



# AGF Product Series Guide



## AGF Product Series At-A-Glance

The table below provides an at-a-glance summary for each Fund series, including fees and advisor compensation structure.

Fees	Fund Series	Investment Minimum	Key Features	Available Purchase Options/Load Type
<b>Embedded</b>	<b>MF</b>	\$500	<ul style="list-style-type: none"> <li>The front-end sales charge (if any) is deducted from the amount invested by your client.</li> </ul>	Front-end Load
	<b>Classic</b>	\$500	<ul style="list-style-type: none"> <li>The front-end sales charge (if any) is deducted from the amount invested by your client.</li> <li>Available on AGF North American Dividend Income Fund only</li> </ul>	Front-end Load
	<b>T</b>	\$500	<ul style="list-style-type: none"> <li>The front-end sales charge (if any) is deducted from the amount invested by your client.</li> <li>Tax-efficient monthly distribution up to 8%</li> </ul>	Front-end Load
	<b>V</b>	\$500	<ul style="list-style-type: none"> <li>The front-end sales charge (if any) is deducted from the amount invested by your client.</li> <li>Tax-efficient monthly distribution up to 5%</li> </ul>	Front-end Load
	<b>F</b>	\$500	<ul style="list-style-type: none"> <li>Requires client participate in a fee-for-service model</li> </ul>	No Load
	<b>FV</b>	\$500	<ul style="list-style-type: none"> <li>Requires client participate in a fee-for-service model</li> <li>Tax-efficient monthly distribution up to 5%</li> </ul>	No Load
<b>Dis-embedded</b>	<b>Q Gold Label</b>	\$100,000	<ul style="list-style-type: none"> <li>Access to Gold Label pricing</li> <li>Available for commission-based business models</li> <li>Advisor fees are negotiated</li> </ul>	Program fee comprised of AGF Management Fee and a negotiated advisory fee.
	<b>W Gold Label</b>	\$100,000	<ul style="list-style-type: none"> <li>Require client participate in a fee-for-service model</li> <li>Access to Gold Label pricing</li> </ul>	Suitable for fee-based programs where a set fee is charged at the dealer level. AGF applies a management fee at the account level.

Fund Series Cont'd	Up-Front Commission		Trailer/Advisory Fee		High Net Worth pricing
	Amount	Paid By	Structure	Embedded in MER	
MF	FE: Negotiated up to 6%	Client	Pre-set by AGF Management	<b>Yes.</b> A fixed amount is paid to dealers as compensation for the advice and/or service they offer clients. The amount paid is determined by the asset class, fund series or purchase option. See the Fund Facts for more information.	<b>Yes.</b> All AGF embedded fee fund series will provide a management fee rebate automatically once an investment of \$100,000 is reached in any fund or a household minimum of \$250,000 is reached across multipole funds and accounts that are linked together.
Classic	FE: Negotiated up to 6%	Client			
T	FE: Negotiated up to 6%	Client			
V	FE: Negotiated up to 6%	Client			
F	NL: None	N/A	Advisory Fee collected by the dealer	<b>No.</b> The MER for these fund series are not inclusive of advisor compensation. Advisors need access to a fee-based platform in order to collect fees for advice.	
FV	NL: None	N/A			
Q Gold Label	None	N/A	Negotiated Advisory Fee is collected by AGF on behalf of the dealer as part of the overall program fee	<b>No.</b> Series Q and Series W do not have an MER but charge a Program Fee that consists of the Management Fee, an Advisory Fee (only for Series Q) Advisory Fee plus applicable taxes.	<b>Yes.</b> Accessible with an investment minimum of \$100,000 in any fund or a household minimum of \$250,000 across multiple funds and accounts that are linked together. Discount applied directly to the management fee based on the investor's asset threshold.
W Gold Label	None	N/A	Advisory Fee collected by the dealer		

## Advisor Compensation

Advisors receive an ongoing trailer commission for clients that invest in the MF, Classic, T and V series of AGF mutual funds and portfolios. Trailing commissions are calculated based on the average daily net asset value of the units/shares of the funds held by clients during the month. Trailing commissions are paid monthly or quarterly. In respect of Gold Label Series Q, an advisory fee is negotiated and payable by clients to their dealer under the terms of the Gold Label high-net-worth program. No trailer commissions or advisory fees are paid by AGF on Series F, FV or W.

Type of Fund or Portfolio	Front Load
<b>Money Market</b>	<b>0.25</b>
<b>Fixed Income</b>	0.50
AGF Global Convertible Bond Fund	0.75
<b>Equity and Balanced</b>	<b>1.00</b>
AGF North American Dividend Income Fund <sup>1</sup>	0.50
AGF Global Yield Fund/Class <sup>2</sup>	0.75

\*For more information regarding the underlying funds, please refer to AGF.com/Funds.

<sup>1</sup> AGFiQ North American Dividend Income Fund was renamed AGF North American Dividend Income Fund on January 27, 2023.

<sup>2</sup> AGF Elements Yield Portfolio Fund/Class was renamed AGF Global Yield Fund/Class on April 26, 2023.

## Accessing High-Net-Worth Pricing at AGF

With a minimum investment of \$100,000, investors can access high-net-worth pricing in one of two ways:

<b>Directly by purchasing a fund offered under the Gold Label Program – Series Q or Series W</b>	<b>Automatically by reaching an investment minimum of \$100,000 in any AGF embedded fee product series – MF, T, V, F and FV.</b>
Management Fees are reduced at source, advisory fees are negotiated and collected directly from client accounts.	Management fees are reduced through management fee rebates* which are distributed to client accounts as free units/shares of the originating fund.
Householding is available starting at \$250,000 by combining assets from multiple AGF funds, series and accounts using the AGF Account Linking Agreement Form.	Householding is available starting at \$250,000 by combining assets from multiple AGF funds, series and accounts using the AGF Account Linking Agreement Form.
Additional discounts available based on assets under management.	Additional discounts available based on assets under management.

\*A management fee rebate is the rebate and reinvestment of additional units to the client account. The investor receives a distribution of additional units of the fund equal to the amount of the "discount" they are entitled to. An MFR is used because of the embedded nature of the fees charged. In this option, investors pay full price and then subsequently receive a rebate of additional units. Investors should consult with their tax advisor on the tax implications of the MFR.

For more information, visit [AGF.com](https://www.agf.com)



In order to invest in and maintain participation in the AGF Preferred Pricing Program, a Household (which may consist of a single investor) must meet the minimum investment requirements of: (i) at least \$100,000 in one eligible mutual fund; or (ii) at least \$250,000 in Household assets across multiple eligible funds, based on the higher of book value or market value. All Preferred Pricing management fee reductions are at AGF's discretion and depend on a number of factors, including the size of the investment, nature of the investment and the fees charged by the applicable series/fund. Eligible series and funds are determined by AGF and may change from time to time at AGF's discretion. Tier level discounts apply only to the dollar amount(s) grouped in each particular tier.

Series F securities can be purchased under the simplified prospectus only through your registered dealer who has obtained consent of AGF to offer Series F securities.

The targeted annual distribution is based on the Fund's or Portfolio's previous year-end net asset value and is subject to change. Monthly distributions on Series T and Series V shares may generally be a return of capital so long as there is sufficient capital attributable to the relevant series. The payment of distributions should not be confused with a fund's performance, rate of return or yield. If distributions paid by the fund are greater than the performance of the fund, your original investment will shrink. Distributions paid as a result of capital gains realized by a fund, and income and dividends earned by a fund, are taxable in your hands in the year they are paid. Your adjusted cost base will be reduced by the amount of any returns of capital. If your adjusted cost base falls below zero, you will have to pay capital gains tax on the amount below zero.

The AGF All World Tax Advantage Group is a mutual fund corporation that currently offers approximately 20 different classes of securities. In addition to fund diversification by investment style, geography and market capitalization, a key benefit of investing in any of the classes within the group is the possibility of sharing incurred expenses (and losses) of the combined structure, potentially offsetting income earnings to minimize chance of a dividend declaration. For a more detailed explanation, please see [AGF.com/disclaimers](https://www.agf.com/disclaimers).

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. For more information on the funds, please visit [AGF.com](https://www.agf.com). This document is intended for advisors to support the assessment of investment suitability for investors. Investors are expected to consult their advisor to determine suitability for their investment objectives.

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