



AGF GOLD LABEL

Discerning Investors Deserve  
the Gold Standard

# A Solution Designed to Meet the Unique Needs of Affluent Investors

With AGF Gold Label™ (Series Q and W), qualified investors can access a broad range of AGF investment options at a lower cost. Investors must invest and maintain a minimum of \$100,000 per fund or \$250,000 in aggregate household assets into Series Q or W to qualify for the AGF Gold Label program.

## AGF Gold Label Gives Affluent Investors

- Preferred pricing with tiered management fee reductions. Further discounts at \$250,000, \$500,000, \$1 million and \$3 million.
- The opportunity to qualify through household and account aggregation.
- Greater fee transparency – fees are disclosed on statements.
- A broad range of investment solutions, including corporate class options, are available across the spectrum:



Global Equity



Fixed Income



U.S. Equity



Balanced Funds



Canadian Equity



Managed Solutions

**AGF Gold Label offers an investment solution for every affluent client, whether their account is comprehensively fee-based (Series W) or if the investments held are individually priced (Series Q).**

## How AGF Gold Label Works

- Investors must invest and maintain a minimum of \$100,000 per fund or \$250,000 in household assets to qualify
- Investments of more than \$250,000 may qualify for greater fee reductions
- Spouse and family members residing at the same address can combine assets for qualification purposes
- Management fees (for Series Q and W) as well as service fees (for Series Q only)\* within the AGF Gold Label program are withdrawn directly from assets in client accounts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).

\* Series Q includes negotiated service fees.

## Preferred Pricing is Also Available on Select AGF Embedded Fee Mutual Funds

With a minimum investment of \$100,000, investors in any qualifying load option of Series MF (including Classic), T, V and F will automatically have access to preferred pricing in the form of a Management Fee Rebate. Qualification criteria is the same as AGF Gold Label, offering a comparable discount at each asset threshold. See the AGF Preferred Pricing FAQ for more details.

## Fee Schedule Overview<sup>1</sup>

ASSET CLASS <sup>2</sup>	MGMT. FEE (%)	CUMULATIVE DISCOUNTS (%) <sup>4</sup>			
	\$100K <sup>3</sup>	\$250K – \$500K	\$500K – \$1M	\$1 – \$3M	> \$3M
Balanced	0.80-0.85	0.02-0.05	0.05-0.10	0.07-0.125	0.08-0.15
Managed Solutions <sup>5</sup>	0.65-0.80	0.02-0.025	0.05	0.07-0.075	0.08
Equity (Canadian, U.S., Global)	0.80-1.00	0.05	0.10	0.125	0.15
Fixed Income	0.50-0.80	0.01-0.025	0.02-0.05	0.03-0.075	0.04-0.08

<sup>1</sup> Investors with over \$250K invested in the program may pay a blended effective rate. Currently the following AGF securities do not qualify for management fee rebates: AGF Money Market Fund, AGF Global Sustainable Growth Equity Fund, Concert Funds, Common Sense Funds and Pooled Funds. Accounts with other management fee rebates in place including Elements Advantage Distribution and accounts with grandfathered management fees also do not qualify. See the AGF Gold Label Fee Schedule brochure for more details.

<sup>2</sup> Please note that the fund asset classes referenced in this document are determined by AGF Investments Inc. As such, these may not necessarily align with Fundserv's fund classifications.

<sup>3</sup> Once an investor reaches the minimum \$100K threshold, the entire investment starting from the first dollar is subject to the tier 1 discount for both Gold Label and MFRs.

<sup>4</sup> As each new price threshold is met, every dollar above the tier threshold will receive the additional discount. As a result, investors with over \$250K invested will begin to receive a blended effective rate that is driven by the book value of invested assets and the percentage allocated to each tier.

<sup>5</sup> Managed Solutions include AGF Multi-Asset Income Portfolios and AGF Elements™ Portfolios. For up-to-date information, visit AGF.com.

## Please work with your financial advisor to learn how you can benefit from the AGF preferred pricing solutions.

Founded in 1957, AGF Management Limited (AGF) is a diversified global asset management firm with retail, institutional, alternative and high-net-worth businesses. As an independent firm, AGF brings a disciplined approach to delivering excellence in investment management and providing an exceptional client experience.

AGF Investments suite of diverse investment solutions extends globally to a wide range of clients, from financial advisors and individual investors to institutional investors including pension plans, corporate plans, sovereign wealth funds and endowments and foundations.



In order to invest in and maintain participation in the AGF Preferred Pricing Program, a Household (which may consist of a single investor) must meet the minimum investment requirements of: (i) at least \$100,000 in one eligible mutual fund; or (ii) at least \$250,000 in Household assets across multiple eligible funds, based on the higher of book value or market value. All Preferred Pricing management fee reductions are at AGF's discretion and depend on a number of factors, including the size of the investment, nature of the investment and the fees charged by the applicable series/fund. Eligible series and funds are determined by AGF and may change from time to time at AGF's discretion. Tier level discounts apply only to the dollar amount(s) grouped in each particular tier.

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](https://www.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](https://www.agf.com).

AGF Investments is a group of wholly owned subsidiaries of AGF Management Limited, a Canadian reporting issuer. The subsidiaries included in AGF Investments are AGF Investments Inc. (AGFI), AGF Investments America Inc. (AGFA), AGF Investments LLC (AGFUS) and AGF International Advisors Company Limited (AGFIA). The term AGF Investments may refer to one or more of these subsidiaries or to all of them jointly. This term is used for convenience and does not precisely describe any of the separate companies, each of which manages its own affairs.

AGF Investments entities only provide investment advisory services or offers investment funds in the jurisdiction where such firm and/or product is registered or authorized to provide such services.

AGF Investments Inc. is a wholly-owned subsidiary of AGF Management Limited and conducts the management and advisory of mutual funds in Canada.

© <sup>TM</sup> The "AGF" logo and all associated trademarks are registered trademarks or trademarks of AGF Management Limited and used under licence.

Publication date: September 30, 2025.