



**FUND FACTS**

**RGP Global Sector Class**

**Series T5**

May 17, 2023

Manager: R.E.G.A.R. Investment Management Inc. ("RGP Investments")

This document contains key information you should know about RGP Global Sector Class. You can find more detailed information in the fund's simplified prospectus. Ask your representative for a copy, contact RGP Investments, toll free at 1 (855) 370-1077 or by writing to [info@rgpinv.com](mailto:info@rgpinv.com) or visit [www.rgpinvestments.ca](http://www.rgpinvestments.ca).

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

**Quick facts**

|  |  |
|--|--|
| <b>Fund code:</b> RGP210                           | <b>Fund manager:</b> RGP Investments   |
| <b>Date series started:</b> February 20, 2014      | <b>Portfolio manager:</b> RGP Investments  |
| <b>Total value on March 31, 2023:</b> \$77,956,677 | <b>Distributions:</b> Target distribution, end of each month (comprised of ordinary dividends, capital gains dividends or return of capital); capital gain (if any) within 60 days after December; variable distribution, as required. |
| <b>Management expense ratio (MER):</b> 2.57%       | <b>Minimum investment:</b> \$5,000 (initial), \$25 (subsequent)  |

**What does the fund invest in?**

This fund's objective is to provide long-term growth by investing mostly in global equity securities, either directly or through investments in securities of exchange-traded funds or mutual funds.

The charts below provide you with a snapshot of the fund's investments on March 31, 2023. The fund's investments will change.

**Top 10 investments (March 31, 2023)**

|                                   | %     |
|-----------------------------------|-------|
| 1. Cash and Other Net Asset Items | 1.25% |
| 2. Meta Platforms Inc., Class 'A' | 1.13% |
| 3. Franco-Nevada Corp.            | 1.11% |
| 4. Procter & Gamble Co. (The)     | 1.11% |
| 5. Royal Gold Inc.                | 1.10% |
| 6. Metro Inc.                     | 1.10% |
| 7. Unilever PLC, ADR              | 1.10% |
| 8. Coca-Cola Co. (The)            | 1.09% |
| 9. Alimentation Couche-Tard Inc.  | 1.09% |
| 10. Walmart Inc.                  | 1.08% |

Total percentage of top 10 investments: 11.16%

Total number of investments: 145

**Investment mix (March 31, 2023)**

| By asset class (%)             |        | By sector (%)                  |        |
|--------------------------------|--------|--------------------------------|--------|
| Canadian equities              | 18.07% | Healthcare                     | 15.04% |
| U.S. equities                  | 63.36% | Industrials                    | 14.78% |
| Global equities                | 17.32% | Financials                     | 12.95% |
| Cash and Other Net Asset Items | 1.25%  | Information Technology         | 12.27% |
|                                |        | Consumer Staples               | 9.43%  |
|                                |        | Consumer Discretionary         | 8.25%  |
|                                |        | Communication                  | 7.96%  |
|                                |        | Materials                      | 7.94%  |
|                                |        | Utilities                      | 6.22%  |
|                                |        | Real Estate                    | 3.91%  |
|                                |        | Cash and Other Net Asset Items | 1.25%  |

### 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

RGP Investments has rated the volatility of this fund as **Medium**.

This 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 | <b>Medium</b> | Medium to High | High |
|-----|---------------|---------------|----------------|------|

For more information about the risk rating and specific risks that can affect the fund's returns, see the "What is a mutual fund and what are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

#### No Guarantees

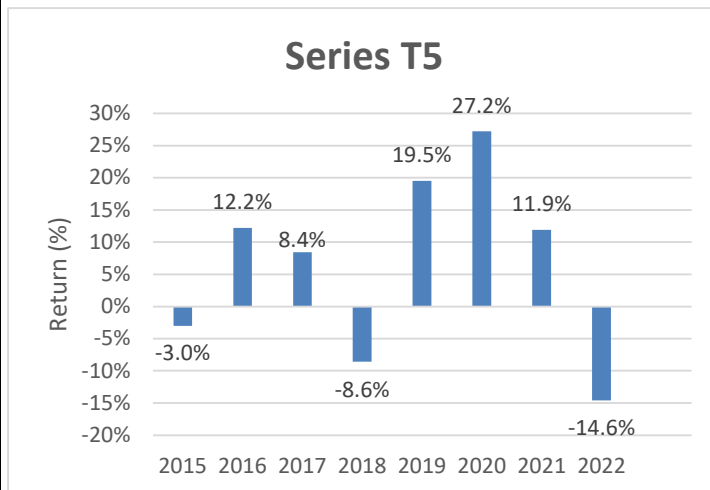
Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

### How has the fund performed?

This section tells you how series T5 shares of the fund have performed over the past eight years. Returns are after expenses have been deducted. These expenses reduce the series' returns.

#### Year-by-year returns

This chart shows how series T5 shares of the fund performed in the past eight years. The fund dropped in value during three of these years. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



### Best and worst three-month returns

This table shows the best and worst returns for the series T5 shares of the fund in a 3-month period over the past eight years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

|                     | Return | 3 months ending | If you invested \$1,000 at the beginning of the period |
|---------------------|--------|-----------------|--|
| <b>Best return</b>  | 18.9%  | June 30, 2020   | Your investment would rise to \$1,189.39               |
| <b>Worst return</b> | -17.1% | March 31, 2020  | Your investment would drop to \$828.82                 |

#### Average return

The annual compounded rate of return of series T5 shares of the fund was 6.0% since its inception. If you had invested \$1,000 in this series since inception, your investment would now be worth \$1,695.17.

### Who is this fund for?

- You seek long-term growth appreciation.
- You are comfortable with medium investment risk (i.e., you are willing to accept fluctuations in the market value of your investment);
- You want a fund that has an exposure to global markets;
- The shares of this series are suitable for investors who need steady cash flow consisting of ordinary dividends, capital gain dividends or return of capital.

**Distribution on this series may include a return of capital, which can erode the value of your investment.**

### 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 Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, 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 T5 shares of the fund. The fees and expenses – including 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

The series T5 shares are offered on a front-end basis. This means that you may pay a sales commission of up to 5% of the value of your investment to your representative's firm when you purchase series T5 shares.

| Sales Charge Option  | What you pay    |                                  | How it works   |
|----------------------|-----------------|----------------------------------|--|
|                      | In per cent (%) | In dollars (\$)                  |  |
| Initial sales charge | 0% to 5%        | \$0 to \$50 per \$1,000 invested | <ul style="list-style-type: none"> <li>Your representative's firm may charge you an initial charge of up to 5% of the value of your investment.</li> <li>The amount payable is negotiable.</li> <li>The initial sales charge is deducted from the amount you buy and is paid to your representative's firm as a commission.</li> </ul> |

#### 2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the returns of the fund.

As of December 31, 2022, the fund's expenses were 2.72% of its value. This equals \$27.20 for every \$1,000 invested.

|   | Annual rate (as a % of the fund's value) |
|---|--|
| <b>Management expense ratio (MER)</b><br>This is the total of the fund's management fee (including the trailing commission) and operating expenses. | 2.57%                                    |
| <b>Trading expense ratio (TER)</b><br>These are the fund's trading costs.   | 0.15%                                    |
| <b>Fund expenses</b>  | 2.72%                                    |

#### More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and advice that your representative and their firm provide to you.

RGP Investments pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate depends on the sales charge option you choose.

The rate for the series T5 shares of the fund is 1.0% of the value of your investment each year. This equals to \$10.00 each year for every \$1,000 invested.

#### 3. Other fees

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

| Fees                          | What you pay   |
|-------------------------------|--|
| <b>Switch Fee</b>             | Your representative's firm may charge you a fee of up to 2% of the value of your shares for its services. You must negotiate this fee with your representative's firm. Such fees are not paid to RGP Investments.  |
| <b>Short-term Trading Fee</b> | Up to 2% of the amount that you redeem or switch if you buy or switch and then redeem or switch series T5 shares of the fund within 90 days of purchasing or switching them. This penalty will be paid directly to the fund.   |
| <b>Additional Services</b>    | Your representative's firm may charge a fee for additional services. Certain of these fees are negotiable while others may not be. Such fees are not paid to RGP Investments. For example, a fee may be charged to you for each cash distribution you request by cheque (such fee being generally not negotiable). |

**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 a 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 RGP Investments 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).