



MD Financial Management Inc.

# MD Precision Maximum Growth Index Portfolio - Series F

FUND FACTS — April 24, 2024

This document contains key information you should know about MD Precision Maximum Growth Index Portfolio (the "Fund") Series F. You can find more details in the Fund's simplified prospectus. Ask your representative for a copy, contact MD Financial Management Inc., at 1 800 267-2332, mdfunds.simplifiedprospectus@md.ca, or visit md.ca.

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

## Quick facts

<b>Date series started:</b>	•	<b>Fund Manager:</b>	MD Financial Management Inc.
<b>Total value of the Fund on April 30, 2024:</b>	•	<b>Portfolio Manager:</b>	Multi-Asset Management Team within 1832 Asset Management L.P.
<b>Management expense ratio (MER):</b>	Not available because this series is new.	<b>Distributions:</b>	Income — Annually, after December 15 Capital gains — Annually, after December 15
		<b>Minimum investment:</b>	Initial - \$3000 Additional - \$1000

## What does the Fund invest in?

The Fund will invest primarily in units of index mutual funds managed by MD Financial Management and exchange traded index funds with an emphasis on equity index funds for potential capital appreciation and only a minor exposure to fixed income index funds for income generation and capital preservation.

The charts below give you a snapshot of the Fund's investments on April 30, 2024. The Fund's investments will change.

### Top 10 investments (April 30, 2024)

•	•
<b>Total percentage of top 10 investments</b>	•
<b>Total number of investments</b>	•

### Investment mix (April 30, 2024)

•	•
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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

MD Financial Management 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 MD Financial Management 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.



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?" section of the Fund's simplified prospectus.

## No guarantees

Like most mutual funds, this Fund does not have any guarantees. You may not get back the amount of money you invest.

# MD Precision Maximum Growth Index Portfolio - Series F

## How has the Fund performed?

This section tells you how Series F units of the fund have performed. However, this information is not available because the series is new.

### Year-by-year returns

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

### Best and worst 3-month returns

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

### Average return

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

## Who is this Fund for?

Investors who:

- Are looking for a single investment solution with exposure to major asset classes.
- Are seeking a diversified portfolio made up of global investments in index-tracking fixed income and equity mutual funds, as well as exchange traded funds.
- Have an investment time horizon of twenty years or more.

This fund may not be suitable for investors seeking a steady source of income.

## A word about tax

In general, you'll have to pay income tax on any money you earn on a fund. How much you pay depends on the tax laws where you live, the type of earnings (i.e., income or capital gains), 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, taxable 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 F 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

There are no sales charges applicable to this Fund.

### 2. Fund expenses

You do not pay these expenses directly. They affect you because they reduce the Fund's returns. The Fund's expenses are made up of the management fee, operating expenses and trading costs. The Series F annual management fee is 0.18% of the series' value. Because this series is new, its operating expenses and trading costs are not yet available.

You do not pay these expenses directly. They affect you because they reduce the Fund's returns.

As of December 31, 2023, the Fund's expenses were 0.20% of its value. This equals \$2.00 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, administration fee and other operating expenses.	0.20%*
<b>Trading expense ratio</b> These are the Fund's trading costs.	0.01%
<b>Fund expenses</b>	-

\*This includes the proportional MER for the underlying funds in which the Fund invests.

### More about trailing commissions

MD Financial Management Inc. does not pay any trailing commissions in respect of units of the Fund.

# MD Precision Maximum Growth Index Portfolio - Series F

## 3. Other fees

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

FEE	WHAT YOU PAY
Fee-based account	Series F units are available to investors who have a fee-based account with MD Management Limited. Unitholders of Series F units pay a managed account fee to MD Management Limited for investment advice and other services.
Early redemption fee	2% of the amount redeemed or switched within thirty (30) days from the date the units were purchased or switched.
Transfer-out fee	\$135 plus applicable taxes for transfer of either an MD Registered plan or Non-registered account to another financial institution.

### 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 funds 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 MD Financial Management 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).



MD Financial Management Inc.

# MD Precision Balanced Growth Index Portfolio - Series F

FUND FACTS — April 24, 2024

This document contains key information you should know about MD Precision Balanced Growth Index Portfolio (the "Fund") Series F. You can find more details in the Fund's simplified prospectus. Ask your representative for a copy, contact MD Financial Management Inc., at 1 800 267-2332, mdfunds.simplifiedprospectus@md.ca, or visit md.ca.

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

## Quick facts

<b>Date series started:</b>	•	<b>Fund Manager:</b>	MD Financial Management Inc.
<b>Total value of the Fund on April 30, 2024:</b>	•	<b>Portfolio Manager:</b>	Multi-Asset Management Team within 1832 Asset Management L.P.
<b>Management expense ratio (MER):</b>	Not available because this series is new.	<b>Distributions:</b>	Income — Annually, after December 15 Capital gains — Annually, after December 15
		<b>Minimum investment:</b>	Initial - \$3000 Additional - \$1000

## What does the Fund invest in?

The fund will invest primarily in a balanced allocation of fixed income and equity securities through index mutual funds managed by MD Financial Management Inc. and exchange-traded index funds with an emphasis on equity index funds for potential capital appreciation and some exposure to fixed income funds for capital preservation and income generation.

The charts below give you a snapshot of the Fund's investments on April 30, 2024. The Fund's investments will change.

### Top 10 investments (April 30, 2024)

•	•
<b>Total percentage of top 10 investments</b>	•
<b>Total number of investments</b>	•

### Investment mix (April 30, 2024)

•	•
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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

MD Financial Management 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 MD Financial Management 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.



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?" section of the Fund's simplified prospectus.

## No guarantees

Like most mutual funds, this Fund does not have any guarantees. You may not get back the amount of money you invest.

# MD Precision Balanced Growth Index Portfolio - Series F

## How has the Fund performed?

This section tells you how Series F units of the fund have performed. However, this information is not available because the series is new.

### Year-by-year returns

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

### Best and worst 3-month returns

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

### Average return

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

## Who is this Fund for?

Investors who:

- Are looking for a single investment solution with exposure to major asset classes.
- Are seeking a diversified portfolio made up of global investments in index-tracking fixed income and equity mutual funds, as well as exchange traded funds.
- Have an investment time horizon of fifteen or more years.

This fund may not be suitable for investors seeking a steady source of income.

## A word about tax

In general, you'll have to pay income tax on any money you earn on a fund. How much you pay depends on the tax laws where you live, the type of earnings (i.e., income or capital gains), 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, taxable 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 F 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

There are no sales charges applicable to this Fund.

### 2. Fund expenses

You do not pay these expenses directly. They affect you because they reduce the Fund's returns. The Fund's expenses are made up of the management fee, operating expenses and trading costs. The Series F annual management fee is 0.17% of the series' value. Because this series is new, its operating expenses and trading costs are not yet available.

You do not pay these expenses directly. They affect you because they reduce the Fund's returns.

As of December 31, 2023, the Fund's expenses were 0.19% of its value. This equals \$1.90 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, administration fee and other operating expenses.	0.19%*
<b>Trading expense ratio</b> These are the Fund's trading costs.	0.00%
<b>Fund expenses</b>	-

\*This includes the proportional MER for the underlying funds in which the Fund invests.

### More about trailing commissions

MD Financial Management Inc. does not pay any trailing commissions in respect of units of the Fund.

### 3. Other fees

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

FEE	WHAT YOU PAY
Fee-based account	Series F units are available to investors who have a fee-based account with MD Management Limited. Unitholders of Series F units pay a managed account fee to MD Management Limited for investment advice and other services.
Early redemption fee	2% of the amount redeemed or switched within thirty (30) days from the date the units were purchased or switched.
Transfer-out fee	\$135 plus applicable taxes for transfer of either an MD Registered plan or Non-registered account to another financial institution.

#### 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 funds 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 MD Financial Management 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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Web: [md.ca](http://md.ca)

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).



MD Financial Management Inc.

# MD Precision Moderate Balanced Index Portfolio - Series F

FUND FACTS — April 24, 2024

This document contains key information you should know about MD Precision Moderate Balanced Index Portfolio (the "Fund") Series F. You can find more details in the Fund's simplified prospectus. Ask your representative for a copy, contact MD Financial Management Inc., at 1 800 267-2332, mdfunds.simplifiedprospectus@md.ca, or visit md.ca.

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

## Quick facts

Date series started:	•	<b>Fund Manager:</b>	MD Financial Management Inc.
Total value of the Fund on April 30, 2024:	•	<b>Portfolio Manager:</b>	Multi-Asset Management Team within 1832 Asset Management L.P.
Management expense ratio (MER):	Not available because this series is new.	<b>Distributions:</b>	Income — Annually, after December 15 Capital gains — Annually, after December 15
		<b>Minimum investment:</b>	Initial - \$3000 Additional - \$1000

## What does the Fund invest in?

The Fund will invest primarily in units of index mutual funds managed by MD Financial Management and exchange traded index funds with an emphasis on fixed income index funds for capital preservation and income generation and equity index funds for potential capital appreciation.

The charts below give you a snapshot of the Fund's investments on April 30, 2024. The Fund's investments will change.

### Top 10 investments (April 30, 2024)

•	
Total percentage of top 10 investments	•
Total number of investments	•

### Investment mix (April 30, 2024)

•

## How risky is it?

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

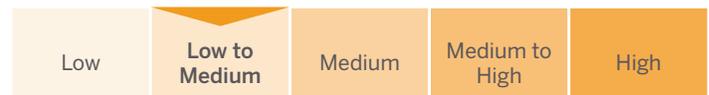
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

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

MD Financial Management 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 MD Financial Management 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.



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?" section of the Fund's simplified prospectus.

## No guarantees

Like most mutual funds, this Fund does not have any guarantees. You may not get back the amount of money you invest.

# MD Precision Moderate Balanced Index Portfolio - Series F

## How has the Fund performed?

This section tells you how Series F units of the fund have performed. However, this information is not available because the series is new.

### Year-by-year returns

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

### Best and worst 3-month returns

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

### Average return

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

## Who is this Fund for?

Investors who:

- Are looking for a single investment solution with exposure to major asset classes.
- Are seeking a diversified portfolio made up of global investments in index-tracking fixed income and equity mutual funds, as well as exchange traded funds.
- Have an investment time horizon of seven years or more.

This fund may not be suitable for investors seeking a steady source of income.

## A word about tax

In general, you'll have to pay income tax on any money you earn on a fund. How much you pay depends on the tax laws where you live, the type of earnings (i.e., income or capital gains), 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, taxable 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 F 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

There are no sales charges applicable to this Fund.

### 2. Fund expenses

You do not pay these expenses directly. They affect you because they reduce the Fund's returns. The Fund's expenses are made up of the management fee, operating expenses and trading costs. The Series F annual management fee is 0.17% of the series' value. Because this series is new, its operating expenses and trading costs are not yet available.

You do not pay these expenses directly. They affect you because they reduce the Fund's returns.

As of December 31, 2023, the Fund's expenses were 0.19% of its value. This equals \$1.90 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, administration fee and other operating expenses.	0.19%*
<b>Trading expense ratio</b> These are the Fund's trading costs.	0.00%
<b>Fund expenses</b>	-

\*This includes the proportional MER for the underlying funds in which the Fund invests.

### More about trailing commissions

MD Financial Management Inc. does not pay any trailing commissions in respect of units of the Fund.

## 3. Other fees

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

FEE	WHAT YOU PAY
Fee-based account	Series F units are available to investors who have a fee-based account with MD Management Limited. Unitholders of Series F units pay a managed account fee to MD Management Limited for investment advice and other services.
Early redemption fee	2% of the amount redeemed or switched within thirty (30) days from the date the units were purchased or switched.
Transfer-out fee	\$135 plus applicable taxes for transfer of either an MD Registered plan or Non-registered account to another financial institution.

### 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 funds 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 MD Financial Management 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).



MD Financial Management Inc.

# MD Precision Conservative Index Portfolio - Series F

FUND FACTS — April 24, 2024

This document contains key information you should know about MD Precision Conservative Index Portfolio (the "Fund") Series F. You can find more details in the Fund's simplified prospectus. Ask your representative for a copy, contact MD Financial Management Inc., at 1 800 267-2332, mdfunds.simplifiedprospectus@md.ca, or visit md.ca.

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

## Quick facts

<b>Date series started:</b>	•	<b>Fund Manager:</b>	MD Financial Management Inc.
<b>Total value of the Fund on April 30, 2024:</b>	•	<b>Portfolio Manager:</b>	Multi-Asset Management Team within 1832 Asset Management L.P.
<b>Management expense ratio (MER):</b>	Not available because this series is new.	<b>Distributions:</b>	Income — Annually, after December 15 Capital gains — Annually, after December 15
		<b>Minimum investment:</b>	Initial - \$3000 Additional - \$1000

## What does the Fund invest in?

The Fund will invest primarily in index mutual funds managed by MD Financial Management and exchange traded index funds with an emphasis on fixed income index funds for capital preservation and income generation with some exposure to equity index funds for potential capital growth.

The charts below give you a snapshot of the Fund's investments on April 30, 2024. The Fund's investments will change.

### Top 10 investments (April 30, 2024)

•	
<b>Total percentage of top 10 investments</b>	•
<b>Total number of investments</b>	•

### Investment mix (April 30, 2024)

•	
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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

MD Financial Management Inc. has rated the volatility of this Fund as **low**.

Because this is a new fund, the risk rating is only an estimate by MD Financial Management 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.



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?" section of the Fund's simplified prospectus.

## No guarantees

Like most mutual funds, this Fund does not 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 F units of the fund have performed. However, this information is not available because the series is new.

### Year-by-year returns

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

### Best and worst 3-month returns

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

### Average return

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

## Who is this Fund for?

Investors who:

- Are looking for a single investment solution with exposure to major asset classes.
- Are seeking a diversified portfolio made up of global investments in index-tracking fixed income and equity mutual funds, as well as exchange traded funds.
- Have an investment time horizon of three or more years.

## A word about tax

In general, you'll have to pay income tax on any money you earn on a fund. How much you pay depends on the tax laws where you live, the type of earnings (i.e., income or capital gains), 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, taxable 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 F 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

There are no sales charges applicable to this Fund.

### 2. Fund expenses

You do not pay these expenses directly. They affect you because they reduce the Fund's returns. The Fund's expenses are made up of the management fee, operating expenses and trading costs. The Series F annual management fee is 0.14% of the series' value. Because this series is new, its operating expenses and trading costs are not yet available.

You do not pay these expenses directly. They affect you because they reduce the Fund's returns.

As of December 31, 2023, the Fund's expenses were 0.14% of its value. This equals \$1.40 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, administration fee and other operating expenses.	0.14%*
<b>Trading expense ratio</b> These are the Fund's trading costs.	0.00%
<b>Fund expenses</b>	-

\*This includes the proportional MER for the underlying funds in which the Fund invests.

### More about trailing commissions

MD Financial Management Inc. does not pay any trailing commissions in respect of units of the Fund.

### 3. Other fees

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

FEE	WHAT YOU PAY
Fee-based account	Series F units are available to investors who have a fee-based account with MD Management Limited. Unitholders of Series F units pay a managed account fee to MD Management Limited for investment advice and other services.
Early redemption fee	2% of the amount redeemed or switched within thirty (30) days from the date the units were purchased or switched.
Transfer-out fee	\$135 plus applicable taxes for transfer of either an MD Registered plan or Non-registered account to another financial institution.

#### 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 funds 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.

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

#### For more information

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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).