

# AGF Global Dividend Class - Series FV

This document contains key information you should know about AGF Global Dividend Class. You can find more detailed information in the fund's simplified prospectus. Ask your representative for a copy, or contact AGF Investments Inc. at 1-800-268-8583 or tiger@AGF.com, or visit www.AGF.com.

**Before you invest in any fund, you should consider how the fund would work with your other investments and your tolerance for risk.**

## QUICK FACTS

<b>FUND CODES:</b>	CAD: AGF2506	<b>FUND MANAGER:</b>	AGF Investments Inc.
<b>DATE SERIES STARTED (SERIES FV):</b>	September 5, 2018	<b>PORTFOLIO MANAGER:</b>	AGF Investments Inc.
<b>TOTAL VALUE ON FEBRUARY 29, 2020:</b>	\$91.3 million	<b>DISTRIBUTIONS:</b>	No regular dividend. Monthly distribution, targeting a 5% annual rate. Dividends are reinvested. Distributions are reinvested unless, in certain cases, you choose cash.
<b>MANAGEMENT EXPENSE RATIO (MER):</b>	2.58%	<b>MINIMUM INVESTMENT:</b>	\$500 initial / \$25 additional

## WHAT DOES THE FUND INVEST IN?

The fund's objective is to seek long-term total returns by investing primarily in a diversified portfolio of dividend-paying equity securities of issuers located around the world.

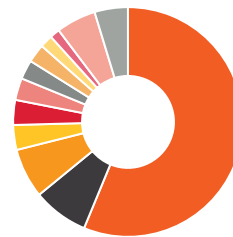
The charts below give you a snapshot of the fund's investments on February 29, 2020. The fund's investments will change.

### Top 10 Investments (February 29, 2020)

1. Cash & Cash Equivalents	4.7%
2. The Sherwin-Williams Co.	4.2%
3. Honeywell International Inc.	4.0%
4. Waste Management Inc.	4.0%
5. Nestle SA	3.6%
6. AT&T Inc.	3.5%
7. Mondelez International Inc.	3.5%
8. Northrop Grumman Corp.	3.1%
9. Microsoft Corp.	2.9%
10. AbbVie Inc.	2.9%
<b>Total percentage of top 10 investments.</b>	<b>36.5%</b>
<b>Total number of investments</b>	<b>68</b>

### Investment Mix (February 29, 2020)

#### Country



United States	56.2%
Japan	7.8%
Switzerland	7.0%
Hong Kong	3.5%
United Kingdom	3.5%
Germany	3.1%
South Korea	2.7%
China	2.6%
France	1.8%
Singapore	1.4%
Other	5.6%
Cash & Cash Equivalents	4.7%

## HOW RISKY IS IT?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

## Risk rating

AGF Investments Inc. has rated the volatility of this fund as **low to medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see "What are the risks of investing in the Fund?" and "Specific risks of the Funds" sections of the fund's simplified prospectus.

## No guarantees

Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

## HOW HAS THE FUND PERFORMED?

This section tells you how Series FV shares of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the fund's returns.

### Year-by-year returns

The year-by-year returns are not available for Series FV shares of the fund as it has not been distributed to the public under a simplified prospectus for a full calendar year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.

### Best and worst 3-month returns

This information is not available for Series FV shares of the fund as it has not been distributed to the public under a simplified prospectus for a full calendar year.

### Average Return

The average return is not available for Series FV shares of the fund as it has not been distributed to the public under a simplified prospectus for 12 consecutive months.

## WHO IS THIS FUND FOR?

- you want the income and growth potential of equity securities of foreign companies
- you are investing for the longer term
- you tolerate low to medium risk
- with respect to Series FV securities, you are willing to receive monthly distributions of capital
- you are investing in a non-registered account and want to invest in a fund within a corporate class structure that may have loss carryforwards that may enable tax-deferred growth

## A WORD ABOUT TAX

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan, such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, generally, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell Series FV shares of the fund. The fees and expenses - including any commissions - can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

### 1. Sales charges

No sales charges are applicable for this series of the fund. You can buy Series FV shares only through representatives who have received prior approval from AGF Investments Inc.

**HOW MUCH DOES IT COST? CONT'D**

**2. Fund expenses**

You do not pay these expenses directly. They affect you because they reduce the fund's return. As of September 30, 2019, the series' expenses were 2.61% of its value. This equals \$26.10 for every \$1,000 invested.

	Annual rate (as a % of the fund's value)
<b>Management expense ratio (MER)</b> This is the total of the fund's management fee (which includes the trailing commission), fixed administration fee, any operating expenses not covered by the fixed administration fee, and the fund's proportionate share of the MER, if applicable, of any underlying fund(s). AGF Investments Inc. waived some or all of the fund's expenses. If it had not done so, the MER would have been higher.	2.58%
<b>Trading expense ratio (TER)</b> These are the fund's trading costs.	0.03%
<b>Fund expenses</b>	<b>2.61%</b>

**More about the trailing commission**

No trailing commission will be paid.

**3. Other fees**

You may have to pay other fees when you buy, hold, sell or switch securities of the fund.

Fee	What you pay
<b>Short-term or frequent trading fee</b>	Up to 2% of the value of securities you sell or switch within 30 calendar days of purchase, or whether there have been multiple redemptions or switches made within 15 calendar days of purchase. These fees go to the fund.
<b>Fee-for-service fee</b>	This series is available to you if you have a fee-based or wrap account for which you may pay a fee directly to your representative's firm.

**WHAT IF I CHANGE MY MIND?**

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual fund units within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, annual information form, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

**FOR MORE INFORMATION**

Contact AGF Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at [www.securities-administrators.ca](http://www.securities-administrators.ca).