Mackenzie Global Tactical Bond Fund	CL	350,282.432	50.93%	CIBC AS CUSTODIAN FOR CANADA LIFE GLOBAL FOCUSED GROWTH BAL FUND
Mackenzie Global Tactical Bond Fund	CL	337,463.606	49.07%	CIBC AS CUSTODIAN FOR CANADA LIFE STRATEGIC INCOME FUND – FIXED INCOME
Mackenzie Global Tactical Bond Fund	D	3,675.156	14.29%	INVESTOR 195
Mackenzie Global Tactical Bond Fund	D	3,231.719	12.57%	INVESTOR 196
Mackenzie Global Tactical Bond Fund	D	3,130.665	12.18%	INVESTOR 197
Mackenzie Global Tactical Bond Fund	D	3,586.350	13.95%	INVESTOR 198
Mackenzie Global Tactical Bond Fund	D	3,146.374	12.24%	INVESTOR 199
Mackenzie Global Tactical Bond Fund	F5	3,826.160	50.60%	1482015 ALBERTA INC.
Mackenzie Global Tactical Bond Fund	F5	2,762.314	36.53%	INVESTOR 200
Mackenzie Global Tactical Bond Fund	FB	2,549.110	18.14%	INVESTOR 201
Mackenzie Global Tactical Bond Fund	FB	2,843.602	20.24%	INVESTOR 202
Mackenzie Global Tactical Bond Fund	FB	1,507.166	10.73%	INVESTOR 203
Mackenzie Global Tactical Bond Fund	IG	97,479.619	99.89%	CIBC AS CUSTODIAN FOR IG MANAGED FUND IMSF - IG MACKENZIE STRATEGIC INCOME FUND
Mackenzie Global Tactical Bond Fund	LF5	77.917	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Tactical Bond Fund	LW5	2,606.743	34.16%	INVESTOR 204
Mackenzie Global Tactical Bond Fund	LW5	2,783.090	36.47%	INVESTOR 205
Mackenzie Global Tactical Bond Fund	LW5	1,505.674	19.73%	INVESTOR 206
Mackenzie Global Tactical Bond Fund	LX	108.202	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Tactical Bond Fund	O	243,424.922	41.68%	THE EQUITABLE LIFE INSURANCE OF CANADA
Mackenzie Global Tactical Bond Fund	PWFB	10,639.951	11.78%	INVESTOR 207
Mackenzie Global Tactical Bond Fund	PWT5	2,934.739	20.06%	INVESTOR 208
Mackenzie Global Tactical Bond Fund	PWT5	7,097.919	48.51%	INVESTOR 209
Mackenzie Global Tactical Bond Fund	PWT5	2,633.736	18.00%	INVESTOR 210
Mackenzie Global Tactical Bond Fund	PWT8	3,118.311	41.91%	INVESTOR 211
Mackenzie Global Tactical Bond Fund	PWT8	4,089.092	54.95%	INVESTOR 212
Mackenzie Global Tactical Bond Fund	PWX	41,154.406	17.63%	CARTIER PROPERTY TRUST
Mackenzie Global Tactical Bond Fund	PWX8	19,228.898	84.75%	INVESTOR 213
Mackenzie Global Tactical Bond Fund	PWX8	3,215.546	14.17%	INVESTOR 214
Mackenzie Global Tactical Bond Fund	R	14,692,858.310	86.63%	CIBC AS CUSTODIAN FOR MACKENZIE GLOBAL GROWTH BALANCED FUND
Mackenzie Global Tactical Bond Fund	S	37,502.947	99.68%	LONDON LIFE GLOBAL TACTICAL BOND FUND 10.23MF
Mackenzie Global Tactical Bond Fund	S5	1,832.948	11.55%	INVESTOR 215
Mackenzie Global Tactical Bond Fund	S5	3,774.634	23.79%	INVESTOR 216
Mackenzie Global Tactical Bond Fund	S5	2,331.968	14.70%	INVESTOR 217

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Fund	Series	Number of securities	% of Series	Investor
Mackenzie Global Women's Leadership Fund	D	1,494.143	37.17%	9085-1825 QUEBEC INC
Mackenzie Global Women's Leadership Fund	D	417.771	10.39%	INVESTOR 218
Mackenzie Global Women's Leadership Fund	D	1,639.293	40.78%	INVESTOR 219
Mackenzie Global Women's Leadership Fund	F5	1,460.603	31.38%	INVESTOR 220
Mackenzie Global Women's Leadership Fund	F5	3,113.891	66.90%	INVESTOR 221
Mackenzie Global Women's Leadership Fund	F8	5,136.364	12.83%	INVESTOR 222
Mackenzie Global Women's Leadership Fund	F8	18,819.755	47.02%	INVESTOR 223
Mackenzie Global Women's Leadership Fund	F8	6,398.042	15.98%	INVESTOR 224
Mackenzie Global Women's Leadership Fund	FB	2,456.772	12.10%	DRE ANDREANE BLAIN HEBERT INC.
Mackenzie Global Women's Leadership Fund	FB5	84.215	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Women's Leadership Fund	LF	9,572.584	65.98%	9219-6799 QUEBEC INC
Mackenzie Global Women's Leadership Fund	LF	1,884.783	12.99%	INVESTOR 225
Mackenzie Global Women's Leadership Fund	LF	2,472.753	17.04%	LA GUITARE A L'ENVER,
Mackenzie Global Women's Leadership Fund	LW	4,209.677	10.03%	INVESTOR 226
Mackenzie Global Women's Leadership Fund	O	853.024	52.83%	INVESTOR 227
Mackenzie Global Women's Leadership Fund	O	657.056	40.69%	INVESTOR 228
Mackenzie Global Women's Leadership Fund	PWFB	5,239.378	12.61%	INVESTOR 179
Mackenzie Global Women's Leadership Fund	PWFB	4,372.115	10.53%	INVESTOR 229
Mackenzie Global Women's Leadership Fund	PWFB	6,953.792	16.74%	INVESTOR 230
Mackenzie Global Women's Leadership Fund	PWFB5	84.831	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Women's Leadership Fund	PWT5	78.053	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Women's Leadership Fund	PWT8	1,535.431	94.25%	INVESTOR 231
Mackenzie Global Women's Leadership Fund	PWX	103.067	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Women's Leadership Fund	PWX8	94.651	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Women's Leadership Fund	T5	83.605	27.23%	INVESTOR 232
Mackenzie Global Women's Leadership Fund	T5	137.727	44.86%	INVESTOR 233
Mackenzie Global Women's Leadership Fund	T5	77.501	25.24%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Global Women's Leadership Fund	T8	92.936	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Greenchip Global Environmental All Cap Fund	F8	33,532.511	30.62%	FIRST CHURCH OF CHRIST, SCIENTIST, TORONTO
Mackenzie Greenchip Global Environmental All Cap Fund	F8	15,291.382	13.96%	MORNINGVIEW INC.
Mackenzie Greenchip Global Environmental All Cap Fund	FB5	818.870	91.23%	INVESTOR 234
Mackenzie Greenchip Global Environmental All Cap Fund	PWFB5	909.007	40.69%	INVESTOR 235
Mackenzie Greenchip Global Environmental All Cap Fund	PWFB5	1,026.541	45.96%	INVESTOR 236
Mackenzie Greenchip Global Environmental All Cap Fund	PWT5	8,593.231	10.85%	INVESTOR 237

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<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Greenchip Global Environmental All Cap Fund	PWT8	24,798.661	15.25%	INVESTOR 238
Mackenzie Greenchip Global Environmental All Cap Fund	PWX8	3,481.456	36.77%	LASTING PERFORMANCE HOLDING LTD
Mackenzie Greenchip Global Environmental All Cap Fund	PWX8	3,481.456	36.77%	INVESTOR 239
Mackenzie Greenchip Global Environmental All Cap Fund	PWX8	2,422.732	25.59%	INVESTOR 102
Mackenzie Greenchip Global Environmental All Cap Fund	R	100.793	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Greenchip Global Environmental Balanced Fund	D	2,474.880	24.71%	CRYSTAL 777X HOLDING, LTD
Mackenzie Greenchip Global Environmental Balanced Fund	D	2,474.880	24.71%	INVESTOR 240
Mackenzie Greenchip Global Environmental Balanced Fund	D	2,491.082	24.87%	INVESTOR 241
Mackenzie Greenchip Global Environmental Balanced Fund	D	2,474.880	24.71%	INVESTOR 242
Mackenzie Greenchip Global Environmental Balanced Fund	F5	11,534.033	10.29%	INVESTOR 243
Mackenzie Greenchip Global Environmental Balanced Fund	F8	3,438.053	46.36%	BULKLEY VALLEY HEALTHCARE & HOSPITAL FOUNDATION
Mackenzie Greenchip Global Environmental Balanced Fund	F8	3,908.420	52.70%	INVESTOR 244
Mackenzie Greenchip Global Environmental Balanced Fund	FB	729.276	25.61%	INVESTOR 245
Mackenzie Greenchip Global Environmental Balanced Fund	FB	490.986	17.24%	INVESTOR 246
Mackenzie Greenchip Global Environmental Balanced Fund	FB	983.700	34.54%	INVESTOR 247
Mackenzie Greenchip Global Environmental Balanced Fund	FB5	68.650	89.05%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Greenchip Global Environmental Balanced Fund	FB5	8.443	10.95%	INVESTOR 248
Mackenzie Greenchip Global Environmental Balanced Fund	O	99.632	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Greenchip Global Environmental Balanced Fund	PWFB	22,437.050	22.45%	INVESTOR 249
Mackenzie Greenchip Global Environmental Balanced Fund	PWFB	16,442.240	16.45%	INVESTOR 250
Mackenzie Greenchip Global Environmental Balanced Fund	PWFB	11,026.557	11.03%	INVESTOR 251
Mackenzie Greenchip Global Environmental Balanced Fund	PWFB5	68.647	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Greenchip Global Environmental Balanced Fund	PWT5	68.652	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Greenchip Global Environmental Balanced Fund	PWT8	3,368.324	97.97%	INVESTOR 252
Mackenzie Greenchip Global Environmental Balanced Fund	PWX	4,944.774	12.93%	GESTION DE PORTEFEUILLE LABAR INC.
Mackenzie Greenchip Global Environmental Balanced Fund	PWX	8,246.696	21.56%	INVESTOR 253

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<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Greenchip Global Environmental Balanced Fund	PWX	24,952.341	65.25%	INVESTOR 254
Mackenzie Greenchip Global Environmental Balanced Fund	PWX8	69.613	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Greenchip Global Environmental Balanced Fund	T5	2,682.301	18.05%	INVESTOR 255
Mackenzie Greenchip Global Environmental Balanced Fund	T5	2,019.359	13.59%	INVESTOR 256
Mackenzie Greenchip Global Environmental Balanced Fund	T5	3,415.692	22.98%	INVESTOR 257
Mackenzie Greenchip Global Environmental Balanced Fund	T5	2,012.680	13.54%	INVESTOR 258
Mackenzie Greenchip Global Environmental Balanced Fund	T5	2,069.065	13.92%	INVESTOR 259
Mackenzie Greenchip Global Environmental Balanced Fund	T8	375.101	20.82%	INVESTOR 260
Mackenzie Greenchip Global Environmental Balanced Fund	T8	496.563	27.56%	INVESTOR 260
Mackenzie Greenchip Global Environmental Balanced Fund	T8	243.619	13.52%	INVESTOR 261
Mackenzie Greenchip Global Environmental Balanced Fund	T8	509.931	28.30%	INVESTOR 261
Mackenzie Income Fund	F8	7,876.381	22.06%	INVESTOR 262
Mackenzie Income Fund	F8	8,980.230	25.16%	LATTIMER HOLDINGS INC.
Mackenzie Income Fund	F8	8,742.694	24.49%	INVESTOR 263
Mackenzie Income Fund	F8	5,807.705	16.27%	INVESTOR 264
Mackenzie Income Fund	I	132,181.954	65.13%	INVESTOR 265
Mackenzie Income Fund	I	61,564.269	30.34%	INVESTOR 266
Mackenzie Income Fund	O	3,288,369.151	61.17%	EQUITABLE LIFE INSURANCE COMPANY OF CANADA
Mackenzie Income Fund	O	1,688,198.393	31.40%	MANULIFE UNIVERSAL LIFE
Mackenzie Income Fund	PWT8	11,903.108	10.93%	INVESTOR 267
Mackenzie Income Fund	PWT8	12,519.980	11.50%	INVESTOR 268
Mackenzie Income Fund	PWT8	13,697.439	12.58%	INVESTOR 269
Mackenzie Income Fund	PWT8	16,408.245	15.07%	INVESTOR 270
Mackenzie Income Fund	PWX	40,879.871	15.57%	INVESTOR 271
Mackenzie Income Fund	PWX8	85.994	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Income Fund	R	1,155,394.351	100.00%	THE GREAT-WEST LIFE, ASSURANCE COMPANY - MACKENZIE SENTINEL INCOME, SERIES B
Mackenzie Income Fund	S	38,761,056.201	100.00%	CANADA LIFE SENTINEL, INCOME FUND SF521
Mackenzie Income Fund	T8	1,010.839	12.60%	INVESTOR 272
Mackenzie Income Fund	T8	1,986.303	24.76%	INVESTOR 273
Mackenzie Income Fund	T8	2,170.869	27.06%	INVESTOR 274
Mackenzie Income Fund	T8	1,185.027	14.77%	INVESTOR 275

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Income Fund	T8	956.421	11.92%	INVESTOR 276
Mackenzie Ivy Canadian Fund	CL	48,032.132	100.00%	CIBC AS CUSTODIAN FOR CANADA LIFE CANADIAN BALANCED FUND
Mackenzie Ivy Canadian Fund	F5	5,553.778	69.38%	INVESTOR 277
Mackenzie Ivy Canadian Fund	F5	841.501	10.51%	INVESTOR 278
Mackenzie Ivy Canadian Fund	F5	1,527.769	19.09%	INVESTOR 279
Mackenzie Ivy Canadian Fund	F8	5,279.068	17.80%	INVESTOR 280
Mackenzie Ivy Canadian Fund	F8	7,073.747	23.85%	INVESTOR 281
Mackenzie Ivy Canadian Fund	F8	9,523.500	32.11%	INVESTOR 282
Mackenzie Ivy Canadian Fund	FB5	112.802	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Ivy Canadian Fund	J	8,176.255	18.63%	INVESTOR 283
Mackenzie Ivy Canadian Fund	J	11,826.821	26.95%	INVESTOR 61
Mackenzie Ivy Canadian Fund	J	4,536.413	10.34%	INVESTOR 284
Mackenzie Ivy Canadian Fund	O	136,554.087	13.52%	PORTFOLIO MORNINGSTAR, BALANCED
Mackenzie Ivy Canadian Fund	O	447,992.407	44.34%	THE EQUITABLE LIFE INSURANCE OF CANADA
Mackenzie Ivy Canadian Fund	PWFB	10,017.586	11.90%	INVESTOR 285
Mackenzie Ivy Canadian Fund	PWFB5	93.049	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Ivy Canadian Fund	PWT5	2,179.865	19.71%	INVESTOR 286
Mackenzie Ivy Canadian Fund	PWT5	1,829.879	16.55%	INVESTOR 287
Mackenzie Ivy Canadian Fund	PWT5	4,544.861	41.09%	INVESTOR 288
Mackenzie Ivy Canadian Fund	PWT5	1,151.751	10.41%	INVESTOR 289
Mackenzie Ivy Canadian Fund	PWT8	6,057.259	94.22%	INVESTOR 290
Mackenzie Ivy Canadian Fund	PWX	84,622.155	36.49%	INVESTOR 291
Mackenzie Ivy Canadian Fund	PWX8	86.815	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Ivy Canadian Fund	R	134,858.923	100.00%	THE GREAT-WEST LIFE ASSURANCE COMPANY - MACKENZIE IVY CANADIAN FUND
Mackenzie Ivy Canadian Fund	T5	4,678.501	10.89%	INVESTOR 292
Mackenzie Ivy Canadian Fund	T5	5,055.163	11.77%	INVESTOR 293
Mackenzie Ivy Canadian Fund	T5	7,732.197	18.00%	INVESTOR 294
Mackenzie Ivy Canadian Fund	T8	2,648.474	14.25%	INVESTOR 295
Mackenzie Ivy Canadian Fund	T8	2,035.638	10.95%	INVESTOR 296
Mackenzie Ivy Canadian Fund	T8	1,902.000	10.23%	INVESTOR 297
Mackenzie Ivy Canadian Fund	T8	1,961.166	10.55%	INVESTOR 298
Mackenzie Ivy Canadian Fund	T8	1,958.621	10.54%	INVESTOR 299
Mackenzie Ivy International Fund	D	7,348.144	56.30%	INVESTOR 300
Mackenzie Ivy International Fund	F5	94.254	12.11%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Ivy International Fund	F5	684.292	87.89%	INVESTOR 301
Mackenzie Ivy International Fund	F8	204.561	46.33%	INVESTOR 302

## LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Ivy International Fund	F8	90.205	20.43%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Ivy International Fund	F8	140.855	31.90%	INVESTOR 303
Mackenzie Ivy International Fund	FB	2,820.978	24.53%	INVESTOR 304
Mackenzie Ivy International Fund	FB	1,185.127	10.30%	INVESTOR 305
Mackenzie Ivy International Fund	FB	1,724.162	14.99%	INVESTOR 306
Mackenzie Ivy International Fund	FB5	80.941	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Ivy International Fund	I	34,396.519	60.97%	INVESTOR 307
Mackenzie Ivy International Fund	I	6,864.299	12.17%	INVESTOR 308
Mackenzie Ivy International Fund	LB	1,622.510	10.47%	INVESTOR 309
Mackenzie Ivy International Fund	LB	2,231.351	14.40%	INVESTOR 310
Mackenzie Ivy International Fund	O	10,127.784	10.68%	INVESTOR 311
Mackenzie Ivy International Fund	PWFB	7,398.517	12.43%	INVESTOR 312
Mackenzie Ivy International Fund	PWFB	6,086.381	10.22%	INVESTOR 313
Mackenzie Ivy International Fund	PWFB	6,340.424	10.65%	INVESTOR 314
Mackenzie Ivy International Fund	PWFB	11,086.377	18.62%	INVESTOR 315
Mackenzie Ivy International Fund	PWFB5	82.298	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Ivy International Fund	PWT5	89.891	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Ivy International Fund	PWT8	87.857	100.00%	INVESTOR 316 MACKENZIE FINANCIAL CORPORATION
Mackenzie Ivy International Fund	PWX	1,046.136	15.57%	INVESTOR 317
Mackenzie Ivy International Fund	PWX	928.378	13.82%	INVESTOR 318
Mackenzie Ivy International Fund	PWX	919.134	13.68%	INVESTOR 319
Mackenzie Ivy International Fund	PWX8	89.401	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Ivy International Fund	R	47,881.044	10.70%	CIBC AS CUSTODIAN FOR MACKENZIE PR CDN FOC EQ PL PW
Mackenzie Ivy International Fund	R	399,458.730	89.30%	CIBC AS CUSTODIAN FOR MACKENZIE PR GLB EQ PL PW
Mackenzie Ivy International Fund	S	1,724,426.550	90.58%	LONDON LIFE - INTERNATIONAL STOCK FUND 3.01 MF
Mackenzie Ivy International Fund	T5	1,654.646	98.07%	INVESTOR 320
Mackenzie Ivy International Fund	T8	55.298	38.86%	INVESTOR 321
Mackenzie Ivy International Fund	T8	87.003	61.14%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Balanced Portfolio	D	4,387.457	12.96%	INVESTOR 322
Mackenzie Monthly Income Balanced Portfolio	D	4,581.293	13.53%	INVESTOR 323
Mackenzie Monthly Income Balanced Portfolio	D	9,134.518	26.98%	INVESTOR 324
Mackenzie Monthly Income Balanced Portfolio	F8	90,365.262	20.16%	RAHNEK LTD.
Mackenzie Monthly Income Balanced Portfolio	LF5	13,751.301	80.23%	INVESTOR 325
Mackenzie Monthly Income Balanced Portfolio	LF5	3,311.990	19.32%	INVESTOR 32
Mackenzie Monthly Income Balanced Portfolio	LW5	10,233.120	14.66%	INVESTOR 326
Mackenzie Monthly Income Balanced Portfolio	LW5	18,371.032	26.32%	INVESTOR 327

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Mackenzie Monthly Income Balanced Portfolio	LX	4,110.891	10.21%	INVESTOR 328
Mackenzie Monthly Income Balanced Portfolio	LX	4,542.555	11.28%	INVESTOR 329
Mackenzie Monthly Income Balanced Portfolio	LX	6,097.486	15.14%	INVESTOR 330
Mackenzie Monthly Income Balanced Portfolio	LX	6,089.044	15.12%	INVESTOR 331
Mackenzie Monthly Income Balanced Portfolio	O	81,067.745	21.18%	INVESTOR 332
Mackenzie Monthly Income Balanced Portfolio	PWX8	16,716.451	99.50%	INVESTOR 333
Mackenzie Monthly Income Balanced Portfolio	T8	61,476.642	18.57%	INVESTOR 334
Mackenzie Monthly Income Conservative Portfolio	D	21,410.469	17.05%	INVESTOR 335
Mackenzie Monthly Income Conservative Portfolio	F8	56,665.425	13.14%	INVESTOR 336
Mackenzie Monthly Income Conservative Portfolio	F8	52,865.061	12.25%	INVESTOR 337
Mackenzie Monthly Income Conservative Portfolio	F8	59,639.629	13.83%	INVESTOR 338
Mackenzie Monthly Income Conservative Portfolio	LF5	18,178.777	10.40%	INVESTOR 339
Mackenzie Monthly Income Conservative Portfolio	LF5	27,123.858	15.52%	INVESTOR 340
Mackenzie Monthly Income Conservative Portfolio	LF5	27,304.110	15.62%	INVESTOR 341
Mackenzie Monthly Income Conservative Portfolio	LF5	20,394.192	11.67%	INVESTOR 342
Mackenzie Monthly Income Conservative Portfolio	LF5	32,199.395	18.42%	INVESTOR 343
Mackenzie Monthly Income Conservative Portfolio	O	70,475.239	17.06%	FUNDECO INC.
Mackenzie Monthly Income Conservative Portfolio	PWT8	90,531.642	14.55%	INVESTOR 344
Mackenzie Monthly Income Conservative Portfolio	PWX8	84.771	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Conservative Portfolio	T8	19,449.125	10.43%	INVESTOR 345
Mackenzie Monthly Income Conservative Portfolio	T8	43,818.065	23.49%	INVESTOR 346
Mackenzie Monthly Income Growth Portfolio	A	2,672.761	18.48%	INVESTOR 347
Mackenzie Monthly Income Growth Portfolio	A	10,000.000	69.13%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Growth Portfolio	D	66.667	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Growth Portfolio	F	667.967	90.93%	JOHN W FINANCIAL
Mackenzie Monthly Income Growth Portfolio	F8	66.667	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Growth Portfolio	FB	66.667	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Growth Portfolio	O	66.667	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Growth Portfolio	PW	66.667	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Growth Portfolio	PWFB	66.667	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Growth Portfolio	PWT8	66.667	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Growth Portfolio	PWX	66.667	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Growth Portfolio	PWX8	66.667	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Monthly Income Growth Portfolio	T8	66.667	100.00%	MACKENZIE FINANCIAL CORPORATION

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Private Canadian Focused Equity Pool	LF	18,055.910	11.60%	9219-6799 QUEBEC INC
Mackenzie Private Canadian Focused Equity Pool	LF	20,101.519	12.92%	INVESTOR 348
Mackenzie Private Canadian Focused Equity Pool	LF	16,171.807	10.39%	INVESTOR 349
Mackenzie Private Canadian Focused Equity Pool	LF5	4,080.383	22.24%	INVESTOR 350
Mackenzie Private Canadian Focused Equity Pool	LF5	14,081.726	76.76%	INVESTOR 351
Mackenzie Private Canadian Focused Equity Pool	LW	14,242.181	16.49%	INVESTOR 352
Mackenzie Private Canadian Focused Equity Pool	LW	17,667.489	20.45%	INVESTOR 353
Mackenzie Private Canadian Focused Equity Pool	LW	9,729.549	11.26%	INVESTOR 354
Mackenzie Private Canadian Focused Equity Pool	LW5	177.300	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Canadian Focused Equity Pool	O	121.485	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Canadian Focused Equity Pool	PW	72,768.519	23.03%	BRUDEN INC.
Mackenzie Private Canadian Focused Equity Pool	PWF5	10,707.646	97.97%	INVESTOR 355
Mackenzie Private Canadian Focused Equity Pool	PWF8	228.666	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Canadian Focused Equity Pool	PWFB	247.339	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Canadian Focused Equity Pool	PWFB5	206.785	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Canadian Focused Equity Pool	PWT5	6,974.716	23.69%	2165485 ONTARIO INCORPORATED
Mackenzie Private Canadian Focused Equity Pool	PWT5	13,834.201	47.00%	2500618 ONTARIO LTD.
Mackenzie Private Canadian Focused Equity Pool	PWT5	8,419.643	28.60%	INVESTOR 356
Mackenzie Private Canadian Focused Equity Pool	PWT8	217.791	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Canadian Focused Equity Pool	PWX	36,336.188	58.81%	INVESTOR 357
Mackenzie Private Canadian Focused Equity Pool	PWX	25,325.697	40.99%	INVESTOR 358
Mackenzie Private Canadian Focused Equity Pool	PWX5	110.569	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Canadian Focused Equity Pool	PWX8	114.324	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Conservative Income Balanced Pool	O	78.969	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Conservative Income Balanced Pool	PWF	111,068.687	11.71%	INVESTOR 359
Mackenzie Private Global Conservative Income Balanced Pool	PWF8	97.433	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Conservative Income Balanced Pool	PWFB	76,072.324	79.10%	INVESTOR 360
Mackenzie Private Global Conservative Income Balanced Pool	PWFB	16,207.932	16.85%	INVESTOR 361
Mackenzie Private Global Conservative Income Balanced Pool	PWT8	16,651.361	45.62%	INVESTOR 362
Mackenzie Private Global Conservative Income Balanced Pool	PWT8	19,755.214	54.12%	INVESTOR 363
Mackenzie Private Global Conservative Income Balanced Pool	PWX	11,265.623	12.76%	INVESTOR 364



LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Private Global Conservative Income Balanced Pool	PWX	16,653.040	18.86%	INVESTOR 365
Mackenzie Private Global Conservative Income Balanced Pool	PWX	24,549.691	27.80%	INVESTOR 366
Mackenzie Private Global Conservative Income Balanced Pool	PWX	13,755.597	15.58%	INVESTOR 367
Mackenzie Private Global Conservative Income Balanced Pool	PWX	20,627.412	23.36%	INVESTOR 368
Mackenzie Private Global Conservative Income Balanced Pool	PWX8	94.915	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Equity Pool	LF	12,660.216	10.03%	7827458 CANADA INC.
Mackenzie Private Global Equity Pool	LF	27,344.006	21.66%	INVESTOR 348
Mackenzie Private Global Equity Pool	LF	12,669.913	10.04%	INVESTOR 369
Mackenzie Private Global Equity Pool	LF5	1,396.037	20.36%	INVESTOR 350
Mackenzie Private Global Equity Pool	LF5	5,055.451	73.73%	INVESTOR 351
Mackenzie Private Global Equity Pool	LW	12,555.201	19.38%	INVESTOR 370
Mackenzie Private Global Equity Pool	LW	9,855.342	15.21%	INVESTOR 353
Mackenzie Private Global Equity Pool	LW5	4,795.530	96.45%	INVESTOR 371
Mackenzie Private Global Equity Pool	O	120.654	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Equity Pool	PWF5	7,877.722	10.05%	INVESTOR 372
Mackenzie Private Global Equity Pool	PWF5	42,384.152	54.09%	INVESTOR 373
Mackenzie Private Global Equity Pool	PWF5	8,431.844	10.76%	INVESTOR 374
Mackenzie Private Global Equity Pool	PWF5	10,445.469	13.33%	INVESTOR 375
Mackenzie Private Global Equity Pool	PWF5	9,002.687	11.49%	INVESTOR 376
Mackenzie Private Global Equity Pool	PWF8	46,646.594	58.07%	INVESTOR 377
Mackenzie Private Global Equity Pool	PWF8	33,462.852	41.65%	INVESTOR 378
Mackenzie Private Global Equity Pool	PWFB	8,620.048	52.00%	8298211 CANADA INC.
Mackenzie Private Global Equity Pool	PWFB	1,960.060	11.82%	INVESTOR 379
Mackenzie Private Global Equity Pool	PWFB	5,755.373	34.72%	INVESTOR 380
Mackenzie Private Global Equity Pool	PWFB5	202.880	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Equity Pool	PWT5	7,961.068	12.90%	2165485 ONTARIO INCORPORATED
Mackenzie Private Global Equity Pool	PWT5	15,978.139	25.90%	2500618 ONTARIO LTD.
Mackenzie Private Global Equity Pool	PWT5	13,207.523	21.41%	671426 ALBERTA LTD.
Mackenzie Private Global Equity Pool	PWT5	14,362.916	23.28%	INVESTOR 381
Mackenzie Private Global Equity Pool	PWT5	7,303.086	11.84%	INVESTOR 382
Mackenzie Private Global Equity Pool	PWT8	11,353.894	98.13%	INVESTOR 383
Mackenzie Private Global Equity Pool	PWX	6,839.414	11.48%	INVESTOR 384
Mackenzie Private Global Equity Pool	PWX	6,055.881	10.16%	INVESTOR 385
Mackenzie Private Global Equity Pool	PWX	7,447.179	12.50%	INVESTOR 357
Mackenzie Private Global Equity Pool	PWX	15,517.438	26.04%	INVESTOR 386
Mackenzie Private Global Equity Pool	PWX	23,614.311	39.62%	INVESTOR 358
Mackenzie Private Global Equity Pool	PWX5	107.533	100.00%	MACKENZIE FINANCIAL CORPORATION

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Mackenzie Private Global Equity Pool	PWX8	111.586	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Fixed Income Pool	LF	10,912.707	13.78%	ELIE-PHILIPPE KHOURY, M.D INC.
Mackenzie Private Global Fixed Income Pool	LF	14,033.298	17.72%	INVESTOR 351
Mackenzie Private Global Fixed Income Pool	LF	12,296.382	15.53%	INVESTOR 387
Mackenzie Private Global Fixed Income Pool	LF	10,626.087	13.42%	INVESTOR 388
Mackenzie Private Global Fixed Income Pool	LF	12,959.208	16.37%	PLACEMENTS PIERRE ET GUY COLL INC
Mackenzie Private Global Fixed Income Pool	LF5	78.731	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Fixed Income Pool	LW	6,526.099	14.20%	INVESTOR 389
Mackenzie Private Global Fixed Income Pool	LW	8,394.610	18.27%	INVESTOR 390
Mackenzie Private Global Fixed Income Pool	LW	7,712.583	16.78%	INVESTOR 353
Mackenzie Private Global Fixed Income Pool	LW	6,927.620	15.07%	INVESTOR 391
Mackenzie Private Global Fixed Income Pool	LW5	78.666	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Fixed Income Pool	O	111.118	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Fixed Income Pool	PW	29,662.918	11.76%	INVESTOR 392
Mackenzie Private Global Fixed Income Pool	PW	49,278.134	19.53%	REPAS HOLDINGS LTD.
Mackenzie Private Global Fixed Income Pool	PWF	77,357.569	33.37%	VAN BERKEL FARMS LTD.
Mackenzie Private Global Fixed Income Pool	PWF	26,665.873	11.50%	VAN BERKEL FARMS LTD.
Mackenzie Private Global Fixed Income Pool	PWF5	13,705.895	99.32%	9218-5818 QUEBEC INC.
Mackenzie Private Global Fixed Income Pool	PWF8	95.556	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Fixed Income Pool	PWFB	113.056	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Fixed Income Pool	PWFB5	86.259	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Fixed Income Pool	PWT5	8,740.189	98.94%	INVESTOR 393
Mackenzie Private Global Fixed Income Pool	PWT8	14,420.757	99.34%	INVESTOR 394
Mackenzie Private Global Fixed Income Pool	PWX	3,411.870	15.61%	INVESTOR 395
Mackenzie Private Global Fixed Income Pool	PWX	17,768.112	81.29%	INVESTOR 358
Mackenzie Private Global Fixed Income Pool	PWX5	90.893	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Fixed Income Pool	PWX8	93.675	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Global Income Balanced Pool	LF	38,616.015	10.64%	INVESTOR 396
Mackenzie Private Global Income Balanced Pool	O	31,874.232	77.20%	REAMINED SYSTEMS INC, IPP FOR GARY SMITH
Mackenzie Private Global Income Balanced Pool	O	5,105.181	12.37%	STRATEGIC CHARITABLE GIVING FOUNDATION
Mackenzie Private Global Income Balanced Pool	PWF8	21,567.603	17.94%	INVESTOR 397
Mackenzie Private Global Income Balanced Pool	PWF8	27,307.815	22.71%	INVESTOR 398
Mackenzie Private Global Income Balanced Pool	PWF8	22,390.370	18.62%	INVESTOR 399
Mackenzie Private Global Income Balanced Pool	PWF8	20,168.113	16.77%	HOUNDHEAD ENTERPRISES INC.

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Private Global Income Balanced Pool	PWF8	18,259.184	15.19%	INVESTOR 400
Mackenzie Private Global Income Balanced Pool	PWFB	55,800.037	13.40%	STRATEGIC CHARITABLE GIVING FOUNDATION
Mackenzie Private Global Income Balanced Pool	PWT8	4,801.216	30.45%	INVESTOR 401
Mackenzie Private Global Income Balanced Pool	PWT8	10,869.646	68.93%	INVESTOR 393
Mackenzie Private Global Income Balanced Pool	PWX	165,966.571	39.86%	STRATEGIC CHARITABLE GIVING FOUNDATION
Mackenzie Private Global Income Balanced Pool	PWX8	94.812	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private Income Balanced Pool	O	4,889.906	12.26%	INVESTOR 402
Mackenzie Private Income Balanced Pool	O	30,213.140	75.74%	INVESTOR 403
Mackenzie Private Income Balanced Pool	PWF8	201,486.395	32.30%	INVESTOR 404
Mackenzie Private Income Balanced Pool	PWF8	115,894.273	18.58%	NJSB ENTERTAINMENT INC.
Mackenzie Private Income Balanced Pool	PWFB	27,078.660	13.52%	8298211 CANADA INC.
Mackenzie Private Income Balanced Pool	PWFB	26,317.776	13.14%	INVESTOR 405
Mackenzie Private Income Balanced Pool	PWFB	20,985.272	10.48%	INVESTOR 406
Mackenzie Private Income Balanced Pool	PWT8	21,363.556	11.04%	671426 ALBERTA LTD.
Mackenzie Private Income Balanced Pool	PWT8	19,682.250	10.17%	INVESTOR 407
Mackenzie Private Income Balanced Pool	PWT8	45,027.096	23.27%	INVESTOR 408
Mackenzie Private Income Balanced Pool	PWT8	45,300.163	23.41%	INVESTOR 409
Mackenzie Private Income Balanced Pool	PWT8	21,730.161	11.23%	INVESTOR 410
Mackenzie Private Income Balanced Pool	PWX	105,635.779	20.70%	MCLEOD LAKE MACKENZIE COMMUNITY FOREST
Mackenzie Private Income Balanced Pool	PWX	165,687.831	32.46%	STRATEGIC CHARITABLE GIVING FOUNDATION
Mackenzie Private Income Balanced Pool	PWX8	97.246	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private US Equity Pool	LF	24,331.614	11.74%	INVESTOR 411
Mackenzie Private US Equity Pool	LF5	1,977.527	16.76%	INVESTOR 350
Mackenzie Private US Equity Pool	LF5	8,745.541	74.12%	INVESTOR 412
Mackenzie Private US Equity Pool	LW5	178.924	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private US Equity Pool	O	122.171	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private US Equity Pool	PW	51,583.492	14.87%	BRUDEN INC.
Mackenzie Private US Equity Pool	PWF	8,094.344	10.50%	8298092 CANADA INC.
Mackenzie Private US Equity Pool	PWF	9,361.974	12.14%	INVESTOR 413
Mackenzie Private US Equity Pool	PWF	8,955.411	11.62%	INVESTOR 414
Mackenzie Private US Equity Pool	PWF5	217.439	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private US Equity Pool	PWF8	224.252	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private US Equity Pool	PWFB	11,367.796	93.15%	INVESTOR 415
Mackenzie Private US Equity Pool	PWFB5	203.816	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private US Equity Pool	PWT5	6,728.599	15.43%	2165485 ONTARIO INCORPORATED

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Mackenzie Private US Equity Pool	PWT5	25,076.561	57.52%	2500618 ONTARIO LTD.
Mackenzie Private US Equity Pool	PWT5	7,240.219	16.61%	INVESTOR 416
Mackenzie Private US Equity Pool	PWT8	215.898	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private US Equity Pool	PWX	7,449.947	98.41%	INVESTOR 357
Mackenzie Private US Equity Pool	PWX5	106.205	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Private US Equity Pool	PWX8	111.189	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie Strategic Bond Fund	CL	1,839,395.873	98.74%	CIBC AS CUSTODIAN FOR CANADA LIFE CANADIAN FIXED INCOME BALANCED FUND
Mackenzie Strategic Bond Fund	D	32,258.915	58.89%	INVESTOR 417
Mackenzie Strategic Bond Fund	F5	4,740.849	10.15%	INVESTOR 418
Mackenzie Strategic Bond Fund	F5	30,473.453	65.26%	INVESTOR 419
Mackenzie Strategic Bond Fund	F5	8,820.957	18.89%	INVESTOR 420
Mackenzie Strategic Bond Fund	F8	3,141.244	97.04%	INVESTOR 421
Mackenzie Strategic Bond Fund	O	7,717,124.596	85.05%	NURSES BARGAINING ASSOCIATION RETIREE BENEFIT PROGRAM COMMITTEE
Mackenzie Strategic Bond Fund	PWFB	14,045.591	13.11%	INVESTOR 422
Mackenzie Strategic Bond Fund	PWFB	11,217.371	10.47%	INVESTOR 423
Mackenzie Strategic Bond Fund	PWX	16,860.613	11.98%	INVESTOR 424
Mackenzie Strategic Bond Fund	R	840,968.344	12.68%	CIBC AS CUSTODIAN FOR MACKENZIE PR GLB CNS INC
Mackenzie Strategic Bond Fund	R	4,913,839.939	74.06%	CIBC AS CUSTODIAN FOR MACKENZIE PR INC BL PL PW
Mackenzie Strategic Bond Fund	R	879,713.963	13.26%	CIBC AS CUSTODIAN FOR MACKENZIE PR GLB INC BL
Mackenzie Strategic Bond Fund	S	185,768.534	99.94%	LONDON LIFE STRATEGIC BOND FUND 10.22MF
Mackenzie Strategic Bond Fund	T5	10,981.384	35.30%	INVESTOR 425
Mackenzie Strategic Bond Fund	T5	3,242.621	10.42%	INVESTOR 426
Mackenzie Strategic Bond Fund	T5	4,011.431	12.90%	INVESTOR 427
Mackenzie Strategic Bond Fund	T5	6,829.655	21.96%	INVESTOR 428
Mackenzie Strategic Income Fund	J	46,668.295	13.39%	0958686 B.C. LTD.
Mackenzie Strategic Income Fund	J	37,702.469	10.82%	GRUNDY EQUITIES INC.
Mackenzie Strategic Income Fund	J	39,396.072	11.30%	INVESTOR 429
Mackenzie Strategic Income Fund	J5	3,517.591	50.75%	INVESTOR 430
Mackenzie Strategic Income Fund	J5	3,413.872	49.25%	INVESTOR 431
Mackenzie Strategic Income Fund	PWB	34,232.461	12.23%	INVESTOR 432
Mackenzie Strategic Income Fund	PWX8	4,177.356	10.57%	INVESTOR 45
Mackenzie Strategic Income Fund	PWX8	5,359.228	13.56%	INVESTOR 46
Mackenzie Strategic Income Fund	PWX8	10,794.565	27.32%	INVESTOR 433
Mackenzie Strategic Income Fund	PWX8	17,305.187	43.79%	INVESTOR 434

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie Unconstrained Fixed Income Fund	CL	895,669.919	15.34%	CIBC AS CUSTODIAN FOR DIVERSIFIED FIXED INCOME FOLIO FUND
Mackenzie Unconstrained Fixed Income Fund	CL	2,040,378.435	34.95%	CIBC AS CUSTODIAN FOR CANADA LIFE UNCONSTRAINED FIXED INCOME FUND
Mackenzie Unconstrained Fixed Income Fund	CL	1,924,662.046	32.96%	CIBC MELLON GLOBAL SECURITIES SERV. AS CUSTODIAN FOR QIS CONSERVATIVE. FOLIO S
Mackenzie Unconstrained Fixed Income Fund	CL	945,095.561	16.19%	CIBC MELLON GLOBAL SECURITIES SERV. AS CUSTODIAN FOR QIS MODERATE FOLIO S
Mackenzie Unconstrained Fixed Income Fund	D	59,569.905	45.94%	ALLEREX LABORATORY LTD.
Mackenzie Unconstrained Fixed Income Fund	IG	12,239,320.803	19.58%	ALTO MTHLY INCOME & ENHANCED GROWTH PORTFOLIO
Mackenzie Unconstrained Fixed Income Fund	IG	13,164,704.915	21.06%	ALTO MONTHLY INCOME & GROWTH PORTFOLIO
Mackenzie Unconstrained Fixed Income Fund	IG	37,094,401.753	59.35%	ALTO MONTHLY INCOME PORTFOLIO
Mackenzie Unconstrained Fixed Income Fund	LB	2,370.909	15.01%	INVESTOR 435
Mackenzie Unconstrained Fixed Income Fund	LB	1,677.439	10.62%	INVESTOR 436
Mackenzie Unconstrained Fixed Income Fund	LB	2,529.504	16.01%	INVESTOR 437
Mackenzie Unconstrained Fixed Income Fund	LF	10,280.826	40.35%	INVESTOR 438
Mackenzie Unconstrained Fixed Income Fund	LF	7,173.852	28.15%	INVESTOR 439
Mackenzie Unconstrained Fixed Income Fund	LW	18,248.083	14.45%	INVESTOR 440
Mackenzie Unconstrained Fixed Income Fund	O	1,026,361.592	17.19%	EQUITABLE LIFE INSURANCE COMPANY OF CANADA
Mackenzie Unconstrained Fixed Income Fund	R	21,453,630.543	32.81%	CIBC AS CUSTODIAN FOR MACKENZIE MONTHLY INCOME BALANCED PORTFOLIO
Mackenzie Unconstrained Fixed Income Fund	R	43,498,218.139	66.53%	CIBC AS CUSTODIAN FOR MACKENZIE MONTHLY INCOME CONSERVATIVE PORTFOLIO
Mackenzie Unconstrained Fixed Income Fund	S	16,566,014.394	21.06%	CANADA LIFE GLOBAL UNCONSTRAINED FUND (MACKENZIE) SF530
Mackenzie Unconstrained Fixed Income Fund	S	55,821,085.232	70.97%	LONDON LIFE GLOBAL UNCONSTRAINED F 8.97MF
Mackenzie US All Cap Growth Fund	F8	5,311.677	11.41%	CHRISTINE WHITMORE MEDICINE PROFESSIONAL CORPORATION
Mackenzie US All Cap Growth Fund	F8	25,594.319	54.97%	INVESTOR 419
Mackenzie US All Cap Growth Fund	F8	6,193.484	13.30%	INVESTOR 441
Mackenzie US All Cap Growth Fund	FB	3,030.072	16.13%	INVESTOR 442
Mackenzie US All Cap Growth Fund	FB5	70.003	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie US All Cap Growth Fund	LF	50,141.902	10.20%	GESTION J & C CHABOT INC.
Mackenzie US All Cap Growth Fund	O	76,957.345	32.91%	BMO LIFE ASSURANCE COMPANY
Mackenzie US All Cap Growth Fund	O	32,344.131	13.83%	MANULIFE UNIVERSAL LIFE
Mackenzie US All Cap Growth Fund	PWFB	29,462.262	11.41%	1936124 ALBERTA, LTD.

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Mackenzie US All Cap Growth Fund	PWFB	46,339.592	17.94%	INVESTOR 443
Mackenzie US All Cap Growth Fund	PWFB5	1,532.673	79.49%	INVESTOR 235
Mackenzie US All Cap Growth Fund	PWFB5	325.357	16.88%	INVESTOR 444
Mackenzie US All Cap Growth Fund	PWT5	12,923.213	21.17%	INVESTOR 445
Mackenzie US All Cap Growth Fund	PWT5	10,661.958	17.47%	INVESTOR 446
Mackenzie US All Cap Growth Fund	PWT5	13,391.883	21.94%	GESTION DENTOM INC.
Mackenzie US All Cap Growth Fund	PWT8	22,164.761	43.21%	INVESTOR 447
Mackenzie US All Cap Growth Fund	PWX	22,893.403	15.60%	INVESTOR 448
Mackenzie US All Cap Growth Fund	PWX8	71.544	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie US All Cap Growth Fund	R	15.690	100.00%	MACKENZIE FINANCIAL CORPORATION
Mackenzie US All Cap Growth Fund	T5	2,450.145	16.90%	INVESTOR 449
Mackenzie US All Cap Growth Fund	T5	1,895.287	13.07%	INVESTOR 450
Mackenzie US All Cap Growth Fund	T5	2,352.530	16.23%	INVESTOR 451
Mackenzie US All Cap Growth Fund	T5	2,613.257	18.02%	INVESTOR 452
Mackenzie US All Cap Growth Fund	T8	19,696.890	26.85%	HOGAN PROPERTIES LTD.
Symmetry Balanced Portfolio	D	8,204.622	12.93%	INVESTOR 453
Symmetry Balanced Portfolio	D	8,570.428	13.51%	INVESTOR 454
Symmetry Balanced Portfolio	D	8,625.139	13.59%	INVESTOR 455
Symmetry Balanced Portfolio	F8	283,488.552	28.86%	INVESTOR 456
Symmetry Balanced Portfolio	FB5	44.614	17.59%	INVESTOR 457
Symmetry Balanced Portfolio	FB5	209.066	82.41%	MACKENZIE FINANCIAL CORPORATION
Symmetry Balanced Portfolio	G	25,667.881	20.73%	INVESTOR 458
Symmetry Balanced Portfolio	I	8,638.408	100.00%	INVESTOR 459
Symmetry Balanced Portfolio	J	30,372.844	12.98%	INVESTOR 460
Symmetry Balanced Portfolio	J	27,445.632	11.73%	INVESTOR 461
Symmetry Balanced Portfolio	J	58,201.760	24.88%	INVESTOR 462
Symmetry Balanced Portfolio	LF5	107,659.095	11.36%	INVESTOR 463
Symmetry Balanced Portfolio	O5	606,032.402	70.56%	INVESTOR 464
Symmetry Balanced Portfolio	PWFB	276,602.799	13.25%	INVESTOR 465
Symmetry Balanced Portfolio	PWFB5	7,959.463	90.72%	INVESTOR 466
Symmetry Balanced Portfolio	PWT5	256,866.127	16.79%	INVESTOR 467
Symmetry Balanced Portfolio	PWX8	90.142	100.00%	MACKENZIE FINANCIAL CORPORATION
Symmetry Balanced Portfolio	S	679,753.834	99.98%	SYMMETRY ONE REGISTERED BALANCED PORTFOLIO S
Symmetry Balanced Portfolio	T5	121,459.848	24.17%	INVESTOR 468
Symmetry Balanced Portfolio	T8	33,471.003	14.24%	INVESTOR 469
Symmetry Balanced Portfolio	T8	42,004.888	17.87%	INVESTOR 470
Symmetry Conservative Income Portfolio	D	12,318.354	27.78%	INVESTOR 471
Symmetry Conservative Income Portfolio	D	15,319.308	34.55%	INVESTOR 472

## LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Symmetry Conservative Income Portfolio	D	8,367.827	18.87%	INVESTOR 473
Symmetry Conservative Income Portfolio	F5	132,799.144	20.59%	9024-4625 QC INC.
Symmetry Conservative Income Portfolio	F5	163,059.492	25.28%	INVESTOR 474
Symmetry Conservative Income Portfolio	FB	6,294.981	10.74%	INVESTOR 475
Symmetry Conservative Income Portfolio	FB5	102.741	100.00%	MACKENZIE FINANCIAL CORPORATION
Symmetry Conservative Income Portfolio	G	2,392.043	25.83%	INVESTOR 476
Symmetry Conservative Income Portfolio	G	2,793.482	30.16%	INVESTOR 477
Symmetry Conservative Income Portfolio	G	1,306.507	14.11%	INVESTOR 478
Symmetry Conservative Income Portfolio	G	967.917	10.45%	INVESTOR 479
Symmetry Conservative Income Portfolio	G	1,182.178	12.76%	INVESTOR 480
Symmetry Conservative Income Portfolio	J	18,126.976	46.24%	INVESTOR 481
Symmetry Conservative Income Portfolio	J	7,426.308	18.94%	INVESTOR 482
Symmetry Conservative Income Portfolio	J	4,320.405	11.02%	INVESTOR 74
Symmetry Conservative Income Portfolio	J	5,855.144	14.94%	INVESTOR 483
Symmetry Conservative Income Portfolio	LF5	65,260.343	25.35%	INVESTOR 484
Symmetry Conservative Income Portfolio	LF5	79,673.060	30.95%	INVESTOR 485
Symmetry Conservative Income Portfolio	O5	77,736.573	23.98%	INVESTOR 486
Symmetry Conservative Income Portfolio	O5	235,673.383	72.70%	INVESTOR 487
Symmetry Conservative Income Portfolio	PWFB5	11,734.793	91.05%	INVESTOR 140
Symmetry Conservative Income Portfolio	PWT8	73,606.716	13.79%	INVESTOR 488
Symmetry Conservative Income Portfolio	PWT8	59,144.910	11.08%	INVESTOR 489
Symmetry Conservative Income Portfolio	PWX	76,689.908	10.12%	INVESTOR 291
Symmetry Conservative Income Portfolio	PWX8	18,504.301	99.52%	INVESTOR 490
Symmetry Conservative Income Portfolio	T8	35,302.058	45.57%	INVESTOR 491
Symmetry Conservative Income Portfolio	T8	12,166.723	15.71%	INVESTOR 492
Symmetry Conservative Portfolio	D	10,090.890	20.63%	INVESTOR 493
Symmetry Conservative Portfolio	D	14,069.776	28.77%	INVESTOR 494
Symmetry Conservative Portfolio	D	5,316.289	10.87%	INVESTOR 495
Symmetry Conservative Portfolio	F5	44,345.722	11.36%	INVESTOR 496
Symmetry Conservative Portfolio	F5	57,999.628	14.86%	INVESTOR 497
Symmetry Conservative Portfolio	FB5	104.363	100.00%	MACKENZIE FINANCIAL CORPORATION
Symmetry Conservative Portfolio	G	2,773.715	14.43%	INVESTOR 498
Symmetry Conservative Portfolio	G	9,413.876	48.97%	INVESTOR 499
Symmetry Conservative Portfolio	J	54,390.610	45.73%	INVESTOR 500
Symmetry Conservative Portfolio	J	16,596.201	13.95%	INVESTOR 501
Symmetry Conservative Portfolio	J	29,308.109	24.64%	GILDA WHYNE HOLDINGS INC.
Symmetry Conservative Portfolio	LF5	102,328.561	10.50%	INVESTOR 502
Symmetry Conservative Portfolio	O	98,178.682	11.16%	INVESTOR 503
Symmetry Conservative Portfolio	O	92,774.800	10.55%	INVESTOR 504
Symmetry Conservative Portfolio	PWFB5	92.395	100.00%	MACKENZIE FINANCIAL CORPORATION

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Symmetry Conservative Portfolio	PWX	139,517.514	11.41%	STEPHEN SC CHENG PROFESSIONAL CORPORATION
Symmetry Conservative Portfolio	PWX8	89.859	100.00%	MACKENZIE FINANCIAL CORPORATION
Symmetry Conservative Portfolio	S	257,259.434	99.95%	SYMMETRY ONE REGISTERED CONSERVATIVE PORTFOLIO S
Symmetry Conservative Portfolio	T8	25,437.654	12.44%	INVESTOR 505
Symmetry Fixed Income Portfolio	D	11,502.272	30.34%	INVESTOR 506
Symmetry Fixed Income Portfolio	D	3,861.814	10.19%	INVESTOR 507
Symmetry Fixed Income Portfolio	D	3,891.953	10.27%	INVESTOR 508
Symmetry Fixed Income Portfolio	D	4,065.559	10.72%	INVESTOR 509
Symmetry Fixed Income Portfolio	F5	1,926.198	10.21%	INVESTOR 510
Symmetry Fixed Income Portfolio	F5	2,543.163	13.48%	INVESTOR 511
Symmetry Fixed Income Portfolio	F5	4,896.796	25.96%	INVESTOR 512
Symmetry Fixed Income Portfolio	F5	3,126.907	16.58%	INVESTOR 513
Symmetry Fixed Income Portfolio	FB	6,395.135	12.89%	LYNNVALE ENTERPRISES LTD.
Symmetry Fixed Income Portfolio	I	35,562.762	100.00%	CONTINENTAL TRUST CORPORATION LIMITED FBO 78942
Symmetry Fixed Income Portfolio	J	728.054	100.00%	INVESTOR 514
Symmetry Fixed Income Portfolio	LF5	3,718.336	49.43%	INVESTOR 515
Symmetry Fixed Income Portfolio	LF5	3,718.145	49.43%	INVESTOR 516
Symmetry Fixed Income Portfolio	LM	6,249.044	13.81%	INVESTOR 517
Symmetry Fixed Income Portfolio	LM	4,671.401	10.32%	INVESTOR 518
Symmetry Fixed Income Portfolio	LM	5,479.506	12.11%	INVESTOR 519
Symmetry Fixed Income Portfolio	LW5	13,371.186	12.47%	INVESTOR 520
Symmetry Fixed Income Portfolio	LW5	10,948.810	10.21%	INVESTOR 521
Symmetry Fixed Income Portfolio	LX	1,780.383	12.61%	INVESTOR 522
Symmetry Fixed Income Portfolio	LX	1,677.549	11.88%	INVESTOR 523
Symmetry Fixed Income Portfolio	LX	3,138.167	22.22%	INVESTOR 524
Symmetry Fixed Income Portfolio	PWT5	14,153.721	32.86%	INVESTOR 525
Symmetry Fixed Income Portfolio	PWT5	14,072.749	32.67%	INVESTOR 526
Symmetry Fixed Income Portfolio	PWT5	5,154.041	11.96%	INVESTOR 527
Symmetry Fixed Income Portfolio	PWX	212,943.640	55.95%	INVESTOR 528
Symmetry Fixed Income Portfolio	T5	5,578.399	32.11%	INVESTOR 529
Symmetry Fixed Income Portfolio	T5	5,020.308	28.90%	INVESTOR 530
Symmetry Fixed Income Portfolio	W	4,888.777	11.06%	INVESTOR 531
Symmetry Fixed Income Portfolio	W	5,021.068	11.36%	INVESTOR 532
Symmetry Fixed Income Portfolio	W	5,474.593	12.39%	INVESTOR 533
Symmetry Fixed Income Portfolio	W	5,988.770	13.55%	INVESTOR 534
Symmetry Growth Portfolio	D	5,336.869	17.11%	INVESTOR 535
Symmetry Growth Portfolio	D	4,276.293	13.71%	INVESTOR 536
Symmetry Growth Portfolio	D	3,983.895	12.77%	INVESTOR 537
Symmetry Growth Portfolio	F5	11,148.563	24.59%	INVESTOR 538



LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

<b>Fund</b>	<b>Series</b>	<b>Number of securities</b>	<b>% of Series</b>	<b>Investor</b>
Symmetry Growth Portfolio	F5	12,041.486	26.56%	INVESTOR 539
Symmetry Growth Portfolio	F5	5,034.070	11.10%	INVESTOR 540
Symmetry Growth Portfolio	F5	5,589.542	12.33%	INVESTOR 541
Symmetry Growth Portfolio	F8	8,439.220	93.76%	INVESTOR 542
Symmetry Growth Portfolio	FB5	216.188	100.00%	MACKENZIE FINANCIAL CORPORATION
Symmetry Growth Portfolio	G	8,337.765	10.55%	INVESTOR 543
Symmetry Growth Portfolio	J	163.253	100.00%	INVESTOR 544
Symmetry Growth Portfolio	LF5	30,545.658	23.05%	INVESTOR 545
Symmetry Growth Portfolio	LF5	20,774.055	15.68%	INVESTOR 546
Symmetry Growth Portfolio	LF5	20,919.145	15.78%	INVESTOR 547
Symmetry Growth Portfolio	LF5	16,231.925	12.25%	INVESTOR 412
Symmetry Growth Portfolio	O	85,891.340	17.53%	INVESTOR 548
Symmetry Growth Portfolio	O	58,889.467	12.02%	INVESTOR 549
Symmetry Growth Portfolio	PWFB	100,341.105	11.01%	INVESTOR 550
Symmetry Growth Portfolio	PWFB5	194.106	100.00%	MACKENZIE FINANCIAL CORPORATION
Symmetry Growth Portfolio	PWT5	22,659.823	13.43%	INVESTOR 446
Symmetry Growth Portfolio	PWT5	18,995.197	11.26%	INVESTOR 551
Symmetry Growth Portfolio	PWT8	5,671.239	22.19%	INVESTOR 552
Symmetry Growth Portfolio	PWT8	7,408.905	28.98%	INVESTOR 553
Symmetry Growth Portfolio	PWT8	3,253.736	12.73%	INVESTOR 554
Symmetry Growth Portfolio	PWX8	92.785	100.00%	MACKENZIE FINANCIAL CORPORATION
Symmetry Growth Portfolio	S	1,180,310.730	99.99%	SYMMETRY ONE REGISTERED GROWTH PORTFOLIO S
Symmetry Growth Portfolio	T8	3,340.817	13.23%	INVESTOR 555
Symmetry Growth Portfolio	T8	4,336.410	17.17%	INVESTOR 556
Symmetry Growth Portfolio	T8	4,566.880	18.08%	INVESTOR 557
Symmetry Growth Portfolio	T8	2,633.457	10.42%	INVESTOR 558
Symmetry Growth Portfolio	T8	5,454.478	21.59%	INVESTOR 554
Symmetry Moderate Growth Portfolio	C	15,184.433	33.64%	BMO LIFE ASSURANCE COMPANY
Symmetry Moderate Growth Portfolio	C	4,598.234	10.19%	INVESTOR 559
Symmetry Moderate Growth Portfolio	D	26,152.474	26.26%	INVESTOR 560
Symmetry Moderate Growth Portfolio	D	21,929.163	22.02%	INVESTOR 561
Symmetry Moderate Growth Portfolio	D	18,136.073	18.21%	INVESTOR 562
Symmetry Moderate Growth Portfolio	F5	86,264.261	38.33%	INVESTOR 563
Symmetry Moderate Growth Portfolio	F5	23,192.162	10.30%	INVESTOR 564
Symmetry Moderate Growth Portfolio	FB5	212.365	100.00%	MACKENZIE FINANCIAL CORPORATION
Symmetry Moderate Growth Portfolio	J	23.887	100.00%	INVESTOR 565
Symmetry Moderate Growth Portfolio	LF5	35,774.417	11.90%	INVESTOR 566
Symmetry Moderate Growth Portfolio	LF5	41,413.816	13.78%	INVESTOR 567

LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM

Fund	Series	Number of securities	% of Series	Investor
Symmetry Moderate Growth Portfolio	O	370,170.426	11.53%	INVESTOR 568
Symmetry Moderate Growth Portfolio	O	592,095.142	18.44%	KAL RIDGE PROPERTIES LTD.
Symmetry Moderate Growth Portfolio	O5	458,402.811	58.41%	INVESTOR 569
Symmetry Moderate Growth Portfolio	O5	96,409.571	12.28%	INVESTOR 570
Symmetry Moderate Growth Portfolio	PWFB5	20,011.896	34.72%	INVESTOR 571
Symmetry Moderate Growth Portfolio	PWFB5	36,000.401	62.45%	INVESTOR 572
Symmetry Moderate Growth Portfolio	PWT5	142,296.080	18.69%	INVESTOR 573
Symmetry Moderate Growth Portfolio	PWX8	91.387	100.00%	MACKENZIE FINANCIAL CORPORATION
Symmetry Moderate Growth Portfolio	S	1,403,179.622	99.99%	SYMMETRY ONE REGISTERED MODERATE GROWTH PORTFOLIOS
Symmetry Moderate Growth Portfolio	T8	57,402.820	18.44%	INVESTOR 574

If any person or company (including any other mutual fund) owns more than 10% of the units of your Fund on October 31, 2021, this will be disclosed in the simplified prospectus under the heading “**What are the risks of investing in the Fund?**”.

**Affiliated entities**

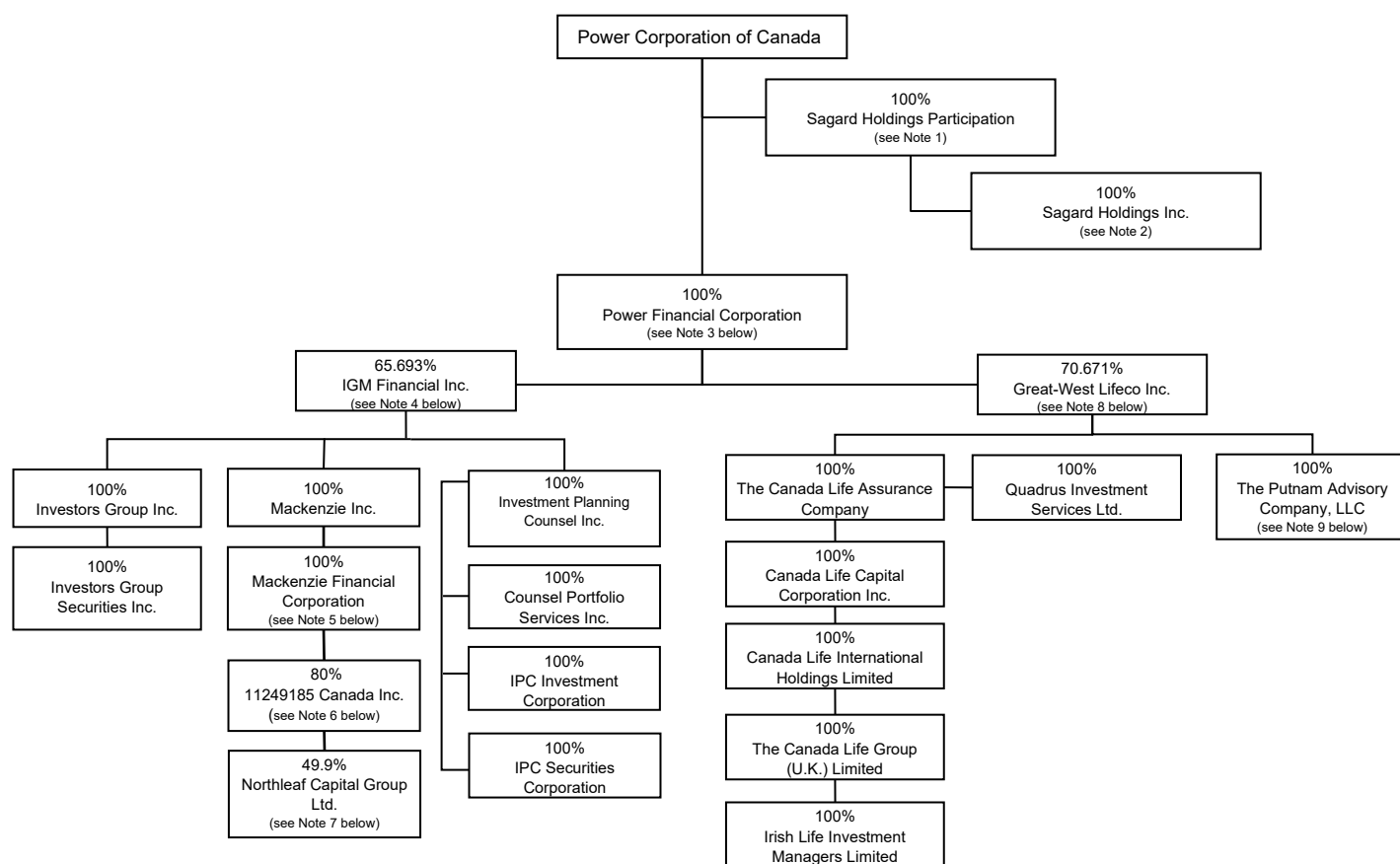
As of the date of this annual information form, no person or company which is an “**affiliated entity**” to us (as this term is defined in the form requirement under National Instrument 81-101) provides services to the Funds or to us in relation to the Funds, other than the companies listed below. The amount of fees received from the Funds

by any “**affiliated entity**” is contained in the audited financial statements of the Funds.

As disclosed above under “**Directors and Executive Officers of Mackenzie Investments**”, in addition to being our senior officers, certain individuals also serve as senior officers of other affiliated entities, including Investors Group Inc.

The following diagram describes the relevant corporate relationships within the Power Group of Companies as of October 31, 2021:

## LAURENTIAN BANK GROUP OF FUNDS – ANNUAL INFORMATION FORM



### NOTES:

1. Sagard Holdings Participation is 100% owned by Power Corporation of Canada.
2. Sagard Holdings Inc. is 100% owned by Sagard Holdings Participation.
3. Power Corporation of Canada directly controls 100% of Power Financial Corporation.
4. Power Financial Corporation, directly and indirectly, owns 65.693% (excluding 0.019% held by the Canada Life Assurance Company in its segregated funds or for similar purposes) of IGM Financial Inc.
5. Non-voting common and non-voting participating shares have also been issued.
6. Mackenzie Financial Corporation owns 80% of the outstanding shares. Great-West Lifeco Inc. owns 20% of the outstanding shares. GP of Armstrong LP.
7. 11249185 Canada Inc. has 49.9% non-controlling voting interest in Northleaf Capital Group Ltd.
8. Power Financial Corporation, controls, directly and indirectly, 70.671% (including 4.013% held, directly and indirectly, by IGM Financial Inc.) of the outstanding common shares of Great-West Lifeco Inc., representing approximately 65% of all voting rights attached to all outstanding voting shares of Great-West Lifeco Inc.
9. Indirectly owned by Great-West Lifeco Inc.

## FUND GOVERNANCE

### Mackenzie Investments

As the manager of the Funds, we are under a statutory duty imposed by the *Securities Act* (Ontario) to act honestly, in good faith and in the best interests of all of our managed Mackenzie Funds, and to exercise the degree of care, diligence and skill that a reasonably prudent person would exercise in the same circumstances.

Our Board of Directors is responsible for overseeing our compliance with that statutory duty owed to the Mackenzie Funds. To assist with its duties, the Board has appointed an Audit Committee and a Fund Oversight Committee, as further described below.

The Board of Directors operates in accordance with the provisions of a Unanimous Shareholders Agreement (the “USA”) entered into by our shareholders. Pursuant to the USA, the Board generally supervises our functions as the manager of the Funds. Mackenzie Inc., the sole voting shareholder, has oversight responsibilities for all other matters related to us, including corporate governance, operating results, financial and strategic planning, product strategy, compensation and personnel decisions and overall corporate level risk management.

In addition, we have appointed an IRC, which reviews potential conflicts of interest matters referred to it by our management.

### Board of Directors of Mackenzie Investments

Our Board is currently comprised of seven directors, six of whom are independent of us and our subsidiaries and affiliates and one of whom is a member of management. The Board’s mandate is for the most part limited to fund governance matters through the operation of the USA.

The Board reviews and makes decisions with respect to our mutual fund business, through the following activities:

- reviewing and approving all financial disclosure of the Mackenzie Funds, including interim and annual financial statements and management reports of fund performance. The Board considers the recommendations of the Audit Committee in making these determinations;
- discussing new fund proposals with management and approving the offering documents;
- receiving reports from management and other non-Board committees relating to the compliance by the Mackenzie Funds with securities laws and administrative practices and

tax and financial reporting laws and regulations applicable to the Mackenzie Funds; and

- reviewing management reports on conflicts of interest to which we are subject as manager and trustee of the Mackenzie Funds (where applicable). The Board receives and reviews reports on the activities and recommendations of the IRC and the Fund Oversight Committee in determining how to manage those conflicts.

Members of the Board are compensated for their participation on the Board through the payment of an annual retainer and meeting fees. The Board may, from time to time, engage consultants (legal, financial, or otherwise) to assist it in fulfilling its duties. We generally pay for these expenses.

Our Board is not responsible for overseeing the activities of our wholly owned subsidiaries. Our subsidiaries are overseen by their own Boards of Directors under applicable corporate statutes within their local jurisdiction.

### Audit Committee of the Board

Our Board of Directors has established an Audit Committee to oversee the financial reporting and controls of the Mackenzie Funds. The Audit Committee consists of three independent directors of Mackenzie Investments.

#### The Audit Committee

- reviews all financial reporting by the Mackenzie Funds, including the interim and annual financial statements and management reports of fund performance;
- meets with the Mackenzie Funds’ auditors regularly to discuss the financial reporting of the Mackenzie Funds and specific accounting issues that may arise and the effect of specific events on the Mackenzie Funds’ financial position. The Audit Committee also reviews with management and with the Mackenzie Funds’ auditor the adoption of specific accounting policies;
- receives reports from management with respect to our compliance with laws and regulations that affect us as a manager of mutual funds and that could have a material impact on fund financial reporting, including tax and financial reporting laws and obligations. The Audit Committee also reviews the income tax status of the Mackenzie Funds and Mackenzie Investments;
- reviews policies relating to financial risks established by management of Mackenzie Investments, as well as

- compliance with those policies, and reviews and assesses the insurance coverage maintained by us as it relates to our role of managing the Mackenzie Funds;
- reviews internal financial controls with management on a regular basis. The Audit Committee meets with our Internal Audit Department, outside the presence of management, to review and gain assurance that reasonable financial controls are in place and are effective;
- reviews the annual plan of our Internal Audit Department with respect to the Mackenzie Funds and their reports;
- oversees all aspects of the relationship between us and the auditor of the Mackenzie Funds. In addition to recommending their appointment to the Board, the Audit Committee reviews and approves the terms of auditor engagements, the audit and non-audit services provided by the auditor, sets its remuneration and reviews its performance annually or more frequently. The Audit Committee regularly meets with the auditor outside the presence of management of Mackenzie Investments; and
- reviews its mandate on a regular basis.

Members of the Audit Committee are compensated for their participation on the Audit Committee, which is in addition to the fees they receive for serving as members of the Board of Directors. The Audit Committee may, from time to time, engage consultants (legal, financial, or otherwise) to assist it in fulfilling its duties. We generally pay for these expenses.

#### ***Fund Oversight Committee of the Board***

Our Board of Directors has established the Fund Oversight Committee to assist the Board and us to fulfil our obligations in our role as the manager and/or trustee of the Mackenzie Funds. The Fund Oversight Committee consists of all members of the Board of Directors, and the Chair of the Fund Oversight Committee is a member of the Board that is independent of management.

#### **The Fund Oversight Committee**

- supervises our activities in respect of our obligations in managing the Mackenzie Funds, which are based on laws and regulations, the constating documents of the Mackenzie Funds and the continuous disclosure documents of the Mackenzie Funds (such as simplified prospectuses, annual information forms, Fund Facts documents, management reports of fund performance, etc.). The Fund Oversight Committee has also created sub-committees to review simplified prospectuses, information circulars and other continuous disclosure documents prepared for investors and potential investors;

- meets several times a year and reviews policies adopted by us and reports relating to our compliance with those policies, including policies relating to conflicts of interest as required by NI 81-107. The principal policies include valuation of portfolio securities for the Mackenzie Funds, the use of derivative instruments by the Mackenzie Funds, the use of securities lending by the Mackenzie Funds, short selling, proxy-voting policies for the Mackenzie Funds, the allocation of trades on behalf of the Mackenzie Funds and the restrictions imposed on personal trading by officers and others with access to the Mackenzie Funds' trading activities (which are contained in the Business Conduct Policy). The restrictions on personal trading comply with the standards for the mutual fund industry set by the Investment Funds Institute of Canada. Compliance monitoring with respect to these and other policies is carried out on an ongoing basis by the staff of our Legal and Compliance Departments, who report to the Fund Oversight Committee on a regular basis;
- receives reports regarding the compliance of the Mackenzie Funds with their investment objectives and strategies, and securities legislation generally;
- reviews performance of the Mackenzie Funds. In this capacity, it receives regular reports from management with respect to the performance of the Mackenzie Funds and reviews with management the performance of specific portfolio managers and sub-advisors. However, the ultimate decisions regarding appointing or replacing specific portfolio managers or sub-advisors are the responsibility of management and overseen by Mackenzie Inc.;
- reviews proposals regarding material changes to the Mackenzie Funds and any continuous disclosure in respect of those changes;
- receives regular reports on, and reviews with management the operations of, the Mackenzie Funds. This includes oversight of fund valuation processes, the transfer agency function, the information systems used to support these operations, banking arrangements and investor services. The Committee also reviews material services provided by third party suppliers; and
- reviews its mandate on a regular basis.

Independent members of the Fund Oversight Committee are compensated for their participation on the Fund Oversight Committee, which is in addition to the fees they receive for serving as members of the Board of Directors. The Fund Oversight Committee may, from time to time, engage consultants (legal, financial, or otherwise) to assist it in fulfilling its duties. We generally pay for these expenses.

### Mackenzie Funds' Independent Review Committee

Under NI 81-107, mutual funds are required to form an independent review committee to review, among other things, conflict of interest matters to provide impartial judgment on these matters to us in our role as manager of the Mackenzie Funds. We have created the IRC, which consists of four members: Robert Hines (Chair), George Hucal, Scott Edmonds and Atul Tiwari.

The IRC reviews potential conflicts of interest referred to it by us, as manager of the Mackenzie Funds, and makes recommendations on whether a course of action achieves a fair and reasonable result for the applicable Mackenzie Funds, and only upon making that determination does it recommend to us that the transaction proceed. This includes potential transactions, as well as regular review of our policies and procedures relating to conflicts of interest.

NI 81-107 specifically permits us to submit proposals to the IRC to cause a Mackenzie Fund to directly purchase or sell securities to another Mackenzie Fund without using a broker, although, to date, we have not taken advantage of this provision. Also, as stated under “**Investment Restrictions and Practices**”, the IRC has approved standing instructions to permit the Mackenzie Funds to invest in securities of companies related to us.

NI 81-107 also permits the IRC, upon referral by us, to consider proposals to change the auditor of a Mackenzie Fund or to approve mergers between Mackenzie Funds. In most cases, if the IRC approves these changes, a vote of investors would not be required; rather, you would be given 60 days' prior notice of the changes.

### Supervision of Securities-Lending, Repurchase and Reverse Repurchase Transactions

Many of the Funds are permitted to enter into securities lending, repurchase and reverse repurchase transactions consistent with its investment objectives and in compliance with the applicable provisions of NI 81-102. We have appointed the Funds' custodian as the Funds' agent and have entered into an agreement with that agent to administer any securities lending and repurchase transactions for that Fund (a “**Securities Lending Agreement**”). Those Funds also may enter into reverse repurchase transactions directly or through an agent.

The Securities Lending Agreement complies with, and the agent is bound to comply with, the applicable provisions of NI 81-102. We will manage the risks associated with securities lending, repurchase and reverse repurchase transactions (which are described in the simplified prospectus under the heading “**General Investment Risks**”) by requiring the agent to

- maintain internal controls, procedures and records, including a list of approved counterparties based on generally accepted creditworthiness standards, transaction and credit limits for each counterparty and collateral diversification standards;
- establish daily the market value of both the securities loaned by a Fund under a securities-lending transaction or sold by a Fund under a repurchase transaction and the cash or collateral held by a Fund. If, on any day, the market value of the cash or collateral is less than 102% of the market value of the borrowed or sold securities, the agent will request that the counterparty provide additional cash or collateral to the Fund to make up the shortfall; and
- ensure that a Fund does not loan or sell more than 50% of the total assets of that Fund through securities-lending or repurchase transactions (without including the collateral for loaned securities and cash for sold securities).

Securities-lending and reverse repurchase transactions are entered into by the agent on behalf of the Funds and we monitor the risks of these transactions. To facilitate monitoring, the agent provides us with regular and comprehensive reports summarizing the transactions involving securities lending, repurchase and reverse repurchases.

Our Fund Services and Legal Departments have created written policies and procedures that set out the objectives and goals for securities lending, repurchase transactions or reverse repurchase transactions and the risk management and oversight procedures applicable where the Funds engage in these transactions.

Our Legal, Compliance and Fund Services Departments are responsible for reviewing the Securities Lending Agreement. Our Board of Directors will receive reports, if any, regarding compliance exceptions in connection with the Funds' use of securities lending, repurchase and reverse repurchase transactions.

At present, we do not simulate stress conditions to measure risk in connection with securities-lending, repurchase or reverse repurchase transactions. Risk measurement procedures or simulations are conducted by the agent in respect of loans outstanding and the collateral lodged by each borrower and across all borrowers in the agents' overall securities-lending and repurchase portfolios. These procedures and simulations include the Funds' units but are not specific to the Funds.

### Supervision of Derivatives Trading

We have adopted various policies and internal procedures to supervise the use of derivatives within our Fund portfolios. All policies and procedures comply with the derivative rules set out in NI 81-102

or as modified by any exemptions to NI 81-102 granted by the Canadian Securities Administrators. These policies are reviewed at least annually by senior management.

We have established an approval process for the use of derivatives before derivatives can be used in the Funds to ensure compliance with NI 81-102 or any granted exemptions to NI 81-102 and to ensure that the derivative is suitable for the Fund within the context of the Fund's objectives and investment strategies.

Our Fund Services Department records, values, monitors and reports on the derivative transactions that are entered into the Fund's portfolio records. We have established threshold education and experience requirements for all staff who perform activities related to the valuation, monitoring, reporting and overall supervision of derivatives trading to ensure that those operations are carried out prudently and efficiently.

The Fund Administrator enters all derivative trade information, and these trade entries and valuations are reviewed at the time of initial entry by a qualified staff member who has met threshold education and experience requirements. Valuations of derivative instruments are carried out according to the procedures described under "**Valuation of Portfolio Securities.**"

The Compliance Department conducts ongoing monitoring of derivatives strategies for compliance with regulation designed to ensure (i) all derivatives strategies of the Mackenzie Funds meet regulatory requirements; and (ii) derivative and counterparty exposures are reasonable and diversified. New derivative strategies are subject to a standardized approval process involving members from the Investment Management, Fund Services and Compliance Departments.

Under NI 81-102, mutual funds may engage in derivative transactions for both hedging and non-hedging purposes. Where we engage an external advisory firm to provide portfolio management services to the Funds and that firm trades in derivative instruments (or other instruments) for the Funds, under NI 81-102 we will be responsible for ensuring that all trading for the Funds by the sub-advisors is suitable to the Funds' objectives and strategies. When derivatives are used for hedging purposes, our internal policies require that the derivatives have a high degree of negative correlation to the position being hedged, as required by NI 81-102. Derivatives will not be used to create leverage within the Fund's portfolio unless permitted under NI 81-102. We do not simulate stress conditions to measure risk in connection with the Funds' use of derivatives.

The Compliance Department designated Senior Vice-President, Investments oversees the compliance with the derivatives policies by the portfolio managers. The Compliance Department reports any

identified exceptions to the derivatives policies and procedures described above.

### Proxy-Voting Policies and Procedures

The Funds managed by our internal portfolio managers ("**Internal Managers**") follow the proxy-voting policies and procedures mandated by us.

Our objective is to vote the securities of companies for which we have proxy-voting authority in a manner most consistent with the long-term economic interest of Fund investors.

### Voting practices

We take reasonable steps to vote all proxies received. However, we cannot guarantee that we will vote in all circumstances. We may refrain from voting where administrative or other procedures result in the costs of voting outweighing the benefits. We may also refrain from voting if, in our opinion, abstaining or otherwise withholding our vote is in your best interests.

### Fund-of-Fund voting

We may vote the securities of an Underlying Fund owned by a Fund when the Underlying Fund is not managed by us. If an Underlying Fund is managed by us or one of our associates or affiliates, we will not vote the securities of the Underlying Fund but will decide if it is in your best interests for you to vote on the matter individually. Generally, for routine matters, we will decide that it is not in your best interests to vote individually. However, if we decide that it is in your best interests for you to vote, then we will ask you for instructions on how to vote your proportionate share of the Underlying Fund securities owned by the Fund and will vote accordingly. We will only vote the proportion of the Underlying Fund securities for which we have received instructions.

### Summary of proxy-voting policies

Below is a statement of principles that generally describe how we may vote on some commonly raised issues. We may elect to vote contrary to these guidelines, provided the vote is in the best economic interest of the Mackenzie Fund.

- We generally vote in favour of (i) proposals that support a majority of Board members being independent of management; (ii) the appointment of outside directors to an issuer Board or Audit Committee; as well as (iii) requirements that the Chair of the Board be separate from the office of the Chief Executive Officer.

- Proxies related to executive compensation are voted on a case-by-case basis. Generally, we will vote in favour of stock options and other forms of compensation that (i) do not result in a potential dilution of more than 10% of the issued and outstanding shares; (ii) are granted under clearly defined and reasonable terms; (iii) are commensurate with the duties of plan participants; and (iv) are tied to the achievement of corporate objectives.
- We will generally not support (i) the repricing of options; (ii) plans that give the Board broad discretion in setting the terms of the granting of options; or (iii) plans that authorize allocation of 20% or more of the available options to any individual in any single year.
- We will generally vote in favour of shareholder rights plans designed to provide sufficient time to undertake a fair and complete shareholder value maximization process and that do not merely seek to entrench management or deter a public bidding process. In addition, we will generally support plans that promote the interests and equal treatment of all investors, and that allow for periodic shareholder ratification.
- We will evaluate and vote on shareholder proposals on a case-by-case basis. All proposals on financial matters will be given consideration. Generally, proposals that place arbitrary or artificial constraints on the company will not be supported.

### **Conflicts of interest**

Circumstances may occur where a Mackenzie Fund has a potential conflict of interest relative to its proxy-voting activities. Where an Internal Manager has a conflict or potential conflict, he or she will notify our Chief Investment Officer (“**CIO**”) and either the Vice-President, Legal (“**VP, Legal**”) or the Chief Compliance Officer (“**CCO**”). Should the CIO and either the VP, Legal or the CCO conclude that a conflict exists, the CCO will document the conflict and inform our Fund Services Department.

We will maintain a Proxy Voting Watch List (“**Watch List**”) that includes the names of issuers that may be in conflict and our Fund Administrator will notify us of any meeting circulars and proxies received from an issuer on the Watch List. The CIO and either the VP, Legal or CCO will discuss the voting matter(s) with the Internal Manager or sub-advisor and ensure that the proxy-voting decision is based on our proxy-voting policies and is in the best interests of the Mackenzie Fund.

All voting decisions made as described in the following section are documented and filed by the Fund Administrator.

### **Proxy-voting procedures**

Upon receipt of a meeting circular, the Fund Administrator logs the issuer name, date of receipt, and other relevant information in a proxy database. The Fund Administrator then reviews the information and summarizes his/her findings.

The Internal Manager makes the voting decision and issues his/her direction to the Fund Administrator. The Fund Administrator logs the decision, forwards the completed proxy to the custodian or the custodian’s voting agent, and files all related documentation.

We retain files related to proxies, votes, and related research materials for a minimum two (2) years and off-site for a minimum five (5) years.

### **Proxy-voting by sub-advisors**

Sub-advisors to the Funds have the authority to make all voting decisions concerning the securities held in the Funds on a fully discretionary basis in accordance with the portfolio management agreement. We have determined that the sub-advisors have proxy-voting guidelines in place, and we are of the view that the guidelines are substantively similar to our Proxy Voting Policy.

### **Information requests**

The policies and procedures that the Funds follow when voting proxies relating to portfolio securities are available upon request at any time, at no cost, by calling toll free at 1-800-387-0614 or by writing to Mackenzie Financial Corporation, 180 Queen Street West, Toronto, Ontario M5V 3K1.

Each Fund’s proxy-voting record for the most recent 12-month period ending June 30 will be available free of charge to any investor of that Fund upon request at any time after August 31 of the same year by calling **1-800-387-0614**, and will also be available on our website at **[www.mackenzieinvestments.com](http://www.mackenzieinvestments.com)**.

### **Short-term trading policies and procedures**

We have adopted policies and procedures to detect and deter inappropriate and excessive short-term trading.

We define an inappropriate short-term trade as a combination of a purchase and redemption, including switches between Mackenzie Funds, made within 30 days, which we believe is detrimental to Fund investors and that may take advantage of Funds with investments priced in other time zones or illiquid investments that trade infrequently.



We define excessive short-term trading as a combination of purchases and redemptions, including switches between Mackenzie Funds, that occurs with such frequency within a 30-day period that we believe is detrimental to Fund investors.

Inappropriate short-term trading may harm Fund investors who do not engage in these activities by diluting the NAV of their Fund units as a result of the market timing activities of other investors. Inappropriate and excessive short-term trading may cause a Fund to carry an abnormally high cash balance and/or high portfolio turnover rate, both of which may reduce a Fund's returns.

All trades that we determine to be inappropriate short-term trades will be subject to a 2% fee. All trades that we determine to be part of a pattern of excessive short-term trading will be subject to a 1% fee. The fees charged will be paid to the applicable Funds.

We may take such additional action as we consider appropriate to prevent further similar activity by you. These actions may include the delivery of a warning to you; placing you or your account(s) on a watch list to monitor your trading activity; the subsequent rejection of further purchases by you if you continue to attempt such trading activity; and/or closure of your account.

In determining whether a short-term trade is inappropriate or excessive, we will consider relevant factors including the following:

- *bona fide* changes in investor circumstances or intentions;
- unanticipated financial emergencies;
- the nature of the Mackenzie Fund;
- past trading patterns;
- unusual market circumstances; and
- an assessment of harm to the Mackenzie Fund or to us.

The following types of redemptions (including switches) will be exempt from short-term trading fees:

- from money market or similar Funds. These Funds are exempt from short-term trading fees because they are unlikely to be exposed to the adverse effects of short-term trading. Currently, this group includes the following Funds; however, we may add or remove Funds from this list at any time without notice to you:
  - Mackenzie Canadian Money Market Fund; and
  - Mackenzie Canadian Short Term Income Fund;
- from an Underlying Fund by a Fund in a fund-of-funds program or other similar program;
- for our asset allocation programs, excluding manual rebalancing in our Portfolio Rebalancing System;

- for systematic withdrawal plans (applies only to non-registered and TFSA accounts);
- redemptions of units received on the reinvestment of income or other distributions; and
- automatic rebalancing of your holdings within our Portfolio Rebalancing System will not, in any circumstances other than a manual rebalancing, result in short-term trading fees being charged.

We, the Mackenzie Funds and any other parties to the arrangements above do not receive any compensation or other consideration for the above arrangements. Other than as set out in the simplified prospectus, we have not entered into any arrangements with any other entity (including other funds) that would permit short-term trading by that entity.

In making these judgments, we seek to act in a manner that we believe is consistent with your best interests. Your interests and the Mackenzie Funds' ability to manage their investments may be adversely affected by inappropriate or excessive short-term trading because, among other things, these types of trading activities can dilute the value of Mackenzie Fund units, can interfere with the efficient management of a Mackenzie Fund portfolio and can result in increased brokerage and administrative costs. While we will actively take steps to monitor, detect and deter inappropriate and excessive short-term trading, we cannot ensure that such trading activity will be completely eliminated. For example, certain financial institutions may offer alternative investment products to the public that are comprised, in whole or in part, of units of Mackenzie Funds. These institutions may open accounts with us on behalf of multiple investors whose identity and trading activity is not normally recorded on our transfer agent system.

**We reserve the right to restrict, reject or cancel, without any prior notice, any purchase or switch order, including transactions that we deem to represent inappropriate or excessive short-term trading.**

### Short selling policies and procedures

Most Funds may engage in short selling where such short selling will be done in accordance with securities regulations. We have adopted written policies and procedures that set out the objectives and goals for short selling and the risk management procedures applicable to short selling. These policies and procedures (which include trading limits and controls) are developed by our compliance department and the CIO and are reviewed annually. The Board of Directors also reviews and approves the policies each year. The CIO is responsible for approving whether a Fund may use short selling, and for overseeing the Fund's short selling activities. Short selling activities are monitored by our compliance department. Risk measurement

procedures or simulations generally are not used to test the portfolio of the Fund under stress conditions.

## FEES, EXPENSES AND MANAGEMENT EXPENSE REDUCTIONS

The fees and expenses payable by the Funds are set out in the simplified prospectus under the heading **“Fees and Expenses.”**

We may authorize a reduction in the management fee rate, administration fee rate and/or fund costs that we charge with respect to any particular investor’s units of the Fund. We will reduce the amount charged to the Fund, and the Fund will then make a special distribution (**“Fee Distribution”**) to the investor that will be reinvested, without charge, in additional securities of the series on which they were paid, unless the investor elects in advance to receive them in cash.

The Fee Distributions paid by Funds will be paid first out of the Fund’s income and capital gains and then, if necessary, out of capital. The tax consequences of Fee Distributions will generally be borne by the qualifying investors receiving these distributions.

Except in respect of the Preferred Pricing Series fee reductions, the level of reduction is typically negotiable between you and us, and usually will be based on the size of your account and the extent of Fund services you require.

### Preferred Pricing Program – Switching between Retail Series and Preferred Pricing Series

Under our preferred pricing program, we will automatically switch your Series LB, LM and LX (the **“Retail Series”**) into the applicable Preferred Pricing Series once you have \$100,000 in Eligible Investments (as defined below) within your Eligible Accounts (as described in the simplified prospectus) (the **“Eligibility Criteria”**), subject to certain exceptions outlined below. These switches will occur so that you will be invested in the Preferred Pricing Series with the lowest combined management and administration fees for which you are eligible.

Eligible Investments are

- the Preferred Pricing Series, Retail Series, Series LF and Series LF5 securities that you hold within your Eligible Account(s); and
- any Mackenzie Fund securities offered under a separate simplified prospectus that you hold within your Eligible Account(s).

Once you meet the Preferred Pricing Series Eligibility Criteria through a purchase or a switch transaction you will be automatically switched into the applicable Preferred Pricing Series the following business day. In addition, we will automatically switch your units into the applicable Preferred Pricing Series on or about the second Friday of every month if positive market movement has allowed you to meet the Eligibility Criteria. Please note you will never be moved out of a Preferred Pricing Series because of a decrease in market value.

You are responsible for ensuring your LBCFS representative or LBCFS-authorized representative is aware of all Eligible Accounts that should be linked in order to qualify for Preferred Pricing Series. We will link your Eligible Accounts only after your LBCFS representative or LBCFS-authorized representative has communicated your Eligible Account information to us. Generally, neither Mackenzie nor your LBCFS representative or LBCFS-authorized representative have the ability to independently determine what accounts should be linked. Mackenzie will, however, automatically link accounts belonging to one individual if the address associated with each account is identical and they have the same dealer representative code. This means that if you have two or more accounts with the same LBCFS representative or LBCFS-authorized representative, provided your LBCFS representative or LBCFS-authorized representative maintains these accounts under the same dealer representative code, they will be automatically linked by us. **Accounts will not be automatically linked if you hold Funds with more than one advisor (including LBCFS representative or LBCFS-authorized representative) or dealer (including LBCFS or your LBCFS-authorized dealer).** For example, if you also hold Mackenzie Funds in a discount brokerage account, that account will not be automatically linked with an account you hold with your LBCFS representative or LBCFS-authorized representative.

The calculation of your total investments with us for purposes of determining whether you are or remain eligible for Preferred Pricing Series will be determined in accordance with the calculation of a ‘high watermark’. A ‘high watermark’ is the highest peak in value that a Fund or account has reached since we began automatically switching investors to Preferred Pricing Series in December 2017. The ‘high watermark’ is calculated daily and is the greater of either the previous days’ high watermark plus the current day’s additional purchases and minus the current day’s redemptions, or the current day’s market value.

Redemptions of your units (except for redemptions from RDSPs and RRIFs, including LIFs, LRIFs, PRIFs and RLIFs) will decrease the 'high watermark'. However, market value declines in your Preferred Pricing Series or Eligible Investments in your Eligible Accounts will not decrease your 'high watermark'.

If you no longer meet the Eligibility Criteria for Preferred Pricing Series, we may automatically switch your units back into the appropriate Retail Series, which will have higher combined management and administration fees than the Preferred Pricing Series. Investors who would ordinarily have been switched back into Series LM, which is generally closed to new investments, will instead be switched into Series LX which has the same management fee and administration fee as Series LM.

Such switches will occur on or about the second Friday of every month. Unless your Eligible Investments fall below \$75,000 (for reasons other than a decrease in market value), we do not automatically switch your units back to the applicable Retail Series. This is intended to provide you with flexibility in connection with major life events. We reserve the right to switch your Preferred Pricing Series

to Retail Series if, in our view, you are misusing this flexibility to fall below the Eligibility Criteria for Preferred Pricing Series.

Please speak with your LBCFS representative or LBCFS-authorized representative for more details about this program.

### Management Fees on Preferred Pricing Series

If you were invested in a Preferred Pricing Series of a Fund on November 22, 2018, and you were entitled on that date to a management fee rate that is lower than the management fee rate applicable to that particular series of the Fund on or after November 23, 2018, then the lower management fee rate will continue to apply to that series of the Fund (the "Grandfathered Rate"), provided you otherwise continue to qualify for the particular series. Additional investment in the same series of the same Fund will also receive the Grandfathered Rate. Please see the section entitled "Management Fee Reductions Applicable to Preferred Pricing Series" in the simplified prospectus dated November 23, 2017, for more information on the management fee applicable to Preferred Pricing Series on November 22, 2018.

## INCOME TAX CONSIDERATIONS

This is a general summary of certain Canadian federal income tax considerations applicable to you as an investor in the Funds. This summary assumes that you are an individual (other than a trust) resident in Canada and that you hold your units directly, as capital property or within a registered plan, and are not affiliated with and deal with the Fund at arm's length. **This summary is not intended to be legal advice or tax advice. We have tried to make this discussion easy to understand. As a result, it may not be technically precise or cover all the tax consequences that may be relevant to you. Accordingly, you should consult your own tax advisor, having regard to your own particular circumstances when you consider purchasing, switching or redeeming units of a Fund.**

This summary is based on the current provisions of the Tax Act, the regulations under the Tax Act, all proposals for specific amendments to the Tax Act or the regulations that have been publicly announced by the Minister of Finance (Canada) before the date hereof and our understanding of the current published administrative practices and assessing policies of the Canada Revenue Agency (the "CRA"). Except for the foregoing, this summary does not take into account or anticipate any change in law, whether by legislative, regulatory, administrative or judicial action. Furthermore, this summary does not take into account provincial, territorial or foreign income tax legislation or considerations.

This summary is also based on the assumptions that (i) none of the issuers of securities held by a Fund will be a foreign affiliate of the Fund or any unitholder, (ii) none of the securities held by a Fund will be a "tax shelter investment" within the meaning of section 143.2 of the Tax Act; (iii) none of the securities held by the Fund will be an interest in a trust (or a partnership which holds such an interest) which would require the Fund (or the partnership) to report significant amounts of income in connection with such interest pursuant to the rules in section 94.1 or 94.2 of the Tax Act, or an interest in a non-resident trust other than an "exempt foreign trust" as defined in the Tax Act; and (iv) no Fund will enter into any arrangement where the result is a dividend rental arrangement for the purposes of the Tax Act

### How the Funds are Taxed

The following paragraphs describe some of the ways in which mutual funds can earn income:

- Mutual funds can earn income in the form of interest, dividends or income from the investments they make, including in other mutual funds, and can be deemed to earn income from investments in certain foreign entities. All income must be computed in Canadian dollars, even if earned in a foreign currency.
- Mutual funds can realize a capital gain by selling an investment for more than its adjusted cost base ("ACB").

They can also realize a capital loss by selling an investment for less than its ACB. A mutual fund that invests in foreign denominated securities must calculate its ACB and proceeds of disposition in Canadian dollars based on the conversion rate on the date the securities were purchased and sold, as applicable. As a result, a mutual fund may realize capital gains and losses due to changes in the value of the foreign currency relative to the Canadian dollar.

- Mutual funds can realize gains and losses from using derivatives or engaging in short selling. Generally, gains and losses from derivatives are added to or subtracted from the mutual fund's income. However, if derivatives are used by a mutual fund as a hedge to limit its gain or loss on a specific capital asset or group of capital assets and there is sufficient linkage, then the gains and losses from these derivatives are generally capital gains or capital losses. Generally, gains and losses from short selling Canadian securities are treated as capital, and gains and losses from short selling foreign securities are treated as income. The derivative forward agreement rules in the Tax Act (the “**DFA Rules**”) target certain financial arrangements (described in the DFA Rules as “derivative forward agreements”) that seek to reduce tax by converting, through the use of derivative contracts, the return on investments that would have the character of ordinary income to capital gains. The DFA Rules will generally not apply to derivatives used to closely hedge gains or losses due to currency fluctuations on underlying capital investments of a Fund. Hedging, other than currency hedging on underlying capital investments, which reduces tax by converting the return on investments that would have the character of ordinary income to capital gains through the use of derivatives contracts, will be treated by the DFA Rules as on income account.
- Gains and losses from trading in precious metals and bullion will be treated on income account, rather than as capital gains and losses.

In certain circumstances, a Fund may be subject to loss restriction rules that deny or defer the deduction of certain losses. For example, a capital loss realized by a Fund will be suspended if, during the period that begins 30 days before and ends 30 days after the date on which the capital loss was realized, the Fund or an affiliated person (as defined in the Tax Act) acquires property that is, or is identical to, the property on which the loss was realized and owns that property at the end of the period.

If a Fund invests in another fund that is a Canadian resident trust (an “**Underlying Canadian Fund**”), other than a SIFT trust, the Underlying Canadian Fund may designate a portion of amounts that it distributes to the Fund as may reasonably be considered to consist of (i) taxable dividends (including eligible dividends) received by the

Underlying Canadian Fund on shares of taxable Canadian corporations; and (ii) net taxable capital gains realized by the Underlying Canadian Fund. Any such designated amounts will be deemed for tax purposes to be received or realized by the Fund as such a taxable dividend or taxable capital gain, respectively. An Underlying Canadian Fund that pays foreign withholding tax may make designations such that a Fund may be treated as having paid its share of such foreign tax for purposes of the foreign tax credit rules in the Tax Act.

Since the Funds are organized as trusts, the following sections describe the taxation of these types of entities.

### ***The Funds***

Each Fund computes its income or loss separately. All of a Fund's deductible expenses, including management fees, will be deducted in calculating the Fund's income for each taxation year. The Fund will be subject to tax on its net income, including net taxable capital gains, not paid or payable to its investors for the taxation year after taking into consideration any loss carry-forwards and any capital gains refund. Each Fund intends to pay to investors enough of its income and capital gains for each taxation year so that it will not be liable for ordinary income tax under Part I of the Tax Act.

The losses of a Fund may be restricted when a person or partnership becomes a “majority-interest beneficiary” of the Fund (generally by holding units representing more than 50% of NAV of the Fund) unless the Fund qualifies as an “investment fund” by satisfying certain investment diversification and other conditions.

Each Fund will be entitled for each taxation year throughout which it is a mutual fund trust to reduce (or receive a refund in respect of) its liability, if any, for tax on its net realized capital gains by an amount determined under the Tax Act based on the redemptions of its units during the year (“capital gains refund”). The Manager may in its discretion utilize the capital gains refund mechanism for a Fund in any particular year. The capital gains refund in a particular taxation year may not completely offset the tax liability of the Fund for such taxation year which may arise upon the sale of its investments in connection with redemption of units

### ***Funds that do not qualify as “mutual fund trusts”***

A Fund that does not qualify as a “**mutual fund trust**” for purposes of the Tax Act throughout its taxation year is not eligible for the capital gains refund and could be subject to alternative minimum tax for the year, as well as other taxes under the Tax Act. In addition, if one or more “**financial institutions**”, as defined in the Tax Act, owns more than 50% of the fair market value of the units of such a Fund, that Fund will be a “**financial institution**” for income tax purposes and

thus subject to certain “**mark-to-market**” tax rules. In this case, most of the Fund’s investments would be considered mark-to-market property, with the result that

- the Fund will be deemed to have disposed of and re-acquired its mark-to-market property at the end of each taxation year, as well as at such time as it becomes, or ceases to be, a financial institution; and
- the gains and losses from these deemed dispositions will be on income account, not capital account.

In any year throughout which the Funds do not qualify as a mutual fund trust under the Tax Act, the Funds could be subject to tax under Part XII.2 of the Tax Act. Part XII.2 of the Tax Act provides that certain trusts (excluding mutual fund trusts) that have an investor who is a “designated beneficiary” under the Tax Act at any time in the taxation year are subject to a special tax under Part XII.2 of the Tax Act on the trust’s “designated income” under the Tax Act. “Designated beneficiaries” generally include non-resident persons, non-resident owned investment corporations, certain trusts, certain partnerships, and certain tax-exempt persons in certain circumstances where the tax-exempt person acquires units from another beneficiary. “Designated income” generally includes income from businesses carried on in Canada and taxable capital gains from dispositions of taxable Canadian property. Where the Fund is subject to tax under Part XII.2, provisions in the Tax Act are intended to ensure that Unitholders who are not designated beneficiaries receive an appropriate refundable tax credit.

The following Funds were established in 2021, and do not yet qualify as a “mutual fund trust” but are each expected to qualify as a mutual fund trust by the time it files its first tax return in which it will make an election to be deemed to be a mutual fund trust effective from the date of its creation:

- Mackenzie Betterworld Canadian Equity Fund
- Mackenzie Betterworld Global Equity Fund
- Mackenzie Global Sustainable Bond Fund
- Mackenzie Greenchip Global Environmental Balanced Fund
- Mackenzie Monthly Income Growth Portfolio.

The following Funds will not meet the requirements to become “mutual fund trusts” during their 2021 taxation year, and are expected to qualify as “mutual fund trusts” throughout their 2022 and later taxation years:

- Mackenzie Private Global Conservative Income Balanced Pool; and
- Mackenzie Private Global Fixed Income Pool.

These Funds will be managed to avoid tax under Part XII.2 of the Tax Act and the application of the “mark-to-market” rules.

## Taxation of the Funds if Investing in Foreign-Domiciled Underlying Trusts

A Fund may invest in foreign-domiciled underlying investment funds that qualify as “exempt foreign trusts” (the “**Underlying Foreign Funds**”) for purposes of the non-resident trust rules in sections 94 and 94.2 of the Tax Act.

If the total fair market value at any time of all fixed interests of a particular class in an Underlying Foreign Fund held by a Fund, persons or partnerships not dealing at arm’s length with the Fund, or persons or partnerships that acquired their interests in the Underlying Foreign Fund in exchange for consideration given to the Underlying Foreign Fund by the Fund, is at least 10% of the total fair market value at the time of all fixed interests of the particular class of the Underlying Foreign Fund, the Underlying Foreign Fund will be a “foreign affiliate” of the Fund and will be deemed by section 94.2 of the Tax Act to be at the time a “controlled foreign affiliate” (“**CFA**”) of the Fund.

If the Underlying Foreign Fund is deemed to be a CFA of a Fund at the end of the particular taxation year of the Underlying Foreign Fund and earns income that is characterized as “foreign accrual property income” as defined in the Tax Act (“**FAPI**”) in that taxation year of the Underlying Foreign Fund, the Fund’s proportionate share of the FAPI (subject to deduction for grossed up “foreign accrual tax” as discussed below) must be included in computing its income for Canadian federal income tax purposes for the taxation year of that Fund in which that taxation year of the Underlying Foreign Fund ends, whether or not the Fund actually receives a distribution of that FAPI. It is expected that the full amount of the income, as determined for Canadian federal income tax purposes, allocated or distributed to an Underlying Foreign Fund by the issuers that it holds securities of will be FAPI. FAPI will also include any net realized taxable capital gains, as determined for Canadian federal income tax purposes, of the Underlying Foreign Fund from the disposition of those securities.

To the extent an amount of FAPI will be required to be included in computing the income of a Fund for Canadian federal income tax purposes, a grossed-up amount may be deductible in respect of the “foreign accrual tax” as defined in the Tax Act (“**FAT**”), if any, applicable to the FAPI. Any amount of FAPI included in income (net the amount of any FAT deduction) will increase the adjusted cost base to a Fund of its units of the Underlying Foreign Fund in respect of which the FAPI was included.

## How You are Taxed on a Fund Investment

How you are taxed on an investment in the Funds depends on whether you hold the investment inside or outside a registered plan.

**If you own the Funds outside a registered plan**

***Distributions***

You must include in your income for a taxation year the taxable portion of all distributions (including Fee Distributions) paid or payable (collectively, “paid”) to you from a Fund during the year, computed in Canadian dollars, whether these amounts were paid to you in cash or reinvested in additional units. The amount of reinvested distributions is added to the ACB of your units to reduce your capital gain or increase your capital loss when you later redeem. This ensures that you do not pay tax on the amount again at a later date.

Distributions paid by a Fund may consist of capital gains, ordinary taxable dividends, foreign-source income, other income and/or return of capital.

Ordinary taxable dividends are included in your income, subject to the gross-up and dividend tax credit rules. Capital gains distributions will be treated as capital gains realized by you, one-half of which will generally be included in calculating your income as a taxable capital gain. A Fund may make designations in respect of its foreign-source income so that you may be able to claim any foreign tax credits allocated to you by that Fund.

You may receive a return of capital from your Fund. You will not be taxed on a return of capital, but it will reduce the ACB of your units of that Fund such that when you redeem your units, you will realize a greater capital gain (or smaller capital loss) than if you had not received the return of capital. If the ACB of your units is reduced to less than zero, the ACB of your units will be deemed to be increased to zero and you will be deemed to realize a capital gain equal to the amount of this increase.

The higher the portfolio turnover rate of a Fund in a year, the greater the chance that you will receive a capital gains dividend or capital gains distribution. There is not necessarily a relationship between a high turnover rate and the performance of a Fund.

When units of a Fund are acquired by purchasing or switching into that Fund, a portion of the acquisition price may reflect income and capital gains of the Fund that have not yet been realized or distributed. Accordingly, unitholders who acquire units of a Fund just before a distribution date, including at year-end, may be required to include in their income amounts distributed from the Fund, even though these amounts were earned by the Fund before the unitholder acquired the units and were included in the price of the units.

***Switches***

You will not realize a capital gain or capital loss when you switch the purchase option under which you hold units of a series of a Fund.

You will not realize a capital gain or capital loss when you switch between series of the same Fund. The cost of the acquired units will be equal to the ACB of the units that you switched.

Other switches involve a redemption of the units being switched and a purchase of the units acquired on the switch.

***Redemptions***

You will realize a capital gain (capital loss) if any of your units in a Fund are redeemed. Generally, your capital gain (capital loss) will be the amount by which the NAV of the redeemed units is greater (less) than the ACB of those units. Generally, one-half of your capital gain is included in your income for tax purposes as a taxable capital gain and one-half of your capital loss can be deducted against your taxable capital gains, subject to the provisions of the Tax Act.

In certain circumstances, loss restriction rules will limit or eliminate the amount of a capital loss that you may deduct. For example, a capital loss that you realize on a redemption of units will be deemed to be nil if, during the period that begins 30 days before and ends 30 days after the day of that redemption, you acquired identical units (including through the reinvestment of distributions or a Fee Distribution paid to you) and you continue to own these identical units at the end of that period. In this case, the amount of the denied capital loss will be added to the ACB of your units. This rule will also apply where the identical units are acquired and held by a person affiliated with you (as defined in the Tax Act).

***Calculating your ACB***

Your ACB must be calculated separately for each series of units that you own in each Fund. The total ACB of your units of a particular series of a Fund is generally equal to

- the total of all amounts you paid to purchase those units;
- **plus**
- the ACB of any units of another series and/or Fund that were switched on a tax-deferred basis into units of the particular series;
- **plus**
- the amount of any reinvested distributions on that series;

- **less**
  - the return of capital component of distributions on that series;
- **less**
  - the ACB of any units of the series that were switched on a tax-deferred basis into units of another series and/or Fund;
- **less**
  - the ACB of any of your units of that series that have been redeemed.

The ACB of a single security is the average of the total ACB. Where you switch between series of the same Fund, the cost of the new units acquired on the switch will generally be equal to the ACB of the previously owned units switched for those new units.

For example, suppose you own 500 securities of a particular series of a Fund with an ACB of \$10 each (a total of \$5,000). Suppose you then purchase another 100 securities of the same series of the Fund for an additional \$1,200. Your total ACB is \$6,200 for 600 securities so that your new ACB of each security of the series of the Fund is \$6,200 divided by 600 securities or \$10.33 per security.

#### **Alternative minimum tax**

Amounts included in your income as distributions of Canadian dividends or capital gains, as well as any capital gains realized by you on the disposition of units, may increase your liability for alternative minimum tax.

#### **Tax statements and reporting**

If applicable, we will send tax statements to you each year identifying the taxable portion of your distributions, the return of capital component of distributions and redemption proceeds paid to you for each year. Tax statements will not be sent to you if you did not receive distributions or redemption proceeds, or if units are held in your registered plan. You should keep detailed records of your purchase cost, sales charges, distributions, redemption proceeds and redemption charges in order to calculate the ACB of your units. You may wish to consult a tax advisor to help you with these calculations.

Generally, you will be required to provide your LBCFS representative or LBCFS-authorized representative with information related to your citizenship or residence for tax purposes, and, if applicable, your foreign tax identification number. If you, or your controlling person(s) are (i) identified as a U.S. Person (including a U.S. resident or citizen), (ii) identified as a tax resident of a country

other than Canada or the U.S., or (iii) do not provide the required information and indicia of U.S. or non-Canadian status, details about you and your investment in a Fund will be reported to the CRA, unless units are held inside a registered plan. The CRA will provide the information to the relevant foreign tax authorities under exchange of information treaties.

#### **If you own the Funds inside a registered plan**

When units of a Fund are held in your registered plan, generally, neither you nor your registered plan will be taxed on distributions received from the Fund or capital gains realized on the disposition of the units of the Fund, provided the units are a qualified investment and are not a prohibited investment for the registered plan. However, a withdrawal from a registered plan may be subject to tax.

The units of each Fund are expected to be a qualified investment for registered plans at all times.

A unit of a Fund may be a prohibited investment for your registered plan (other than a DPSP) even though it is a qualified investment. If your registered plan holds a prohibited investment, you become liable to a 50% potentially refundable tax on the value of the prohibited investment and a 100% tax on income and capital gains attributable to, and capital gains realized on the disposition of, the prohibited investment.

The following Funds were recently established:

- Mackenzie Betterworld Canadian Equity Fund
- Mackenzie Betterworld Global Equity Fund
- Mackenzie Global Sustainable Bond Fund
- Mackenzie Greenchip Global Environmental Balanced Fund
- Mackenzie Monthly Income Growth Portfolio.

Under a safe harbour rule for new mutual funds, units of these Funds will not be prohibited investment for your registered plan at any time during the first 24 months of the Fund's existence provided that the Fund is a mutual fund trust under the Tax Act during that time and is in substantial compliance with NI 81-102 or follows a reasonable policy of investment diversification.

**You should consult with your own tax advisor regarding the special rules that apply to each type of registered plan, including whether or not a particular unit of a Fund would be a prohibited investment for your registered plan. It is your responsibility to determine the tax consequences to you and your registered plan of establishing the registered plan and causing it to invest in the Funds. Neither we nor the Funds assume any liability to you as a result of making the Funds and/or series available for investment within registered plans.**

## REMUNERATION OF DIRECTORS, OFFICERS AND TRUSTEES

The Funds do not directly employ any directors, officers or trustees to carry out their Fund operations. We, as manager of the Funds, provide all personnel necessary to conduct the Fund's operations.

Each IRC member is entitled to an annual retainer of \$40,000 (\$50,000 for the Chair) and a fee of \$1,500 for each meeting attended. In addition, the Chair of an IRC sub-committee is entitled to an annual retainer of \$5,000. Members are also entitled to be reimbursed for all reasonable expenses incurred in the performance of their duties, including reasonable travel and accommodation expenses. We also purchase and maintain insurance liability coverage for the benefit of the IRC members. For the year ended March 31, 2021, the total amount expensed in this regard by the Mackenzie Funds was \$255,269. All fees and expenses were allocated among the Mackenzie Funds in a manner that was fair and reasonable. Effective July 1, 2021, each IRC member is entitled to an annual retainer of \$50,000 (\$60,000 for the Chair) and a fee of \$3,000 for each quarterly meeting attended. In addition, the IRC members are entitled to \$1,500 for each additional meeting.

The individual IRC members received total compensation and reimbursement of expenses by the Mackenzie Funds as follows in Table 11:

**Table 11: IRC Members' Compensation**

IRC Member	Total Individual compensation, including expense reimbursement
Robert Hines (Chair)	\$70,999.92
Martin Taylor <sup>1</sup>	\$66,769.02
George Hucal	\$56,499.96
Scott Edmonds	\$60,999.96
Atul Tiwari <sup>2</sup>	N/A

<sup>1</sup>Martin Taylor retired from the IRC effective February 24, 2021.

<sup>2</sup>Atul Tiwari joined the IRC effective September 22, 2021

For a description of the role of the IRC, see "**Mackenzie Funds' Independent Review Committee.**"

## MATERIAL CONTRACTS

Set out below are particulars of the material contracts entered into by the Funds as of the date of this annual information form, as well as a description of the portfolio management agreements that we have entered into with certain firms with respect to certain of the Funds. Minor contracts entered into by the Funds in the ordinary course of their business have been excluded.

You may inspect copies of the contracts listed below during normal business hours at our Toronto office at **180 Queen Street West, Toronto, Ontario M5V 3K1**.

### Declarations of Trust

The Declarations of Trust of the Funds, which govern all of the Funds, and their effective dates are set out under "**Name, Formation and History of the Funds**". The Declarations of Trust set out the powers and duties of the manager and the trustee of the Funds, the attributes of units of the Funds, procedures for purchase, exchange and redemption of units, recordkeeping, calculation of the Funds' income and other administrative procedures. The Declarations also

contain provisions for the selection of a successor trustee if we should resign and for termination of the Funds if no successor trustee can be found. We are not paid a fee in our capacity as trustee (as would be required if an outside trustee was hired), but we are entitled to be reimbursed for any costs incurred on the Funds' behalf.

### Master Management Agreements

We have entered into amended and restated master management agreements (the "**Master Management Agreements**") on the dates set out in Table 12 for all of the Funds, each as amended, to provide the management and administrative services to the Funds necessary to enable them to carry out their business operations.

Under the Master Management Agreements, we are responsible for providing directly, or for arranging other persons or companies to provide administration services to the Funds, portfolio management services, distribution services for the promotion and sale of the Funds' units and other operational services. The Master Management Agreements contain details about fees and expenses payable by the Funds to us, including the management fee rates and Administration



Fee rates as applicable, and the Master Management Agreements are amended each time a new fund or new series of a Fund is added to any of the Master Management Agreements. The Master Management Agreements have been executed by us on our own behalf as manager and on behalf of the Funds for which we are trustee, in our capacity as trustee.

The Master Management Agreements generally continue from year to year, unless terminated with respect to any one or more of the Funds on not less than 6 months' prior written notice. Except for the Group G Fund, the Master Management Agreements may be terminated on shorter notice if any party to the Master Management Agreement is in breach of the terms of the Master Management Agreement and the breach has continued for at least 30 days without being remedied or if the other party goes bankrupt, ceases to hold appropriate regulatory approvals or commits an act which materially adversely affects its ability to perform the obligations under the Master Management Agreement.

For the Group G Fund, the Master Management Agreement may be terminated by either party upon 60 days' prior written notice. The Trustee may immediately terminate the agreement if (i) an order is made or a resolution is passed for the dissolution of the manager; (ii) the manager consents to or makes a general assignment for the benefit of creditors or makes a proposal to creditors under any insolvency law, is declared bankrupt or, if a liquidator, trustee in bankruptcy, custodian or receiver, or a receiver and manager is appointed; (iii) the manager ceases to be qualified to act as manager; or (iv) the manager is in default of its material obligations under the agreement and does not remedy such breach within a reasonable period after notice by the Trustee.

**Table 12: Master Management Agreements**

Management Agreement	Date of Agreement
Group A Funds	October 19, 1999
Group C Funds	November 16, 1993
Group E Funds	January 7, 1994
Group F Funds	February 2, 2004
Group G Fund	January 2, 2001

### Master Custodian Agreement

We have entered into a master custodian agreement with CIBC, dated February 24, 2005, as amended, on behalf of the Funds to obtain custodial services for the Funds' assets ("**Master Custodian Agreement**").

The Master Custodian Agreement complies with the applicable provisions of NI 81-102 regarding custodial services and requires the

custodian to hold the Fund's assets in trust and to separately identify each Fund's account assets. The agreement contains schedules which set out which Funds are governed by that agreement and the fees payable to the custodian for the range of services provided to the Funds. The agreement can be terminated by the Funds or by the custodian on 120 days' prior written notice.

### Portfolio Management Agreements

Except as noted below, we are the portfolio manager for each of the Funds under the terms of our Master Management Agreements with the Funds. We have entered into portfolio management agreements with each of the firms listed under "**Portfolio Management Services**" to provide portfolio management services to several of the Funds.

Under each of the portfolio management agreements, the sub-advisor firms will provide marketing support and assistance in order to market the Funds, all necessary brokerage arrangements and all arrangements with the Fund's custodian to settle portfolio trades. These firms are required to adhere to the investment objectives and investment strategies adopted by the Fund. They have each agreed to act honestly, in good faith and in the best interests of the Fund, and to use the degree of care, diligence and skill that a reasonably prudent person would exercise in the circumstances. We will pay the sub-advisors' fees out of the management fees we receive from each of the Funds.

Most of the portfolio management agreements listed in Table 13 may be terminated by either party on 90 days' prior written notice to the other party, subject to certain exceptions.

**Table 13: Portfolio management agreements**

Sub-advisor	Date of Agreement
Impax	September 28, 2017
Putnam	May 30, 2011
Rockefeller	September 27, 2017

### Product Distribution Agreement

LBCFS is the principal distributor for each of the series of the Funds offered under the simplified prospectus of the Funds under the terms of the Amended and Restated Product Distribution Agreement dated April 29, 2016, as amended, among LBCFS, Laurentian Bank of Canada and us.

As principal distributor, LBCFS will arrange for the distribution of units of the Funds through its registered representatives or LBCFS-authorized representatives. LBCFS will also provide marketing support

and assistance in connection with the distribution and sale of units of the Funds.

This agreement may be terminated by us, LBCFS or Laurentian on 30 days' prior written notice to the other parties in the event of (i) negligence, fraud or wilful default of a party in respect to their duties under the agreement; (ii) a material breach of the agreement which has not been remedied within 20 days of notice of breach by the other party (unless the party is using its best efforts to cure the material breach, in which case, the agreement will terminate 60 days following the initial notice); (iii) the other party passing a resolution for its bankruptcy, wind-up or dissolution; (iv) commencement of an

insolvency or related hearing that continues for 90 days; (v) a change of control of a party; (vi) a material breach of the agreement by a party that creates the risk of negatively and materially affecting the other parties or the distribution of the Funds; and (vii) other circumstances, set forth in the Product Distribution Agreement.

Copies of the Product Distribution Agreement are available for inspection by existing and prospective Fund investors at our principal office during regular business hours

## LEGAL AND ADMINISTRATIVE PROCEEDINGS

We are not aware of any ongoing legal and administrative proceedings material to the Mackenzie Funds to which we or any Mackenzie Fund is a party.

### Penalties and Sanctions

We entered into a settlement agreement with the OSC on April 6, 2018 ("**Settlement Agreement**").

The Settlement Agreement states that we failed to (i) comply with National Instrument 81-105 *Mutual Fund Sales Practices* ("**NI 81-105**") by not meeting the minimum standards of conduct expected of industry participants in relation to certain sales practices between May 2014 and December 2017; (ii) have systems of controls and supervision over our sales practices that were sufficient to provide reasonable assurances that we were complying with our obligations under NI 81-105; and (iii) maintain adequate books, records and other documents to demonstrate our compliance with NI 81-105.

We agreed to (i) pay an administrative penalty of \$900,000 to the OSC; (ii) submit to regular reviews of our sales practices, procedures and controls by an independent consultant until the OSC is satisfied our sales practices program is fully compliant with securities laws; and (iii) pay costs of the OSC's investigation in the amount of \$150,000.

The purpose of NI 81-105 is to discourage sales practices that could be perceived as inducing dealers and their representatives to

sell mutual fund units on the basis of incentives they were receiving (such as promotional items or activities) rather than on the basis of what is suitable for and in the best interest of their clients.

In the Settlement Agreement, the OSC noted that, in response to the OSC investigation, we (i) have dedicated significant financial and human resources to enhance our systems of controls and supervision for sales practices; (ii) retained an independent consultant in September 2017 to assess the quality of our controls around our sales practices, and the consultant noted that, overall, we have demonstrated a continuously improving compliance culture and since 2014 has seen increased investment in resources, both people and systems, focused on sales practices compliance; and (iii) have no disciplinary history with the OSC and cooperated with Staff in connection with Staff's investigation of the matters referred to in this Settlement Agreement.

We, and not any of our investment fund products (the "**Mackenzie Products**"), paid all monetary and non-monetary benefits at issue. The performance of the Mackenzie Products was not impacted by these matters and the management expense ratios of the Mackenzie Products were not affected. We, and not the Mackenzie Products, have paid all costs, fines and expenses relating to the resolution of this matter, including the above-noted administrative penalty, investigative costs and the fees relating to the independent compliance consultant.

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

This annual information form, together with the simplified prospectus and the documents incorporated by reference into the simplified prospectus, constitute full, true and plain disclosure of all material facts relating to the units 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 the 25<sup>th</sup> day of November, 2021.

### **Money Market Fund**

Mackenzie Canadian Money Market Fund

### **Fixed Income Funds**

Mackenzie Canadian Bond Fund  
Mackenzie Canadian Short Term Income Fund  
Mackenzie Corporate Bond Fund  
Mackenzie Floating Rate Income Fund  
Mackenzie Global Tactical Bond Fund  
Mackenzie Global Sustainable Bond Fund  
Mackenzie Strategic Bond Fund  
Mackenzie Unconstrained Fixed Income Fund

### **Balanced Funds**

Mackenzie Canadian Growth Balanced Fund  
Mackenzie Global Sustainable Balanced Fund  
Mackenzie Greenchip Global Environmental Balanced Fund  
Mackenzie Income Fund  
Mackenzie Strategic Income Fund

### **Canadian Equity Funds**

Mackenzie Betterworld Canadian Equity Fund  
Mackenzie Canadian Growth Fund  
Mackenzie Ivy Canadian Fund

### **Private Wealth Pools**

Mackenzie Private Canadian Focused Equity Pool  
Mackenzie Private Global Conservative Income Balanced Pool  
Mackenzie Private Global Equity Pool  
Mackenzie Private Global Fixed Income Pool  
Mackenzie Private Global Income Balanced Pool  
Mackenzie Private Income Balanced Pool  
Mackenzie Private US Equity Pool

### **US Equity Fund**

Mackenzie US All Cap Growth Fund

### **Global Equity Funds**

Mackenzie Betterworld Global Equity Fund  
Mackenzie Global Dividend Fund  
Mackenzie Greenchip Global Environmental All Cap Fund  
Mackenzie Global Women's Leadership Fund  
Mackenzie Ivy International Fund

### **Sector Fund**

Mackenzie Global Resource Fund

### **Managed Asset Portfolios**

Mackenzie Monthly Income Balanced Portfolio  
Mackenzie Monthly Income Conservative Portfolio  
Mackenzie Monthly Income Growth Portfolio  
Symmetry Fixed Income Portfolio  
Symmetry Conservative Income Portfolio  
Symmetry Conservative Portfolio  
Symmetry Balanced Portfolio  
Symmetry Moderate Growth Portfolio  
Symmetry Growth Portfolio

(collectively, the “Funds”)

**“Barry S. McInerney”**

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Barry S. McInerney  
Chairman, President and Chief Executive Officer  
Mackenzie Financial Corporation

**“Luke Gould”**

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Luke Gould  
Executive Vice-President and Chief Financial Officer  
Mackenzie Financial Corporation

**ON BEHALF OF THE BOARD OF MACKENZIE FINANCIAL CORPORATION  
IN ITS CAPACITY AS MANAGER, PROMOTER AND TRUSTEE OF THE FUNDS**

**“Karen L. Gavan”**

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Karen L. Gavan  
Director  
Mackenzie Financial Corporation

**“Brian M. Flood”**

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Brian M. Flood  
Director  
Mackenzie Financial Corporation

## CERTIFICATE OF THE PRINCIPAL DISTRIBUTOR

To the best of our knowledge, information and belief, this annual information form, together with the simplified prospectus and the documents incorporated by reference into the simplified prospectus, constitute full, true and plain disclosure of all material facts relating to the units offered by the simplified prospectus, as required by the securities legislation of all the provinces of Canada and do not contain any misrepresentations.

Dated the 25<sup>th</sup> day of November, 2021.

### **Money Market Fund**

Mackenzie Canadian Money Market Fund

### **Fixed Income Funds**

Mackenzie Canadian Bond Fund  
Mackenzie Canadian Short Term Income Fund  
Mackenzie Corporate Bond Fund  
Mackenzie Floating Rate Income Fund  
Mackenzie Global Tactical Bond Fund  
Mackenzie Global Sustainable Bond Fund  
Mackenzie Strategic Bond Fund  
Mackenzie Unconstrained Fixed Income Fund

### **Balanced Funds**

Mackenzie Canadian Growth Balanced Fund  
Mackenzie Global Sustainable Balanced Fund  
Mackenzie Greenchip Global Environmental Balanced Fund  
Mackenzie Income Fund  
Mackenzie Strategic Income Fund

### **Canadian Equity Funds**

Mackenzie Betterworld Canadian Equity Fund  
Mackenzie Canadian Growth Fund  
Mackenzie Ivy Canadian Fund

### **Private Wealth Pools**

Mackenzie Private Canadian Focused Equity Pool  
Mackenzie Private Global Conservative Income Balanced Pool  
Mackenzie Private Global Equity Pool  
Mackenzie Private Global Fixed Income Pool  
Mackenzie Private Global Income Balanced Pool  
Mackenzie Private Income Balanced Pool  
Mackenzie Private US Equity Pool

### **US Equity Fund**

Mackenzie US All Cap Growth Fund

### **Global Equity Funds**

Mackenzie Betterworld Global Equity Fund  
Mackenzie Global Dividend Fund  
Mackenzie Greenchip Global Environmental All Cap Fund  
Mackenzie Global Women's Leadership Fund  
Mackenzie Ivy International Fund

### **Sector Fund**

Mackenzie Global Resource Fund

### **Managed Asset Portfolios**

Mackenzie Monthly Income Balanced Portfolio  
Mackenzie Monthly Income Conservative Portfolio  
Mackenzie Monthly Income Growth Portfolio  
Symmetry Fixed Income Portfolio  
Symmetry Conservative Income Portfolio  
Symmetry Conservative Portfolio  
Symmetry Balanced Portfolio  
Symmetry Moderate Growth Portfolio  
Symmetry Growth Portfolio

***LBC Financial Services Inc., as Principal  
Distributor***

***“Jean Stéphane Parent”***

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Jean Stéphane Parent  
President & CEO, LBC Financial Services Inc.  
Laurentian Bank of Canada

# Laurentian Bank Group of Funds

*Money Market Fund*

*Fixed Income Funds*

*Balanced Funds*

*Canadian Equity Funds*

*Private Wealth Pools*

*US Equity Funds*

*Global Equity Funds*

*Sector Fund*

*Managed Asset Portfolios*

Additional information about the Funds is available in each Fund's fund facts, management reports of fund performance and financial statements.

You can get a copy of these documents, at no cost, by calling LBCFS toll-free at 1-800-522-1846, or from your LBCFS representative or LBCFS-authorized representative.

These documents and other information about the Funds, such as information circulars and material contracts, are also available on the LBCFS Internet site at [www.laurentianbank.ca/mackenzie](http://www.laurentianbank.ca/mackenzie) or at the Internet site of SEDAR (the System for Electronic Document Analysis and Retrieval) at [www.sedar.com](http://www.sedar.com).

LBC Financial Services Inc.  
1360, René-Lévesque Blvd. West, Suite 630  
Montréal, Québec H3G 0A9

**MANAGER OF THE FUNDS:**

Mackenzie Financial Corporation  
180 Queen Street West  
Toronto, Ontario M5V 3K1



**MACKENZIE**  
Investments

**CONFIDENCE**  
IN A CHANGING WORLD