

Mackenzie FuturePath Monthly Income Conservative Portfolio

Why invest in this fund?

- Risk mitigation to help protect against volatile markets.
- Consistent cashflow to help meet life's spending needs.
- Growth potential to help the investment last.
- For investors who seek predictable cash flow with risk management.
- Consistent monthly cashflow of 5% (annualized) to help meet life's spending needs.*

What does this fund invest in?

- The Fund seeks a steady stream of income with some long-term capital growth, while seeking to reduce volatility by investing in Canadian and foreign fixed-income securities and equities and other asset categories, either directly or through other mutual funds. It may also use derivatives.
- The Fund's asset mix will generally range between 10%–40% equities and 35%–90% fixed-income securities.
- The Fund will also allocate a small portion of its portfolio to cash and/or commodities.

Benchmark

44% FTSE Canada 91-Day T-Bill Index / 33% FTSE Canada All Government Bond Index / 23% S&P 500

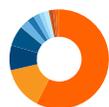
Top 10 Holdings

As of Dec 31, 2024

| | |
|---|--------|
| SPDR S&P 500 ETF Trust | 13.50% |
| Government of Canada 3.00% 06-01-2034 | 2.49% |
| Government of Canada 3.25% 12-01-2034 | 2.40% |
| Canada Housing Trust 3.50% 12-15-2034 [144A] | 2.26% |
| Mackenzie Floating Rate Income ETF | 1.35% |
| Royal Bank of Canada | 1.24% |
| United States Treasury 2.13% 02-15-2054 Inflation Indexed | 1.19% |
| Bank of Nova Scotia/The | 0.82% |
| Canadian Imperial Bank of Commerce | 0.67% |
| Bank of Montreal | 0.66% |

Sector allocation

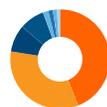
as of Dec 31, 2024



| | |
|------------------------|-------|
| Fixed Income | 57.5% |
| ETFs | 13.9% |
| Cash & Equivalents | 8.1% |
| Financials | 6.6% |
| Industrials | 3.0% |
| Information Technology | 2.3% |
| Energy | 2.0% |
| Materials | 1.6% |
| Other | 1.6% |
| Consumer Discretionary | 1.4% |
| Consumer Staples | 1.0% |
| Health Care | 1.0% |

Regional allocation

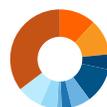
as of Dec 31, 2024



| | |
|--------------------|-------|
| Canada | 44.1% |
| United States | 33.4% |
| Other | 8.8% |
| Cash & Equivalents | 8.1% |
| United Kingdom | 1.8% |
| Australia | 1.5% |
| Switzerland | 1.3% |
| New Zealand | 1.0% |

Credit allocation

as of Dec 31, 2024



| | |
|--------------------|-------|
| AAA | 11.8% |
| AA | 11.6% |
| A | 4.9% |
| BBB | 11.6% |
| BB | 6.2% |
| B | 3.3% |
| CCC & Below | 1.5% |
| NR | 5.6% |
| Cash & Equivalents | 8.2% |
| Equities | 35.3% |

Fund management

FUND DETAILS

| | |
|-----------------------------|-----------------|
| Asset class: | Global Balanced |
| Fund start date: | June 22, 2022 |
| Risk tolerance: | Low |
| PFSL classification: | Income |
| Total Fund Assets: | \$92.39 million |

FUND CODES

| Series | Prefix | Front End |
|--------|--------|-----------|
| PA | MFC | 13732 |
| PH | MFC | 13735 |

MANAGEMENT FEES

| Series | Management fees | MER |
|--------|-----------------|-------|
| PA | 0.60% | 0.96% |
| PH | 0.55% | 0.83% |

LAST PAID DISTRIBUTION

| Series | Frequency | Amount | Date |
|--------|-----------|--------|--------------|
| PA | Monthly | 0.0634 | Jan 24, 2025 |
| PH | Monthly | 0.0636 | Jan 24, 2025 |

PORTFOLIO MANAGERS

Nelson Arruda
Mackenzie Multi-Asset Strategies Team
Senior Vice-President, Portfolio Manager

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Compound net returns (%)

as of Jan 31, 2025

| | Series PA% | Series PH% |
|---------------------------------|------------|------------|
| 1 Month | 1.60 | 1.61 |
| 3 Month | 2.89 | 2.92 |
| 6 Month | 5.46 | 5.53 |
| 1 Year | 10.50 | 10.67 |
| Since inception (June 22, 2022) | 7.69 | 7.85 |

Calendar year returns (%)

as of Jan 31, 2025

| | Series PA% | Series PH% |
|------|------------|------------|
| 2023 | 7.42 | 7.59 |
| 2024 | 8.91 | 9.07 |
| YTD | 1.60 | 1.61 |

Value of \$10,000 invested

as of Jan 31, 2025



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