

# Registered Disability Saving Plan

## Eligible funds and commission rates

| Fund name                                                   | Series AR |      |       |          |      | Series PWR |          |      | Annual trailing commission |          |            |          |            |
|-------------------------------------------------------------|-----------|------|-------|----------|------|------------|----------|------|----------------------------|----------|------------|----------|------------|
|                                                             |           |      |       |          |      |            |          |      | FE*                        | BE*#     |            | LL3*#    |            |
|                                                             | FE*       | BE*# | LL3*# | Mgmt fee | MER  | FE         | Mgmt fee | MER  | Retail Series              | Year 1-7 | Thereafter | Year 1-3 | Thereafter |
| <b>Fixed Income</b>                                         |           |      |       |          |      |            |          |      |                            |          |            |          |            |
| Mackenzie Canadian Bond Fund                                | 109       | 209  | 309   | 1.05     | 1.73 | 709        | 0.95     | 1.22 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Canadian Money Market Fund                        | 124       | 224  | 324   | 0.60     | 0.98 | 724        | 0.50     | 0.72 | 0.25                       | 0.15     | 0.25       | 0.15     | 0.25       |
| Mackenzie Canadian Short Term Income Fund                   | 182       | 282  | 382   | 1.05     | 1.61 | 782        | 0.90     | 1.18 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie ChinaAMC All China Bond Fund                      | 198       | 298  | 398   | 1.25     | 2.04 | 798        | 1.15     | 1.36 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Corporate Bond Fund                               | 139       | 239  | 339   | 1.35     | 1.76 | 739        | 1.05     | 1.35 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Floating Rate Income Fund                         | 145       | 245  | 345   | 1.25     | 2.00 | 745        | 1.15     | 1.45 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Global Corporate Fixed Income Fund                | 1007      | 2007 | 3007  | 1.40     | -    | 7007       | 1.05     | -    | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Global Green Bond Fund                            | 117       | 217  | 317   | 1.10     | 1.83 | 717        | 1.05     | 1.27 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Global Sustainable Bond Fund                      | 197       | 297  | 397   | 1.10     | 1.85 | 797        | 1.05     | 1.37 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Global Tactical Bond Fund                         | 151       | 251  | 351   | 1.10     | 1.81 | 751        | 1.05     | 1.33 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie North American Corporate Bond Fund                | 199       | 299  | 399   | 1.25     | 1.93 | 799        | 1.15     | 1.47 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Strategic Bond Fund                               | 146       | 246  | 346   | 1.10     | 1.79 | 746        | 0.95     | 1.24 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Target 2027 North American IG Corporate Bond Fund | 1014      | 2014 | 3014  | 0.70     | -    | -          | -        | -    | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Target 2029 North American IG Corporate Bond Fund | 1015      | 2015 | 3015  | 0.70     | -    | -          | -        | -    | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Unconstrained Fixed Income Fund                   | 147       | 247  | 347   | 1.10     | 1.80 | 747        | 1.05     | 1.35 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| <b>Canadian Equity</b>                                      |           |      |       |          |      |            |          |      |                            |          |            |          |            |
| Mackenzie Betterworld Canadian Equity Fund                  | 102       | 202  | 302   | 2.00     | 2.52 | 702        | 1.75     | 2.12 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Bluewater Canadian Growth Fund                    | 166       | 266  | 366   | 2.00     | 2.52 | 766        | 1.75     | 2.10 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Canadian Dividend Fund                            | 189       | 289  | 389   | 1.85     | 2.36 | 789        | 1.75     | 2.11 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Canadian Equity Fund                              | 133       | 233  | 333   | 2.00     | 2.52 | 733        | 1.75     | 2.05 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Cundill Canadian Security Fund                    | 137       | 237  | 337   | 2.00     | 2.52 | 737        | 1.75     | 2.10 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie GQE Canadian Equity Fund                          | 1010      | 2010 | 3010  | 2.00     | -    | 7010       | 1.75     | -    | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Ivy Canadian Fund                                 | 185       | 285  | 385   | 2.00     | 2.50 | 785        | 1.75     | 2.07 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| <b>Global Equity</b>                                        |           |      |       |          |      |            |          |      |                            |          |            |          |            |
| Mackenzie Betterworld Global Equity Fund                    | 101       | 201  | 301   | 2.00     | 2.59 | 701        | 1.80     | 2.18 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Bluewater Global Growth Fund                      | 103       | 203  | 303   | 2.00     | 2.55 | 703        | 1.80     | 2.15 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Bluewater Next Gen Growth Fund                    | 1000      | 2000 | 3000  | 2.00     | 2.46 | 7000       | 1.80     | 2.19 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |

| Fund name                                                | Series AR |      |       |          |      | Series PWR |          |      | Annual trailing commission |          |            |          |            |
|----------------------------------------------------------|-----------|------|-------|----------|------|------------|----------|------|----------------------------|----------|------------|----------|------------|
|                                                          |           |      |       |          |      |            |          |      | FE*                        | BE*#     |            | LL3*#    |            |
|                                                          | FE*       | BE*# | LL3*# | Mgmt fee | MER  | FE         | Mgmt fee | MER  | Retail Series              | Year 1-7 | Thereafter | Year 1-3 | Thereafter |
| <b>Global equity (cont'd)</b>                            |           |      |       |          |      |            |          |      |                            |          |            |          |            |
| Mackenzie Bluewater North American Equity Fund           | 126       | 226  | 326   | 2.00     | 2.61 | 726        | 1.80     | 2.21 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie ChinaAMC All China Equity Fund                 | 175       | 275  | 375   | 2.00     | 2.56 | 775        | 1.80     | 2.16 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Corporate Knights Global 100 Index Fund        | 1001      | 2001 | 3001  | 1.55     | 2.01 | 7001       | 1.50     | -    | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Cundill Value Fund                             | 157       | 257  | 357   | 2.00     | 2.54 | 757        | 1.80     | 2.16 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Cundill Value Fund II ^                        | 114       | 214  | 314   | 2.00     | 2.57 | -          | 1.80     | 2.17 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Emerging Markets Fund                          | 181       | 281  | 381   | 2.00     | 2.52 | 781        | 1.80     | 2.11 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Global Dividend Fund                           | 143       | 243  | 343   | 2.00     | 2.56 | 743        | 1.80     | 2.16 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Global Equity Fund                             | 183       | 283  | 383   | 2.00     | 2.54 | 783        | 1.80     | 2.18 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Global Small-Mid Cap Fund                      | 192       | 292  | 392   | 2.00     | 2.54 | 792        | 1.80     | 2.14 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Global Women's Leadership Fund                 | 174       | 274  | 374   | 1.60     | 2.02 | 774        | 1.55     | 1.89 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Greenchip Global Environmental All Cap Fund    | 188       | 288  | 388   | 2.00     | 2.58 | 788        | 1.80     | 2.18 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie International All Cap Equity Fund              | 1013      | 2013 | 3013  | 2.00     | -    | 7013       | 1.80     | -    | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie International Dividend Fund                    | 191       | 291  | 391   | 2.00     | 2.52 | 791        | 1.80     | 2.19 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Ivy Foreign Equity Currency Neutral Fund       | 106       | 206  | 306   | 2.00     | 2.55 | 706        | 1.80     | 2.17 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Ivy Foreign Equity Fund                        | 135       | 235  | 335   | 2.00     | 2.58 | 735        | 1.80     | 2.16 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Ivy International Fund                         | 187       | 287  | 387   | 2.00     | 2.54 | 787        | 1.80     | 2.11 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Shariah Global Equity Fund                     | 1004      | 2004 | 3004  | 2.00     | 2.76 | 7004       | 1.80     | 2.32 | 1.00                       | 0.50     | 1.00       | 0.50     | 0.01       |
| Mackenzie World Low Volatility Fund                      | 1003      | 2003 | 3003  | 1.55     | 2.02 | 7003       | 1.50     | 1.86 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| <b>US Equity</b>                                         |           |      |       |          |      |            |          |      |                            |          |            |          |            |
| Mackenzie Bluewater US Growth Fund                       | 110       | 210  | 310   | 2.00     | 2.54 | 710        | 1.80     | 2.16 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie US All Cap Growth Fund                         | 195       | 295  | 395   | 2.00     | 2.57 | 795        | 1.80     | 2.17 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie US Dividend Fund                               | 148       | 248  | 348   | 1.85     | 2.39 | 748        | 1.80     | 2.13 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie US Mid Cap Opportunities Currency Neutral Fund | 194       | 294  | 394   | 2.00     | 2.60 | 794        | 1.80     | 2.18 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie US Mid Cap Opportunities Fund                  | 193       | 293  | 393   | 2.00     | 2.54 | 793        | 1.80     | 2.15 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie US Small Cap Fund                              | 1008      | 2008 | 3008  | 2.00     | -    | 7008       | 1.80     | -    | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie US Small-Mid Cap Growth Currency Neutral Fund  | 111       | 211  | 311   | 2.00     | 2.57 | 711        | 1.80     | 2.15 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie US Small-Mid Cap Growth Fund                   | 112       | 212  | 312   | 2.00     | 2.56 | 712        | 1.80     | 2.16 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie US Value Fund                                  | 1012      | 2012 | 3012  | 2.00     | -    | 7012       | 1.80     | -    | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| <b>Balanced</b>                                          |           |      |       |          |      |            |          |      |                            |          |            |          |            |
| Mackenzie Bluewater Canadian Growth Balanced Fund        | 167       | 267  | 367   | 1.85     | 2.34 | 767        | 1.70     | 2.06 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Bluewater Global Growth Balanced Fund          | 190       | 290  | 390   | 1.85     | 2.37 | 790        | 1.75     | 2.11 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Bluewater North American Balanced Fund         | 131       | 231  | 331   | 1.85     | 2.34 | 731        | 1.70     | 2.10 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie ChinaAMC Multi-Asset Fund                      | 116       | 216  | 316   | 1.85     | 2.35 | 716        | 1.75     | 2.18 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Cundill Canadian Balanced Fund                 | 100       | 200  | 300   | 1.85     | 2.33 | 700        | 1.70     | 2.05 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Enhanced Global Balanced Fund                  | 120       | 220  | 320   | 1.60     | 2.19 | 720        | 1.50     | 1.94 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Global Strategic Income Fund                   | 152       | 252  | 352   | 1.85     | 2.36 | 752        | 1.70     | 2.05 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Global Sustainable Balanced Fund               | 173       | 273  | 373   | 1.85     | 2.30 | 773        | 1.70     | 2.03 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |

| Fund name                                              | Series AR |      |       |          |      | Series PWR |          |      | Annual trailing commission |          |            |          |            |
|--------------------------------------------------------|-----------|------|-------|----------|------|------------|----------|------|----------------------------|----------|------------|----------|------------|
|                                                        |           |      |       |          |      |            |          |      | FE*                        | BE*#     |            | LL3*#    |            |
|                                                        | FE*       | BE*# | LL3*# | Mgmt fee | MER  | FE         | Mgmt fee | MER  | Retail Series              | Year 1-7 | Thereafter | Year 1-3 | Thereafter |
| <b>Balanced (cont'd)</b>                               |           |      |       |          |      |            |          |      |                            |          |            |          |            |
| Mackenzie GQE Global Balanced Fund                     | 1009      | 2009 | 3009  | 1.85     | -    | 7009       | 1.70     | -    | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie GQE Canadian Balanced Fund                   | 1011      | 2011 | 3011  | 1.85     | -    | 7011       | 1.70     | -    | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Greenchip Global Environmental Balanced Fund | 196       | 296  | 396   | 1.90     | 2.46 | 796        | 1.75     | 2.17 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Income Fund                                  | 136       | 236  | 336   | 1.50     | 1.92 | 736        | 1.15     | 1.43 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Ivy Canadian Balanced Fund                   | 168       | 268  | 368   | 1.75     | 2.19 | 768        | 1.20     | 1.48 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Mackenzie Ivy Global Balanced Fund                     | 169       | 269  | 369   | 1.85     | 2.35 | 769        | 1.75     | 2.09 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Inflation-Focused Fund                       | 132       | 232  | 332   | 1.85     | 2.41 | 732        | 1.70     | 2.19 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Strategic Income Fund                        | 141       | 241  | 341   | 1.85     | 2.31 | 741        | 1.70     | 2.03 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| <b>Managed Assets</b>                                  |           |      |       |          |      |            |          |      |                            |          |            |          |            |
| Mackenzie All-Equity ETF Portfolio                     | 1002      | 2002 | 3002  | 1.50     | -    | 7002       | 1.45     | -    | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Balanced ETF Portfolio                       | 176       | 276  | 376   | 1.45     | 1.88 | 776        | 1.40     | 1.70 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Conservative ETF Portfolio                   | 178       | 278  | 378   | 1.45     | 1.90 | 778        | 1.40     | 1.71 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Conservative Income ETF Portfolio            | 177       | 277  | 377   | 1.20     | 1.58 | 777        | 1.15     | 1.43 | 0.75                       | 0.40     | 0.75       | 0.40     | 0.75       |
| Mackenzie Growth ETF Portfolio                         | 179       | 279  | 379   | 1.50     | 1.91 | 779        | 1.45     | 1.77 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Moderate Growth ETF Portfolio                | 180       | 280  | 380   | 1.45     | 1.88 | 780        | 1.40     | 1.70 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Monthly Income Balanced Portfolio            | 153       | 253  | 353   | 1.70     | 2.20 | 753        | 1.65     | 2.04 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Mackenzie Monthly Income Conservative Portfolio        | 154       | 254  | 354   | 1.35     | 1.79 | 754        | 1.30     | 1.64 | 0.75                       | 0.40     | 0.75       | 0.40     | 0.75       |
| Mackenzie Monthly Income Growth Portfolio              | 115       | 215  | 315   | 1.75     | 2.33 | 715        | 1.70     | 2.02 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Symmetry Balanced Portfolio                            | 122       | 222  | 322   | 1.85     | 2.26 | 722        | 1.70     | 2.04 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Symmetry Conservative Income Portfolio                 | 134       | 234  | 334   | 1.45     | 1.82 | 734        | 1.40     | 1.71 | 0.75                       | 0.40     | 0.75       | 0.40     | 0.75       |
| Symmetry Conservative Portfolio                        | 121       | 221  | 321   | 1.75     | 2.16 | 721        | 1.65     | 1.98 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Symmetry Equity Portfolio                              | 113       | 213  | 313   | 2.00     | 2.47 | 713        | 1.80     | 2.14 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Symmetry Fixed Income Portfolio                        | 128       | 228  | 328   | 1.00     | 1.27 | 728        | 0.95     | 1.22 | 0.50                       | 0.25     | 0.50       | 0.25     | 0.50       |
| Symmetry Growth Portfolio                              | 129       | 229  | 329   | 2.00     | 2.42 | 729        | 1.75     | 2.08 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| Symmetry Moderate Growth Portfolio                     | 123       | 223  | 323   | 1.85     | 2.27 | 723        | 1.70     | 2.04 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| <b>Alternative Strategies</b>                          |           |      |       |          |      |            |          |      |                            |          |            |          |            |
| Mackenzie Diversified Alternatives Fund                | 156       | 256  | 356   | 1.85     | 2.49 | 756        | 1.70     | 2.23 | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |
| <b>Sector and Specialty</b>                            |           |      |       |          |      |            |          |      |                            |          |            |          |            |
| Mackenzie Global Dividend Enhanced Yield Fund          | 1006      | 2006 | 3006  | 2.00     | -    | 7006       | 1.80     | -    | 1.00                       | 0.50     | 1.00       | 0.50     | 1.00       |



**Call your financial advisor to discuss how Mackenzie Investments RDSP can help you.**

\* FE = Front End Option    BE = Back End Option    LL = Low Load Option 1 For FundSERV use, add prefix MRD in front of the fund code.

^ Closed to new investments. Please read the prospectus or the Fund's MFRP for more information regarding the closure and possible exceptions.

# Effective June 1, 2022, the redemption charge purchase option, and the low-load purchase option are no longer available for purchase, including those made through systematic purchase plans such as pre-authorized contribution plans. Switching from securities of a Mackenzie Fund previously purchased under the redemption charge or low-load purchase options to securities of another Mackenzie Fund, under the same purchase option, will continue to be available until such redemption schedules expire.

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