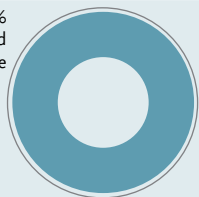


## TARGET ASSET MIX

100%  
Fixed  
income



## CURRENT ALLOCATION

100% AGF Investments Inc. - Interest rate anticipation

Actual percentages may vary.

## PORTFOLIO DETAILS

Fund type: Canadian money market

Fund start date: January 26, 2000

## FUND CODES

	FE	DSC	LL
Wrap Series	HAR0009	HAR0349	HAR0029
Embedded Series	HAR0049	HAR0369	HAR0069

## DISTRIBUTIONS

	2016	2015	2014
Wrap Series	0.00	0.00	0.01
Embedded Series	0.00	0.00	0.01

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 maximum income, while preserving capital and liquidity. It invests primarily in Canadian money market instruments, such as Canadian Treasury bills, and other high-quality short-term money market instruments.

## INVESTMENT PROCESS

- AGF Investments Inc. invests in high-quality, short-term money market instruments, such as Government of Canada and provincial Treasury bills and commercial paper issued by federally guaranteed crown corporations.

## 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>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.5	1.5
EMBEDDED <sup>°</sup>	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.5	1.1

<sup>^</sup>Performance start date as of January 26, 2000. <sup>°</sup>Performance start date as of December 27, 2002.

## ANNUAL RETURNS (%)

	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007
WRAP <sup>^</sup>	0.0	0.0	0.1	0.3	0.4	0.4	0.0	0.2	2.4	3.7
EMBEDDED <sup>°</sup>	0.0	0.0	0.1	0.3	0.4	0.4	0.0	0.2	2.4	3.7

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

Canada Housing Trust Floating Rate 1.11% September 15, 2017	10.9%
Province of Saskatchewan 0.97% November 1, 2017	8.9%
Toronto-Dominion Bank 1.14% September 27, 2017	8.7%
Government of Canada Treasury Bill 0.57% October 5, 2017	8.1%
HSBC Bank Canada 1.14% October 16, 2017	7.8%
Bank of Montreal 1.12% September 7, 2017	7.1%
National Bank of Canada 1.14% October 2, 2017	6.2%
Province of Ontario 0.87% November 15, 2017	6.0%
Royal Bank of Canada 0.85% September 21, 2017	5.2%
Province of Quebec 0.55% September 8, 2017	4.6%
	<b>73.5%</b>

## ASSET MIX

<b>Short Term</b>	<b>84.0%</b>
Canadian Short Term	84.0%
<b>Fixed Income</b>	<b>10.7%</b>
Canadian Fixed Income	10.7%
<b>Cash &amp; Cash Equivalents</b>	<b>5.3%</b>

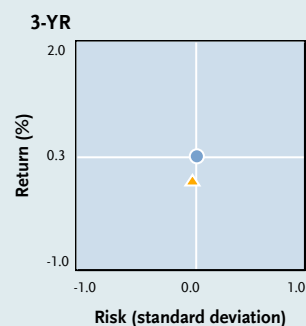
The performance of a Fund may have been different had events such as mergers, portfolio manager changes and investment objective changes not taken place. To find out what material events occurred for this Fund during the past 10 years, please refer to AGF.com/HarmonyDisclaimers.

## RISK MEASUREMENTS

Fund	3-Yr	5-Yr
<b>STANDARD DEVIATION</b>	0.01%	0.07%
<b>SHARPE RATIO</b>	-6.47	-6.85
<b>BETA</b>	–	–

Peer	3-Yr	5-Yr
<b>STANDARD DEVIATION</b>	0.05%	0.06%
<b>SHARPE RATIO</b>	-3.33	-4.49
<b>BETA</b>	–	–

## RISK RETURN



- ▲ Harmony Money Market Pool
- Peer

Source: Morningstar as of July 31, 2017. Peer Group is represented by Canadian Money Market. 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.

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. 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. If your adjusted cost base falls below zero, you will have to pay capital gains tax on the amount below zero.

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