

Understanding Managed Solutions

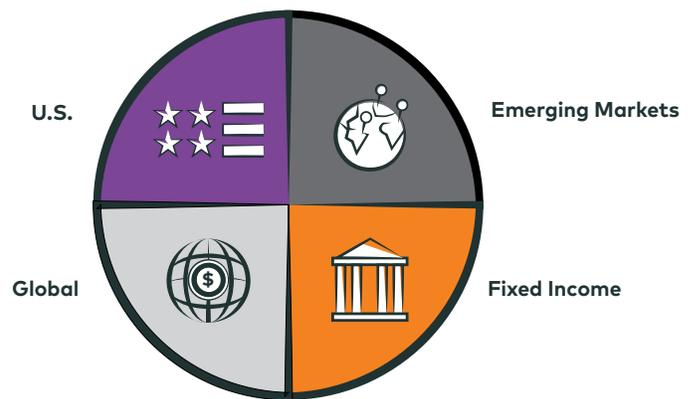
A managed solution is an investment made up of funds that have been carefully selected to form a portfolio. Why a managed solution? To answer that, let's look at what's involved in determining the right mix of investments for your portfolio – also known as its asset allocation.

Building Your Portfolio

A portfolio mix (also known as its asset allocation) should be properly diversified and take into account:

- Investment goals
- Risk tolerance level
- Time horizon
- The world macro environment (economies, interest rates, etc.)

Asset Allocation



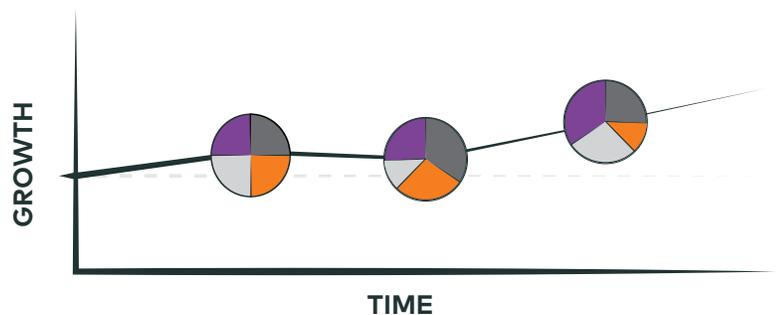
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Managing Your Portfolio

The investments in your portfolio will likely grow at different rates.

So what do you do when you no longer have the asset allocation you started with?

- Do you rebalance back to your original portfolio?
- Do you find a new one to reflect changes in the economic environment?
- How often should you rebalance your portfolio?



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A Managed Portfolio Offers A One-Stop Solution

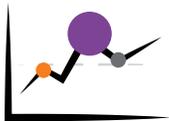
Choosing a managed solution product can simplify your investment process – with one investment, you get a professionally managed, diversified portfolio of funds (ETFs, mutual funds or both).

Professionally Managed

An investment management firm that offers managed solutions is responsible for:



Fund Research: Conducting thorough research and making the appropriate fund selections.

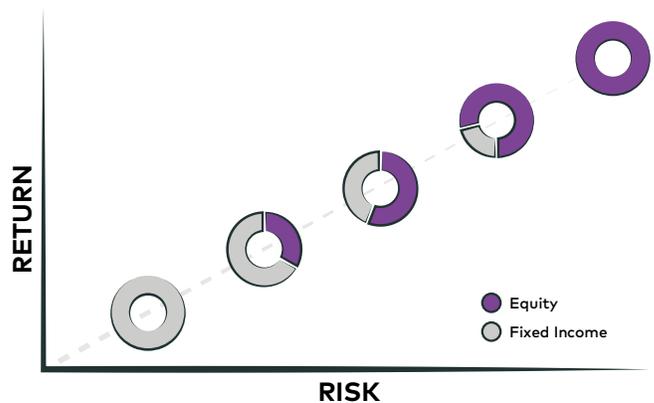


Manage Risk: Constructing the portfolio with complementary investment styles to manage risk and enhance return potential.



Asset Allocation: Actively monitoring the portfolio and rebalancing according to a specific schedule or when required to maintain the portfolio's asset mix.

Typically, an investment management firm will offer several portfolios in its managed solution lineup, each designed to meet different investment objectives. For example, to generate an income stream, to provide a mix of income and capital growth, to maximize growth potential.



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ETFs are popular options with investors. Yet selecting, monitoring and rebalancing a portfolio of ETFs can be a time-consuming and daunting task.

Managed ETF Portfolios

- Professional management, ETF selection and portfolio oversight
- Carefully selected to form a portfolio with a specific objective or risk level



Invested in Discipline

AGF Sound Choices® program provides resources to meet the evolving needs of investors and advisors.

All information in Canadian dollars unless otherwise stated. For illustrative purposes only.

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