



**FUND FACTS**

**RGP Global Sector Class**

**Series PT5**

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> RGP218	<b>Fund manager:</b> RGP Investments
<b>Date series started:</b> January 26, 2016	<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> N/A This information is not available since there was no asset invested in that series as of the date of the last simplified prospectus.	<b>Minimum investment:</b> \$500 (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)	%	Investment mix (March 31, 2023)			
1. Cash and Other Net Asset Items	1.25%	<b>By asset class (%)</b>		<b>By sector (%)</b>	
2. Meta Platforms Inc., Class 'A'	1.13%	Canadian equities	18.07%	Healthcare	15.04%
3. Franco-Nevada Corp.	1.11%	U.S. equities	63.36%	Industrials	14.78%
4. Procter & Gamble Co. (The)	1.11%	Global equities	17.32%	Financials	12.95%
5. Royal Gold Inc.	1.10%	Cash and Other Net Asset Items	1.25%	Information Technology	12.27%
6. Metro Inc.	1.10%			Consumer Staples	9.43%
7. Unilever PLC, ADR	1.10%			Consumer Discretionary	8.25%
8. Coca-Cola Co. (The)	1.09%			Communication	7.96%
9. Alimentation Couche-Tard Inc.	1.09%			Materials	7.94%
10. Walmart Inc.	1.08%			Utilities	6.22%
Total percentage of top 10 investments: 11.16%				Real Estate	3.91%
Total number of investments: 145				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
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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 PT5 shares of the fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the series' returns.

**Year-by-year returns**

This section tells you how series PT5 shares of the fund have performed in past calendar years. However, this information is not available because the fund has not yet completed a calendar year.

**Best and worst three-month returns**

This section shows the best and worst returns for the PT5 shares of the fund in a 3-month period. However, this information is not available because the fund has not yet completed a calendar year.

**Average return**

This section shows the value and annual compounded rate of return of a hypothetical \$1,000 investment in PT5 series shares of the fund. However, this information is not available because the fund has not yet completed 12 consecutive months.

**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 a 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 PT5 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**

You pay no sales or redemption charges when you buy, redeem or switch series PT5 shares of the fund. Your representative's firm may charge a fee for additional services. You must negotiate these fees with your representative's firm. Such fees are not paid to the fund or its manager.

**2. Fund expenses**

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

The fund's expenses are made up of the management fee, operating expenses and trading costs. The series PT5 annual management fee is 0% of the series' value. The series PT5 fixed administration fee is 0.24% of the series' value. Operating expenses and trading costs are not available since there was no asset invested in that series as of the date of the last simplified prospectus.

**More about the trailing commission**

There is no trailing commission for series PT5 shares of the fund.

**3. Other fees**

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

<b>Fees</b>	<b>What you pay</b>
<b>Switch Fee</b>	There are no charges if you switch or transfer your shares
<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 PT5 shares of the fund within 90 days of purchasing or switching them. This penalty will be paid directly to the fund.
<b>Professional Services Fee</b>	<p>Series PT5 shares are mainly offered to investors that have a managed account with RGP Investments. In those situation, RGP Investments charge a fee for professional services in its capacity as portfolio manager to investor that have a managed account with us (as such term is defined in Regulation 31-103 – Registration Requirements, Exemptions and Ongoing Registrants Obligations. This fee is determined between you and RGP Investments and is based on the total market value of the assets in your managed account, including series PT5 shares. This fee covers ongoing professional services related to your managed account, such as determining and maintaining your investment objectives, risk tolerance, time horizon and expected returns. This fee is not part of the MER.</p> <p>Series PT5 shares may, and in a limited number of circumstances preapproved by RGP Investments, be offered to investors who have a fee-based account or wrap program with an authorised representative's firm. In those situation, Professional Service Fees are determined between you and your representative and are payable to your representative's firm. They are generally based on the market value of the assets you have with your representative's firm.</p>
<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).