

Mackenzie Universal Canadian Growth GIF

Quick facts: **Date fund created:** September 15, 1999
Managed by: Mackenzie Financial Corporation

Total fund value: \$7,358,154
Portfolio turnover rate: 4.36%

Guarantee option	Management expense ratio (MER) (%)	Net asset value per unit (\$)	Units outstanding (000's)
Mackenzie Segregated Funds – Basic	2.86	32.53	223
Mackenzie GIF – Core	2.91	41.61	2
Mackenzie GIF – Intermediate	3.41	42.49	0

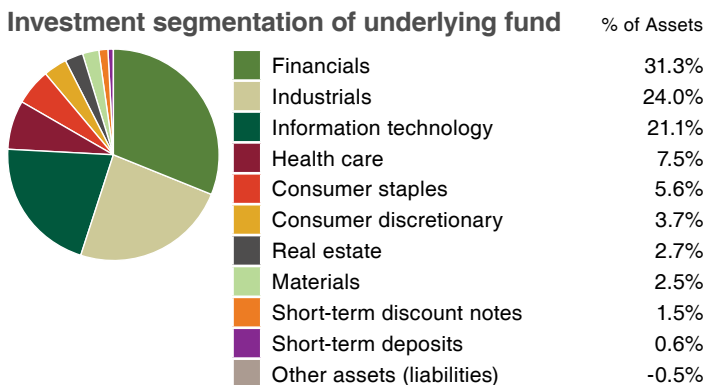
Minimum investment: • Non-registered, RRSP and TFSA policies: \$500 lump sum or pre-authorized chequing (PAC) of \$50

What does the fund invest in?

This segregated fund currently invests in Mackenzie Bluewater Canadian Growth Fund (the “underlying fund”). The underlying fund seeks long-term capital growth by investing mainly in Canadian equities. The underlying fund uses a growth at a reasonable price style of investing and may hold up to 49% of its assets in foreign investments.

Top 10 investments of underlying fund % of Assets

Royal Bank of Canada.....	5.3%
Brookfield Asset Management Inc.	4.9%
Stantec Inc.	4.7%
Aon PLC.....	4.4%
Intact Financial Corp.....	4.0%
Microsoft Corp.	3.9%
Loblaw Companies Ltd.	3.7%
Roper Technologies Inc.....	3.4%
Waste Connections Inc.....	3.3%
TMX Group Ltd.	3.2%
Total.....	40.8%
Total investments	36



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. The MER includes the insurance cost for the guarantee. For details please refer to your information folder and contract.

Who is this fund for?

A person who is investing for the medium to long term.

How has the fund performed?

This section tells you how the fund has performed over the past 10 years for a policyowner who chose the Basic guarantee option. Returns are after the MER has been deducted.

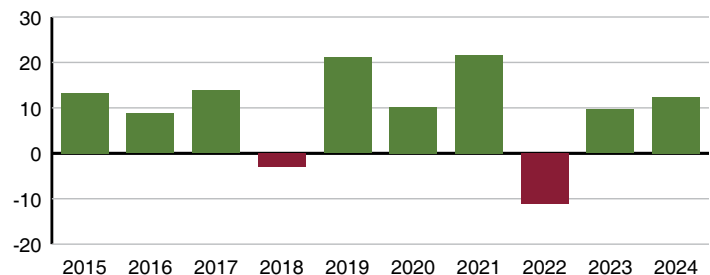
It's important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose and on your personal tax situation.

Average return

A person who invested \$1,000 in the fund on Dec. 31, 2014 and chose the Basic guarantee option now has \$2,419.70 on Dec. 31, 2024. This works out to an average of 9.24% a year.

Year-by-year returns (%)

This chart shows how the fund has performed in each of the past 10 years for a policyowner who chose the Basic guarantee option. In the past 10 years the fund was up in value 8 years and down in value 2 years of the 10.



How risky is it?



The value of your investment can go down. For information on the underlying fund, ask your advisor for a copy of the current simplified prospectus.

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How much does it cost?

One of the following sales charge options will apply. For details refer to your information folder and discuss with your advisor.

1. Sales charges

Sales charge option	What you pay	How it works																											
Sales charge option	Up to 5% of the amount you invest	<ul style="list-style-type: none"> You and your advisor determine the rate. The fee is deducted from the amount you invest. It is paid as a commission. 																											
Redemption charge option*	If you redeem units within: <table border="1"> <thead> <tr> <th></th> <th>Basic</th> <th>GIF</th> </tr> </thead> <tbody> <tr> <td>1 year of investing, you pay</td> <td>5.5%</td> <td>5.5%</td> </tr> <tr> <td>2 years of investing, you pay</td> <td>5.5%</td> <td>5.0%</td> </tr> <tr> <td>3 years of investing, you pay</td> <td>4.5%</td> <td>5.0%</td> </tr> <tr> <td>4 years of investing, you pay</td> <td>4.0%</td> <td>4.0%</td> </tr> <tr> <td>5 years of investing, you pay</td> <td>3.5%</td> <td>4.0%</td> </tr> <tr> <td>6 years of investing, you pay</td> <td>2.5%</td> <td>3.0%</td> </tr> <tr> <td>7 years of investing, you pay</td> <td>1.5%</td> <td>2.0%</td> </tr> <tr> <td>After 7 years, you pay</td> <td>0.0%</td> <td>0.0%</td> </tr> </tbody> </table>		Basic	GIF	1 year of investing, you pay	5.5%	5.5%	2 years of investing, you pay	5.5%	5.0%	3 years of investing, you pay	4.5%	5.0%	4 years of investing, you pay	4.0%	4.0%	5 years of investing, you pay	3.5%	4.0%	6 years of investing, you pay	2.5%	3.0%	7 years of investing, you pay	1.5%	2.0%	After 7 years, you pay	0.0%	0.0%	<ul style="list-style-type: none"> When you invest, Mackenzie pays a commission of up to 5.00%. Any redemption charge you pay goes to Mackenzie. You can redeem up to 10% of your units each year without paying a redemption charge.
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Low-load option*	If you redeem units within: <table border="1"> <tbody> <tr> <td>1 year of investing, you pay</td> <td>3.0%</td> </tr> <tr> <td>2 years of investing, you pay</td> <td>2.5%</td> </tr> <tr> <td>3 years of investing, you pay</td> <td>2.0%</td> </tr> <tr> <td>After 3 years, you pay</td> <td>0.0%</td> </tr> </tbody> </table>	1 year of investing, you pay	3.0%	2 years of investing, you pay	2.5%	3 years of investing, you pay	2.0%	After 3 years, you pay	0.0%	<ul style="list-style-type: none"> When you invest, Mackenzie pays a commission of up to 2.5%. Any redemption charge you pay goes to Mackenzie. You cannot redeem units each year without paying a low-load redemption charge. 																			
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* Effective June 1, 2023, the redemption charge purchase option and the low-load purchase option will no longer be available for purchase, including those made through systematic purchase plans such as pre-authorized contribution plans. Switching from units of a Mackenzie Segregated Fund or Mackenzie GIF previously purchased under the redemption charge or low-load purchase options to units of another Mackenzie Segregated Fund or Mackenzie GIF, under the same purchase option, will continue to be available until such redemption schedules expire.

2. Ongoing expenses

The MER includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. The cost of any additional segregated fund guarantee options is not included in the MER. For details about how the guarantees work, see your insurance contract.

Guarantee option	MER (Annual rate as a % of the fund's value)	Guarantee fee included in MER (%)	Enhanced guarantee fee excluded from MER (%)
Mackenzie Segregated Funds – Basic	2.86	0.25	0.50
Mackenzie GIF – Core	2.91	0.35	n/a
Mackenzie GIF – Intermediate	3.41	0.64	n/a

Available additional guarantee options are subject to the following fees. For details please refer to your information folder and contract.

Guarantee option	Death benefit guarantee reset option (%)	Maturity guarantee reset option (%)
Mackenzie Segregated Funds – Basic	n/a	n/a
Mackenzie GIF – Core	n/a	n/a
Mackenzie GIF – Intermediate	0.16	n/a

Trailing commission

Mackenzie pays your advisor a trailing commission of up to 1.0% of the value of your investments for the services and advice provided to you. The trailing commission is paid out of the management fee for as long as you hold the fund. The rate depends on the sales charge option you choose.

3. Other fees

You may have to pay other fees when you redeem or exchange units of the fund.

Fee	What you pay
Short term trading fee	Up to 2% of the value of units you redeem or exchange within 90 days of investing in the fund. This fee goes to the fund.
Exchange fee	Up to 2% if you switch units of your fund for units of another fund. This fee is negotiable with your advisor.

What if I change my mind?

You can change your mind and cancel the segregated fund policy, the initial pre-authorized chequing premium or any lump sum premium you apply to the policy by telling us in writing within two business days of the earlier of the date you received confirmation of the transaction or five business days after it was mailed to you. Your cancellation request has to be in writing, which can include email, fax or letter, that you want to cancel. The amount returned will be the lesser of the amount of the premium being cancelled or the value of the applicable units acquired on the day we process your request, if it has gone down. The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid. No fees will apply to process your request.

For more information: The *Fund Facts* may not contain all the information you need. Please read your contract and information folder or you may contact us at: Mackenzie Financial Corporation, 180 Queen Street West, Toronto, Ontario, M5V 3K1; Web: www.mackenzieinvestments.com; Email: service@mackenzieinvestments.com; Telephone: 1-800-387-0614.