



AGF Product Series Guide



AGF Product Series At-A-Glance

The table below provides an at-a-glance summary for each Fund series, including fees and advisor compensation structure.

Fees	Fund Series	Investment Minimum	Key Features	Available Purchase Options/Load Type
Embedded	MF	\$500	<ul style="list-style-type: none"> Little or no direct fees charged to clients (depending on load type) 	Front-end Load Deferred Sales Charge (DSC) Low Load (LL)
	Classic	\$500	<ul style="list-style-type: none"> Little or no direct fees charged to clients (depending on load type) Available on AGF Canadian Large Cap Dividend Fund only 	Front-end Load Deferred Sales Charge (DSC) Low Load (LL)
	T	\$500	<ul style="list-style-type: none"> Little or no direct fees charged to clients (depending on load type) Tax-efficient monthly distribution up to 8% 	Front-end Load Deferred Sales Charge (DSC) Low Load (LL)
	V	\$500	<ul style="list-style-type: none"> Little or no direct fees charged to clients (depending on load type) Tax-efficient monthly distribution up to 5% 	Front-end Load Deferred Sales Charge (DSC) Low Load (LL)
	F	\$500	<ul style="list-style-type: none"> Requires client participate in a fee-for-service model 	No Load
	FV	\$500	<ul style="list-style-type: none"> Requires client participate in a fee-for-service model Tax-efficient monthly distribution up to 5% 	No Load
Dis-embedded	Q Gold Label	\$100,000	<ul style="list-style-type: none"> Access to Gold Label pricing Available for commission-based business models Advisor fees are negotiated 	Program fee comprised of AGF Management Fee and a negotiated advisory fee.
	W Gold Label	\$100,000	<ul style="list-style-type: none"> Require client participate in a fee-for-service model Access to Gold Label pricing 	Suitable for fee-based programs where a set fee is charged at the dealer level. AGF applies a management fee at the account level.

Additional Information on Embedded Fee Product Series

Redemption Schedule for DSC and Low Load Purchase Options

	Redemption Fee Schedule (%)						
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7
Deferred Sales Charge (DSC)	5.50	5.50	5.00	4.50	4.00	3.00	1.50
Low Load (LL)	3.00	2.50	2.00				
	0-18 Mths	19-36 Mths					
LL – Harmony	3.00	2.00					

Up-Front Commission		Trailer/Advisory Fee		High Net Worth pricing
Amount	Paid By	Structure	Embedded in MER	
Negotiated up to 6%*	Client	Pre-set by AGF Management	Yes. A fixed amount is paid to dealers as compensation for the advice and/or service they offer clients. The amount paid is determined by the asset class, fund series or purchase option. See the Fund Facts for more information.	Yes. All AGF embedded fee fund series will provide a management fee rebate automatically once an investment of \$100,000 is reached in any fund or a household minimum of \$250,000 is reached across multiple funds and accounts that are linked together.
5.00%	AGF			
2.50%, 3.00% for Harmony	AGF			
Negotiated up to 6%	Client			
5.00%	AGF			
2.50%	AGF			
Negotiated up to 6%	Client			
5.00%	AGF			
2.50%	AGF			
Negotiated up to 6%	Client			
5.00%	AGF	Advisory Fee collected by the dealer	No. The MER for these fund series are not inclusive of advisor compensation. Advisors need access to a fee-based platform in order to collect fees for advice.	
2.50%	AGF			
None	N/A	Negotiated Advisory Fee is collected by AGF on behalf of the dealer as part of the overall program fee.	No. Series Q and Series W do not have an MER but charge a Program Fee that consists of the Management Fee, an Advisory Fee (only for Series Q) Advisory Fee plus applicable taxes.	Yes. Accessible with an investment minimum of \$100,000 in any fund or a household minimum of \$250,000 across multiple funds and accounts that are linked together. Discount applied directly to the management fee based on the investor's asset threshold.
None	N/A			
None	N/A	Advisory Fee collected by the dealer		

Advisor Compensation

Advisors receive an ongoing trailer commission for clients that invest in the MF, Classic, T and V series of AGF mutual funds and portfolios. Trailing commissions are calculated based on the average daily net asset value of the units/shares of the funds held by clients during the month. Trailing commissions are paid monthly or quarterly. In respect of Gold Label Series Q, an advisory fee is negotiated and payable by clients to their dealer under the terms of the Gold Label high-net-worth program. No trailer commissions or advisory fees are paid by AGF on Series F, FV or W.

Type of Fund or Portfolio	Front Load	Low Load	DSC	Matured Units	
				Low Load	DSC
Money Market	0.25	–	–	–	–
Fixed Income	0.50	0.25	0.25	0.50	0.50
AGF Global Convertible Bond Fund	0.75	0.25	0.75	0.25	0.75
Equity and Balanced	1.00	0.50	0.50	1.00	1.00
AGF Flex Asset Allocation Fund	0.50	0.25	0.50	0.25	0.50
AGF Canadian Large Cap Dividend Fund (Classic, Series T & V)	0.75	0.25	0.75	0.25	0.75
AGF Income Focus Fund	0.75	0.25	0.75	0.25	0.75
AGF Elements	1.25	0.50	0.50	1.25	1.25
AGF Elements Yield Portfolio/Class	0.75	0.25	0.75	0.75	0.25

Accessing High Net Worth Pricing at AGF

With a minimum investment of \$100,000, investors can access high-net-worth pricing in one of two ways:

<p>Directly by purchasing a fund offered under the Gold Label Program – Series Q or Series W</p>	<p>Automatically by reaching an investment minimum of \$100,000 in any AGF embedded fee product series – MF, T, V, F and FV.</p>
<p>Management Fees are reduced at source, advisory fees are negotiated and collected directly from client accounts.</p>	<p>Management fees are reduced through management fee rebates which are distributed to client accounts as free units/shares of the originating fund.</p>
<p>Householding is available starting at \$250,000 by combining assets from multiple AGF funds, series and accounts using the AGF Account Linking Agreement Form.</p>	<p>Householding is available starting at \$250,000 by combining assets from multiple AGF funds, series and accounts using the AGF Account Linking Agreement Form.</p>
<p>Additional discounts available based on assets under management.</p>	<p>Additional discounts available based on assets under management.</p>

For more information, visit AGF.com



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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. Investors with over \$250K invested in the program may pay a blended effective rate (driven by book value of invested assets).

The AGF 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.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. For more information on the funds, please visit AGF.com.

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