



Investment Solution Group  
State Street Global Advisors, Ltd.

## FUND DETAILS

|                          |   |      |  |  |  |     |     |      |  |
|--------------------------|---|------|--|--|--|-----|-----|------|--|
| <b>Fund type:</b>        | Asset Allocation  |      |  |  |  |     |     |      |  |
| <b>Fund start date:</b>  | August 25, 2015   |      |  |  |  |     |     |      |  |
| <b>Total net assets:</b> | \$19.1 million  |      |  |  |  |     |     |      |  |
| <b>MER<sup>1</sup>:</b>  | 2.10%   |      |  |  |  |     |     |      |  |
| <b>Risk profile:</b>     | <table border="1"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> <tr> <td>Low</td> <td>Med</td> <td>High</td> <td></td> </tr> </table> |      |  |  |  | Low | Med | High |  |
|                          |   |      |  |  |  |     |     |      |  |
| Low                      | Med   | High |  |  |  |     |     |      |  |

## FUND CODES

|               |      |      |      |      |      |      |
|---------------|------|------|------|------|------|------|
|               | FE   | DSC  | LL   | F    | Q    | W    |
| <b>C\$ MF</b> | 4086 | 4186 | 4286 | 5032 | 1246 | 1408 |

## DISTRIBUTIONS

|           |             |             |             |
|-----------|-------------|-------------|-------------|
|           | <b>2016</b> | <b>2015</b> | <b>2014</b> |
| <b>MF</b> | 0.02        | 0.00        | N/A         |

### Annual MF<sup>1</sup>

Please refer to AGF.com for distribution information.

<sup>1</sup>MER as of September 30, 2016.

<sup>2</sup>The distribution is not guaranteed, may be adjusted from time to time at the discretion of the fund manager and may vary from payment to payment. Amount shown, if any, is the most recent distribution amount.

\*Cash is not included.

Note: numbers may not add up to 100% because of rounding.

This firm acts solely as a portfolio advisor to the Fund. A portfolio advisor provides the Fund with investment research and recommendations. They do not make investment decisions on behalf of the Fund.

## REASONS TO INVEST IN THIS FUND

- The Fund uses a flexible approach seeking to provide total return over a market cycle, with a focus on capital preservation and risk management.

## INVESTMENT PROCESS

- The Fund uses a three-pillar approach of strategic, dynamic and tactical asset allocation in a systematic framework to construct a diversified portfolio of any combination of global ETFs, equity securities, fixed-income and non-traditional assets.

## AVERAGE ANNUAL COMPOUND RETURNS (%)

|      | 1 MO. | 3 MO. | 6 MO. | YTD | 1 YR. | 2 YR. | 3 YR. | 5 YR. | 10 YR. | PSD <sup>^</sup> |
|------|-------|-------|-------|-----|-------|-------|-------|-------|--------|------------------|
| FUND | 0.9   | 3.6   | 4.1   | 5.1 | 4.2   | -     | -     | -     | -      | 1.2              |

<sup>^</sup> Performance start date as of September 11, 2015.

## ANNUAL RETURNS (%)

|      | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 |
|------|------|------|------|------|------|------|------|------|------|------|
| FUND | -0.8 | -    | -    | -    | -    | -    | -    | -    | -    | -    |

## TOP 10 HOLDINGS<sup>x</sup>

TOTAL HOLDINGS: 15

|   |              |
|---|--------------|
| SPDR S&P 500 Trust ETF                                | 16.2%        |
| Vanguard Intermediate-Term Corporate Bond ETF         | 15.9%        |
| Vanguard FTSE All-World ex-US ETF                     | 15.4%        |
| SPDR Bloomberg Barclays 1-3 Month T-Bill ETF          | 13.0%        |
| SPDR Barclays High Yield Bond ETF                     | 6.5%         |
| Vanguard FTSE Emerging Markets ETF                    | 5.1%         |
| iShares MSCI USA Minimum Volatility ETF               | 5.0%         |
| SPDR Barclays Capital Emerging Markets Debt Local ETF | 5.0%         |
| SPDR Barclays Intermediate Term Treasury ETF          | 5.0%         |
| Vanguard REIT ETF                                     | 2.9%         |
|   | <b>90.0%</b> |

## ASSET MIX

|                         |       |
|-------------------------|-------|
| Equity                  | 53.2% |
| Fixed Income            | 34.3% |
| Cash & Cash Equivalents | 12.5% |



**STATE STREET GLOBAL ADVISORS**

State Street Global Advisors (SSGA) is the asset management business of State Street Corporation, one of the world's leading providers of financial services to institutional investors. SSGA has the ability to combine a disciplined, precise investment process with a global investment platform that provides clients access to every major asset class, capitalization range and style. SSGA engineers investment strategies across equity, fixed income, currency, alternatives, solutions, real estate and absolute return, and across the risk spectrum, including index, enhanced and active (both quantitative and fundamental).

State Street Global Advisors, Ltd. (SSGA Canada), the Canadian office of State Street Global Advisors (SSGA), was established in 1991, with offices in Montreal and Toronto. SSGA Canada ranks as one of the major investment managers in Canada. Their Canadian clients have entrusted them with more than \$50.64 billion of assets while their global clients have entrusted them with more than \$2.96 trillion to manage on their behalf.\* They have a diverse client base that includes defined benefit and defined contribution pension funds, insurance companies, official institutions, foundations, charities, local authorities, family offices and intermediaries.

\*AUM reflects approximately \$33.4B (as of June 30, 2015) with respect to which State Street Global Markets, LLC (SSGM) serves as marketing agent; SSGM and State Street Global Advisors are affiliated.

The information contained in this fund profile is designed 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 the individual. We strongly recommend you to consult with a financial advisor prior to making any investment decisions. 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 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.

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 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.

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**For more information, contact:****AGF Client Services**

Toll Free: 1-800-268-8583



What are you doing after work?