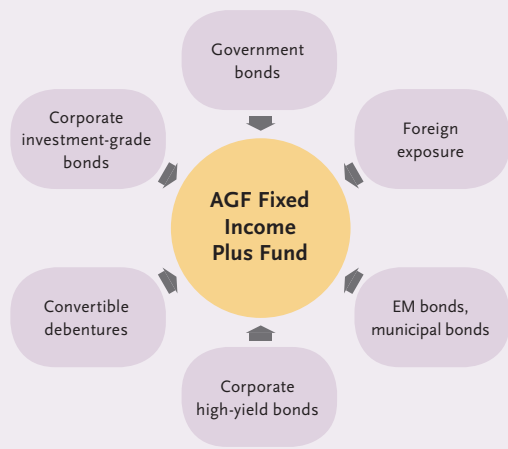


# Using more tools in the fixed-income toolkit

To successfully manage a fixed-income portfolio through various interest-rate cycles and macro environments requires a toolkit beyond traditional fixed-income strategies, including duration and yield-curve management. Longer-term bonds can offer higher yield, however, their prices are more susceptible to interest-rate changes. These AGF funds use the full fixed-income toolkit, diversifying in securities such as high-yield bonds, emerging-market bonds and convertible debentures to help maximize total return.

## Why AGF Fixed Income Plus Fund/Class

- **Scope** – Option to invest in high-yield bonds, convertible debentures and emerging-market debt offers investors increased yield and total return potential in a low-yield environment.
- **Flexibility** – Due to its scope, the Fund can be highly responsive to interest-rate and market changes.
- **Complementary** – Tends to be less interest-rate sensitive relative to its peers due to the inclusion of alternative fixed-income instruments.



Canadian-focused solution

## Why AGF Global Bond Fund

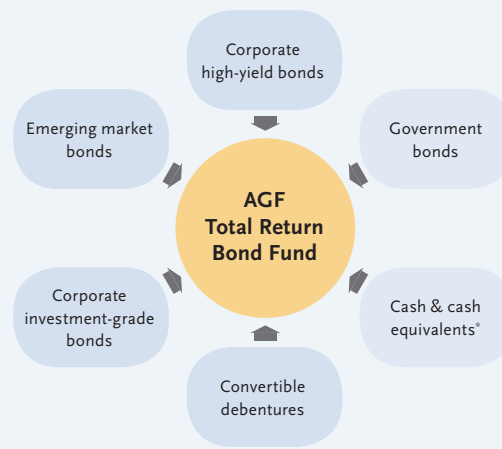
- **Investment-grade securities** – The Fund focuses on investment-grade debt securities of governments, corporations and other issuers.
- **Global exposure** – The Fund can complement Canadian fixed-income fund holdings by its differentiated asset mix, inclusion of emerging market debt, high-yield and active currency management.



Global-focused solution

## Why AGF Total Return Bond Fund/Class

- **Flexibility** – Fund's 'go-anywhere' mandate enables the team to be tactical and focus on finding the best global opportunities amongst an array of potential categories, countries, sectors and currencies.
- **Total return potential** – The Fund's complete flexibility and risk-focused approach helps to deliver a combination of income and total return potential across varying interest-rate cycles and market environments.



Global-focused solution

\*The Fund uses cash to fund redemptions and expenses. The cash and short-term securities are restricted to less than 20% of net assets.

## Funds for all interest-rate and market environments

	AGF FIXED INCOME PLUS FUND <sup>1</sup> /CLASS	AGF GLOBAL BOND FUND	AGF TOTAL RETURN BOND FUND/CLASS																																																																														
<b>Objective(s)</b>	Seeks to provide steady income by investing primarily in Canadian government and corporate fixed-income securities	Aims to provide interest income and capital appreciation	Aims to provide a high level of interest income and capital appreciation through a diversified portfolio of debt securities from issuers around the world																																																																														
<b>Portfolio Manager</b>	David Stonehouse, MBA, CFA Vice-President & Portfolio Manager	Jean Charbonneau, MBA Senior Vice-President & Portfolio Manager	Tristan Sones, CFA Vice-President & Portfolio Manager																																																																														
<b>Fund start date</b>	November 30, 1998	April 19, 2010	June 15, 1994																																																																														
<b>Type of holdings</b>	<ul style="list-style-type: none"> <li>High-quality Canadian government and corporate bonds for the core of the portfolio</li> <li>High-yield bonds, convertible bonds and emerging market bonds to boost income and capital appreciation potential</li> </ul>	<ul style="list-style-type: none"> <li>Investment-grade debt securities of governments, corporations and other issuers around the world</li> <li>Diversified by category, currency, country and duration</li> </ul>	<ul style="list-style-type: none"> <li>Investment-grade bonds for stable income and capital preservation</li> <li>High-yield bonds, emerging market bonds and convertible bonds for additional income and capital appreciation potential</li> </ul>																																																																														
<b>Distribution</b>	Quarterly – Based on amount earned	Monthly – Based on amount earned	Monthly – Estimated distribution of 3-4%																																																																														
<b>Risk profile</b>	<p>Low Med High</p>	<p>Low Med High</p>	<p>Low Med High</p>																																																																														
<b>Fund codes (for advisor reference only)</b>	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="3">MF</th> <th rowspan="2">F</th> <th rowspan="2">Q</th> <th rowspan="2">W</th> </tr> <tr> <th>FE</th> <th>DSC</th> <th>LL</th> </tr> </thead> <tbody> <tr> <td><b>Fund</b></td> <td>9413</td> <td>9412</td> <td>9417</td> <td>9110</td> <td>1207</td> <td>1407</td> </tr> <tr> <td><b>Class</b></td> <td>4090</td> <td>4190</td> <td>4290</td> <td>5035</td> <td>1249</td> <td>1416</td> </tr> </tbody> </table>		MF			F	Q	W	FE	DSC	LL	<b>Fund</b>	9413	9412	9417	9110	1207	1407	<b>Class</b>	4090	4190	4290	5035	1249	1416	<table border="1"> <thead> <tr> <th rowspan="2"></th> <th colspan="3">MF</th> <th rowspan="2">F</th> <th rowspan="2">Q</th> </tr> <tr> <th>FE</th> <th>DSC</th> <th>LL</th> </tr> </thead> <tbody> <tr> <td>CA</td> <td>4039</td> <td>4139</td> <td>4239</td> <td>5013</td> <td>1243</td> </tr> <tr> <td>US</td> <td>4339</td> <td>4439</td> <td>4438</td> <td>5113</td> <td>–</td> </tr> </tbody> </table>		MF			F	Q	FE	DSC	LL	CA	4039	4139	4239	5013	1243	US	4339	4439	4438	5113	–	<table border="1"> <thead> <tr> <th rowspan="2">Fund</th> <th rowspan="2"></th> <th colspan="3">MF</th> <th rowspan="2">F</th> <th rowspan="2">Q</th> <th rowspan="2">W</th> </tr> <tr> <th>FE</th> <th>DSC</th> <th>LL</th> </tr> </thead> <tbody> <tr> <td>CA</td> <td>792</td> <td>692</td> <td>256</td> <td>824</td> <td>1211</td> <td>–</td> </tr> <tr> <td>US</td> <td>492</td> <td>592</td> <td>619</td> <td>724</td> <td>–</td> <td>–</td> </tr> <tr> <td><b>Class</b></td> <td>CA</td> <td>4089</td> <td>4189</td> <td>4289</td> <td>5034</td> <td>1248</td> <td>1420</td> </tr> </tbody> </table>	Fund		MF			F	Q	W	FE	DSC	LL	CA	792	692	256	824	1211	–	US	492	592	619	724	–	–	<b>Class</b>	CA	4089	4189	4289	5034	1248	1420
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<sup>1</sup> AGF Canadian Bond Fund and AGF Inflation Plus Bond Fund merged into AGF Fixed Income Plus Fund on May 20, 2016. Effective April 1, 2016, AGF reduced the MF Series management fee from 2.00% to 1.50%.

**For more information on these fixed-income solutions, please visit [AGF.com/RethinkFixedIncome](http://AGF.com/RethinkFixedIncome) or contact your Financial Advisor.**

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rates of return are the historical annual compounded total returns including changes in share and/or unit value and reinvestment of all dividends and/or distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed; their values change frequently and past performance may not be repeated. The information contained herein is intended to provide you with general information related to investment alternatives and strategies and is not intended to be comprehensive investment advice applicable to the circumstances of a specific investor. We strongly recommend consulting with a professional advisor prior to making investment decisions. The payment of distributions should not be confused with a fund's performance, rate of return or yield. If distributions paid by the fund are greater than the performance of the fund, your original investment will shrink. Distributions paid as a result of capital gains realized by a fund, and income and dividends earned by a fund, are taxable in your hands in the year they are paid. Your adjusted cost base will be reduced by the amount of any returns of capital. If your adjusted cost base falls below zero, you will have to pay capital gains tax on the amount below zero. The targeted annual distribution is based on the Fund's or Portfolio's previous year-end net asset value and is subject to change. Monthly distributions on Series T and Series V shares may generally be a return of capital so long as there is sufficient capital attributable to the relevant series. In order to invest in and maintain participation in the AGF Gold Label program (Series Q and/or W), a minimum of \$100,000 in series Q and/or W per Fund (in each account) or \$250,000 in aggregate household assets in series Q and/or W is required. Management fees (for Series Q and W) as well as service fees (for Series Q only) within the AGF Gold Label program will be taken out directly from client accounts. For AGF Gold Label clients, AGF pays the operating expenses, custody and other administration-related costs (except brokerage commissions, counterparty fees, IRC fees or other extraordinary items). Tier level discounts apply only to the dollar amount(s) grouped in each particular tier. The All World Tax Advantage Group is a mutual fund corporation that currently offers approximately 20 different classes of securities. In addition to fund diversification by investment style, geography and market capitalization, a key benefit of investing in any of the classes within the group is the possibility of sharing incurred expenses (and losses) of the combined structure potentially offsetting income earnings to minimize chance of a dividend declaration. For a more detailed explanation, please see [AGF.com/disclaimers](http://AGF.com/disclaimers). Publication date: October 11, 2016.