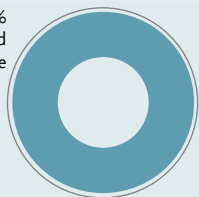


## TARGET ASSET MIX

100%  
Fixed  
income



## CURRENT ALLOCATION

100% **AGF Investments Inc. - Tactical overlay**

Actual percentages may vary.

## PORTFOLIO DETAILS

Fund type: Global fixed income

Fund start date: October 28, 2011

## FUND CODES

	FE	DSC	LL
<b>Wrap Series</b>	HAR4736	HAR4737	HAR4738
<b>Embedded Series</b>	HAR4739	HAR4740	HAR4741
<b>Series T</b>	HAR4742	HAR4743	HAR4744
<b>Series V</b>	HAR3369	HAR3370	HAR3371

## DISTRIBUTIONS

	2016	2015	2014
<b>Wrap Series</b>	1.60	0.87	0.67
<b>Embedded Series</b>	1.35	0.57	0.37

Please refer to AGF.com for distribution information.

\*Cash is not included.

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

## REASONS TO INVEST IN THIS FUND

- The Pool's objective is to provide interest income and capital appreciation. It invests primarily in investment-grade debt securities of governments, corporations and other issuers around the world.

## INVESTMENT PROCESS

- This Pool brings together complementary investment approaches to active management to enhance the potential for increased risk-adjusted returns.

## AVERAGE ANNUAL COMPOUND RETURNS (%)

	1 MO.	3 MO.	6 MO.	YTD	1 YR.	2 YR.	3 YR.	5 YR.	10 YR.	PSD
WRAP <sup>^</sup>	-1.0	-2.1	-2.0	-1.1	-5.3	1.6	4.0	4.5	—	4.6
EMBEDDED <sup>°</sup>	-1.1	-2.7	-3.1	-2.8	-7.5	-0.7	1.5	1.9	—	2.0

<sup>^</sup>Performance start date as of November 21, 2011. <sup>°</sup>Performance start date as of November 21, 2011.

## ANNUAL RETURNS (%)

	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
WRAP <sup>^</sup>	1.9	9.8	8.9	0.7	8.3	—	—	—	—	—
EMBEDDED <sup>°</sup>	-0.3	6.9	6.0	-1.9	5.2	—	—	—	—	—

## TOP 10 HOLDINGS\*

SPDR Barclays International Treasury Bond ETF	16.7%
iShares JP Morgan USD Emerging Markets Bond ETF	13.9%
Vaneck Vectors JP Morgan Emerging Markets Local Currency Bond ETF	11.8%
Vanguard Total Bond Market ETF	11.8%
iShares International Treasury Bond ETF	10.0%
iShares Core Total USD Bond Market ETF	9.8%
iShares Core U.S. Aggregate Bond ETF	9.8%
SPDR Barclays International Corporate Bond ETF	8.0%
iShares Intermediate Government/Credit Bond ETF	6.9%
	<b>98.8%</b>

## FIXED INCOME ALLOCATION\*

ETF	100.0%
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## ASSET MIX

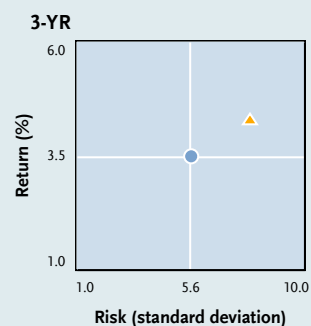
<b>Fixed Income</b>	<b>98.5%</b>
U.S. Fixed Income	98.5%
<b>Cash &amp; Cash Equivalents</b>	<b>1.5%</b>

## RISK MEASUREMENTS

Fund	3-Yr	5-Yr
<b>STANDARD DEVIATION</b>	7.70%	6.49%
<b>SHARPE RATIO</b>	0.52	0.66
<b>BETA</b>	0.79	0.73

Peer	3-Yr	5-Yr
<b>STANDARD DEVIATION</b>	5.56%	5.30%
<b>SHARPE RATIO</b>	0.55	0.61
<b>BETA</b>	0.45	0.50

## RISK RETURN



- ▲ Harmony Global Fixed Income Pool
- Peer

Source: Morningstar as of August 31, 2017. Peer Group is represented by Global Fixed Income. For more information, visit [www.morningstar.ca](http://www.morningstar.ca). Data is for Wrap Series except where indicated.

### For more information, contact:

#### AGF Client Services

Toll Free: 1-800-268-8583



## ADDITIONAL INFORMATION

Wilshire Funds Management, a business unit of Wilshire Associates (Wilshire®), a leading global investment services firm, provides advisory services and ongoing active due diligence for the Harmony program. Chosen for their reputation in the institutional space and their experience in the managed asset arena in the U.S. and the U.K., their expertise is available to Canadian investors exclusively through AGF.

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