

**FUND FACTS**

**RGP Impact Fixed Income Portfolio**

**Class F**

May 10, 2024



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

This document contains key information you should know about RGP Impact Fixed Income Portfolio. 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> RGP903	<b>Fund manager:</b> RGP Investments
<b>Date class started:</b> August 25, 2021	<b>Portfolio manager:</b> RGP Investments
<b>Total value on March 31, 2024:</b> \$104,833,009	<b>Portfolio sub-manager:</b> Optimum Asset Management Inc., Addenda Capital Inc. and Fiera Capital Corporation.
<b>Management expense ratio (MER):</b> 0.93%	<b>Distributions:</b> Generally distribute income, if any, monthly and capital gains, if any, annually in December.
	<b>Minimum investment:</b> \$500 (initial) \$25 (subsequent)

**What does the fund invest in?**

The investment objective of this fund is to generate regular income by investing primarily in Canadian investment grade fixed-income securities. To achieve this objective, the fund invests in securities directly, or indirectly through exchange-traded funds and underlying mutual funds, using a responsible investing approach. The fund will maintain a predominantly Canadian geographic allocation, with a maximum of 49% of the net asset of the fund which may be invested in securities of foreign issuers.

The charts below provide you with a snapshot of the fund's investments on March 31, 2024. The fund's investments will change.

<b>Top 10 investments (March 31, 2024)</b>	<b>%</b>	<b>Investment mix (March 31, 2024)</b>			
1. Province of Quebec, 3.65%, 2032/05/20	2.19%	<b>By asset class (%)</b>		<b>By sector (%)</b>	
2. Province of Ontario, 1.55%, 2029/11/01	2.11%	Canadian Fixed Income Securities	69.61%	Foreign Bonds	28.42%
3. Government of Canada, 2.25%, 2029/12/01	2.06%	U.S. Fixed Income Securities	8.59%	Canadian Corporate Bonds	26.99%
4. Province of Ontario, 4.05%, 2032/02/02	1.89%	International Fixed Income Securities	19.83%	Provincial Bonds	19.43%
5. Government of Canada, 1.75%, 2053/12/01	1.66%	Cash and Other Net Asset Items	1.97%	Government Bonds	12.85%
6. Province of Ontario, 4.1%, 2033/03/04	1.58%			Municipal Bonds	10.34%
7. Kingdom of Belgium, Series '86', 1.25%, 2033/04/22	1.48%			Cash and Other Net Asset Items	1.97%
8. Cash and Other Net Asset Items	1.43%				
9. Financement-Québec, 5.25%, 2034/06/01	1.38%				
10. Government of Canada, 3.25%, 2028/09/01	1.30%				
Total percentage of top 10 investments : 17.08%					
Total number of investments : 305					

### 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 **Low**.

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.



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

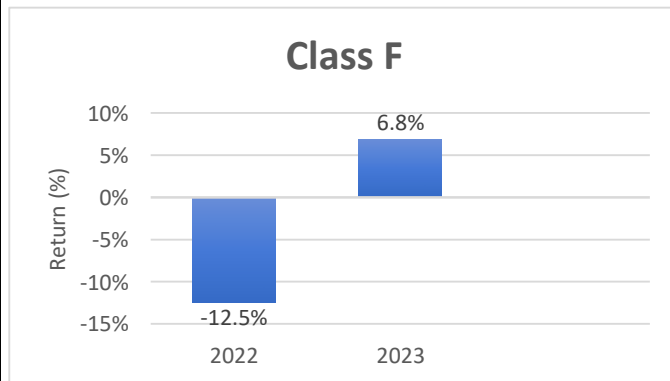
Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

### How has the fund performed?

This section tells you how class F units of the fund have performed over the past two years. Returns are after expenses have been deducted. These expenses reduce the class' returns.

#### Year-by-year returns

This chart shows how class F units of the fund performed in each of the past two years. The fund dropped in value during one 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 class F units of the fund in a 3-month period over the past two 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>	8.2%	December 29, 2023	Your investment would rise to \$1,082.01
<b>Worst return</b>	-7.8%	April 29, 2022	Your investment would drop to \$921.95

#### Average return

The annual compounded rate of return of class F units of the fund was -3.5% since its inception. If you had invested \$1,000 in this class since inception, your investment would now be worth \$911.99.

### Who is this fund for?

- You want to invest in a fund that takes a responsible investing approach;
- You are prepared to accept low risk;
- You are looking for a medium-term to long-term investment;
- You want an investment solution that lets you invest in a broad set of debt securities in order to build a primarily Canadian portfolio.

### 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 a 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 class F units of the fund. The fees and expenses, including commissions, can vary among classes 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 class F units 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 fund's returns.

As of December 31, 2023, the fund's expenses were 0.97% of its value. This equals \$9.70 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 (including the trailing commission) and operating expenses.	0.93%
<b>Trading expense ratio (TER)s</b> These are the fund's trading costs.	0.04%
<b>Fund expenses</b>	0.97%

#### More about the trailing commission

There is no trailing commission for class F 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.

Fees	What you pay
<b>Switch Fee</b>	There are no charges if you switch or transfer your units.
<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 class F units of the fund within 90 days of purchasing or switching them. This penalty will be paid directly to the fund.
<b>Professional Services Fees</b>	Class F units are only offered to investors who have a fee-based account or wrap program with an authorised representative's firm. 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.
<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 fact 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).