

# Mackenzie Greenchip Global Balanced Fund - Series A and PW

March 19, 2021

This document contains key information you should know about Mackenzie Greenchip Global Balanced Fund - Series A and PW. You can find more detailed information in the fund's simplified prospectus. Ask your representative for a copy, contact Mackenzie Financial Corporation ("Mackenzie") at 1-800-387-0614 or visit [www.mackenzieinvestments.com](http://www.mackenzieinvestments.com).

**Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.**

## Quick facts\*

<b>Fund codes:</b>	Sales charge A [MFC8258]; DCA [MFC11097] Sales charge PW [MFC8268] Redemption charge A [MFC8259]; DCA [MFC12097] Low-load 3 A [MFC8260]; DCA [MFC13097] Low-load 2 A [MFC7307]	<b>Fund manager:</b>	Mackenzie Financial Corporation
<b>Date series started:</b>	Series A: March 19, 2021 Series PW: March 19, 2021	<b>Portfolio manager:</b>	Mackenzie Financial Corporation
<b>Total value of the fund on January 31, 2021:</b>	Not available because the fund is new.	<b>Distributions:</b>	Annually, in December
<b>Management expense ratio (MER)**:</b>	Not available because the Fund is new.	<b>Minimum investment***:</b>	Series A: \$500 initial, \$100 additional, \$50 additional for pre-authorized contribution plans These amounts may change from time to time, and may also be waived by Mackenzie.

\* This document pertains to Series A and PW securities. See below under "How much does it cost?" for information about Automatic Switches.

\*\* Please see "Fund expenses" for the MERs applicable to each series.

\*\*\* Please see the fee decrease table under "Fund expenses" for the minimum investment amounts applicable to each series.

## What does the fund invest in?

The Fund seeks long-term capital growth by investing in a combination of equities and fixed-income securities of issuers located anywhere in the world. The Fund invests primarily in the environmental economy supporting energy transition. The Fund will pursue this objective by investing in securities directly and/or by investing in other mutual funds.

The charts below give you a snapshot of the fund's investments on January 31, 2021. The fund's investments will change.

### Top 10 investments (January 31, 2021)

The top 10 investments and investment mix are not available since the fund is new.

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## How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

## Risk rating

Mackenzie has rated the volatility of this fund as **low to medium**.

Because this is a new fund, the risk rating is only an estimate by Mackenzie. Generally, the rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What are the Risks of Investing in the Fund?" section of the fund's simplified prospectus.

### No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

## How has the fund performed?

This section tells you how Series A securities of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce returns.

The performance of Series PW securities would be similar to the performance of Series A securities, but would vary as a result of the difference in the combined management and administration fees compared to Series A as disclosed in the fee decrease table under "Fund expenses" below.

### Year-by-year returns

Not available because the fund is new.

### Best and worst 3-month returns

Not available because the fund is new.

### Average return

Not available because the fund is new.

**Who is this fund for?**

**Investors who:**

- are looking for a low-to-medium-risk, global balanced fund that invests in companies focused on sustainable investing to hold as part of their portfolio,
- want a medium to long-term investment,
- can handle the volatility of stock and bond markets

**A word about tax**

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

**How much does it cost?**

The following tables show the fees and expenses you could pay to buy, own and sell Series A and Series PW securities of the fund.

The fees and expenses – including any commissions – can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

We provide eligible investors with combined management and administration fee decreases on their eligible Mackenzie fund investments, as disclosed in the fee decrease table under the sub-heading "Fund expenses". We will automatically switch your Series A securities into Series PW securities of the Fund (bearing lower combined management and administration fees) upon your or your eligible accounts', as applicable, investment amount in qualifying Mackenzie funds meeting the applicable investment threshold. If you or your eligible accounts, as applicable, no longer meet the requirements to be eligible for Series PW, we may automatically switch your securities into Series A, which has higher combined management and administration fees than Series PW. For more information, see "Fees and Expenses" in the Fund's simplified prospectus and speak to your representative.

**1. Sales charges**

You have to choose a sales charge option when you buy Series A securities of the fund. Ask about the pros and cons of each option. You can only buy Series PW securities of the fund under the sales charge purchase option.

Sales charge option	What you pay (in %)	What you pay (in \$)	How it works
<b>Sales charge purchase option</b>	Series A: 0% to 5% Series PW: 0% to 2%	Series A: \$0 to \$50 on every \$1,000 you buy Series PW: \$0 to \$20 on every \$1,000 you buy	<ul style="list-style-type: none"> <li>• You negotiate the sales charge with your representative. You pay it to your representative's firm at the time you purchase the fund.</li> </ul>
<b>Redemption charge purchase option</b>	<b>If you sell within:</b> 1 year of buying 5.5% 2 years of buying 5.0% 3 years of buying 5.0% 4 years of buying 4.0% 5 years of buying 4.0% 6 years of buying 3.0% 7 years of buying 2.0% After 7 years 0.0%	\$0 to \$55 on every \$1,000 you sell	<ul style="list-style-type: none"> <li>• When you buy the fund, Mackenzie pays your representative's firm a fixed commission of 5.0%.</li> <li>• If you redeem within 7 years of buying, you pay a redemption charge to Mackenzie. The redemption charge is based on the net asset value of those securities at the time of redemption.</li> <li>• You can switch to other Mackenzie funds without paying a redemption charge, but you may have to pay a switch fee to your representative's firm. The redemption charge schedule starts at the time you buy your investment and will continue to apply if you switch to another Mackenzie fund under the redemption charge purchase option.</li> <li>• Up to 10% of your investment may be redeemed in each calendar year without a redemption charge.</li> </ul>
<b>Low-load 3 purchase option</b>	<b>If you sell within:</b> 1 year of buying 3.0% 2 years of buying 2.5% 3 years of buying 2.0% After 3 years 0.0%	\$0 to \$30 on every \$1,000 you sell	<ul style="list-style-type: none"> <li>• When you buy the fund, Mackenzie pays your representative's firm a fixed commission of 2.5%.</li> <li>• If you redeem within 3 years of buying, you pay a redemption charge to Mackenzie. The redemption charge is based on the net asset value of those securities at the time of redemption.</li> <li>• You can switch to other Mackenzie funds without paying a redemption charge, but you may have to pay a switch fee to your representative's firm. The redemption charge schedule starts at the time you buy your investment and will continue to apply if you switch to another Mackenzie fund under the low-load purchase option.</li> <li>• Up to 10% of those investments may be redeemed in each calendar year without a redemption charge.</li> </ul>
<b>Low-load 2 purchase option</b>	<b>If you sell within:</b> 1 year of buying 2.0% 2 years of buying 2.0% After 2 years 0.0%	\$0 to \$20 on every \$1,000 you sell	<ul style="list-style-type: none"> <li>• When you buy the fund, Mackenzie pays your representative's firm a fixed commission of 1.0%.</li> <li>• If you redeem within 2 years of buying, you pay a redemption charge to Mackenzie. The redemption charge is based on the net asset value of those securities at the time of redemption.</li> <li>• You can switch to other Mackenzie funds without paying a redemption charge, but you may have to pay a switch fee to your representative's firm. The redemption charge schedule starts at the time you buy your investment and will continue to apply if you switch to another Mackenzie fund under the low-load purchase option.</li> <li>• Up to 10% of your investments may be redeemed in each calendar year without a redemption charge.</li> </ul>

## 2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the fund's returns.

Series A has higher combined management and administration fees than Series PW.

The fund's expenses are made up of the management fee, fixed administration fee, fund costs and trading costs. The annual management and administration fee of Series A is 1.90% and 0.24% of the series' value, respectively.

Because this series is new, fund costs and trading costs are not yet available.

The table below sets out the combined management and administration fee decrease from Series A to Series PW.

Investment	Series	Combined management and administration fee decrease (from Series A)(%)
Up to \$99,999	A	N/A
\$100,000 and above	PW	0.24%

## 3. Other fees

You may have to pay other fees when you buy, hold, sell or switch securities of the fund.

Fee	What you pay
<b>Switch fees</b>	If you switch between series of the Fund or to another Mackenzie fund, then you may pay your representative's firm a switch fee of 0-2%.
<b>Inappropriate short-term trading fee</b>	A fee of 2% of the amount switched or redeemed will be charged by the Fund to you for inappropriate short-term trading.
<b>Excessive short-term trading fee</b>	A fee of 1% of the amount switched or redeemed will be charged by the Fund to you if you invest in the Fund for less than 30 days and your trading is part of a pattern of short-term trading that Mackenzie believes is detrimental to fund investors.
<b>Portfolio architecture service fee</b>	If you purchased Series A/Series PW through Mackenzie's Portfolio Architecture Service (PAS), you will be required to pay directly to Mackenzie an annual portfolio service fee of 0.15% on all assets in your PAS.
<b>Open architecture service fee</b>	If you purchased Series A/Series PW through Mackenzie's Open Architecture Service (OAS), you will be required to pay directly to Mackenzie an annual portfolio service fee of 0.07% on all assets in your OAS.

## More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the Fund. It is for the services and advice that your representative and their firm provide to you.

Mackenzie pays the trailing commission to your representative's firm. It is paid from the Fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

- **Sales charge purchase option** - 1.00% of the value of your investment each year (\$10.00 per year for every \$1,000 invested).
- **Redemption charge purchase option** - 0.50% of the value of your investment for years 1-7, and 1.00% for each year after that (\$5.00 to \$10.00 per year for every \$1,000 invested).
- **Low-load 3 purchase option** - 0.50% of the value of your investment for years 1-3, and 1.00% for each year after that (\$5.00 to \$10.00 per year for every \$1,000 invested).
- **Low-load 2 purchase option** - 1.00% of the value of your investment for years 1-2, and 1.00% for each year after that (\$10.00 per year for every \$1,000 invested).

## What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual fund securities within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, annual information form, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

## For more information

Contact Mackenzie Financial Corporation or your representative for the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

### Mackenzie Financial Corporation

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at [www.securities-administrators.ca](http://www.securities-administrators.ca).

