Fund Facts

AGF INVESTMENTS INC.

October 2, 2025

AGF Enhanced U.S. Income Plus Fund – Series O

This document contains key information you should know about AGF Enhanced U.S. Income Plus Fund (the "Fund"). 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/ca.

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

This mutual fund is an alternative mutual fund. It has the ability to invest in asset classes or use investment strategies that are not permitted for conventional mutual funds. The specific strategies that differentiate this Fund from conventional mutual funds include: increased use of derivatives for hedging and non-hedging purposes; increased ability to sell securities short; and the ability to borrow cash for investment purposes. Leverage amplifies gains and losses. While these strategies will be used in accordance with the Fund's investment objectives and strategies, during certain market conditions they may accelerate the pace at which your investment decreases in value.

QUICK FACTS

FUND CODES:	CAD: AGF5224	**FUND MANAGER:**	AGF Investments Inc.
DATE SERIES STARTED (SERIES O):	June 16, 2025	**PORTFOLIO MANAGER:**	AGF Investments Inc.
TOTAL VALUE ON AUGUST 31, 2025:	$84 million	**DISTRIBUTIONS:**	Monthly, plus annually in December. Distributions are reinvested unless, in certain cases, you choose cash.
MANAGEMENT EXPENSE RATIO (MER):	Information N/A - No current investors in the series	**MINIMUM INVESTMENT:**	$500 initial / $25 subsequent

WHAT DOES THE FUND INVEST IN?

The Fund seeks to provide long-term capital appreciation and generate a high level of consistent income by investing in U.S. equity securities and employing dynamic options strategies such as put writing and covered call writing. The Fund may use leverage, primarily through the use of derivatives.

The charts below give you a snapshot of the Fund's investments on August 31, 2025. The Fund's investments will change.

Top 10 Investments (August 31, 2025)

1.	Apple Inc.	3.6%
2.	Microsoft Corp.	2.5%
3.	Eli Lilly and Co.	2.5%
4.	Amazon.com Inc.	2.3%
5.	Broadcom Inc.	2.2%
6.	NVIDIA Corp.	2.0%
7.	Applied Materials Inc.	1.9%
8.	Meta Platforms Inc.	1.9%
9.	Costco Wholesale Corp.	1.3%
10.	GE Vernova LLC	1.3%
Total percentage of top 10 investments.		**21.5%**
Total number of investments		**339**

Investment Mix (August 31, 2025)

Sector

Information Technology	33.8%
Consumer Discretionary	10.5%
Health Care	10.2%
Financials	9.4%
Industrials	9.1%
Communication Services	8.8%
Consumer Staples	6.3%
Energy	5.4%
Utilities	3.8%
Materials	1.5%
Real Estate	1.2%

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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**.

Because this is a new Fund, the risk rating is only an estimate by AGF Investments Inc. Generally, the 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.

Low	**Low to medium**	Medium	Medium to high	High

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 Fund" 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 O units of the fund have performed. However, this information is not available because this is a newly established series of the fund.

Year-by-year returns

This section tells you how Series O units of the fund have performed in past calendar years. However, this information is not available because this is a newly established series of the fund.

Best and worst 3-month returns

This section shows the best and worst returns for Series O units of the fund in a 3-month period. However, this information is not available because this is a newly established series of the fund.

Average return

This section shows the value and annual compounded rate of return of a hypothetical $1,000 investment in Series O units of the fund. However, this information is not available because this is a newly established series of the fund.

WHO IS THIS FUND FOR?

- You want a high level of consistent income and growth potential from U.S. equity securities and options strategies
- You are investing for the medium to longer term
- You tolerate low to medium risk

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 table shows the fees and expenses you could pay to buy, own and sell Series O units 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. Series O units are intended for institutional investors who enter into an agreement with AGF Investments Inc. whereby a negotiated management fee is agreed to.

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. The Fund's expenses are made up of operating expenses, the Fund's proportionate share of the MER, if applicable, of any underlying fund(s), and trading costs. Because this series has no current investors, its operating expenses and trading costs are not yet available.

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
Short-term or frequent trading fee	Up to 2% of the value of securities you sell or switch within 30 calendar days of purchase, or where there have been multiple redemptions or switches made within 15 calendar days of purchase. These fees go to the Fund.
Management fee	You will be charged a management fee directly by us. The maximum management fee to be charged is 0.85%. Management fee discounts may apply in certain circumstances; for more information, speak with your representative.

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, 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**.

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