



Mackenzie one-step dollar cost averaging

Reach your financial goals
One step at a time



MACKENZIE
Investments

If market volatility has caused you to transfer your money into GICs or cash, you may want to ask yourself if you're still on track to meeting your personal goals. Whether it's saving for retirement, a home or a child's education, keeping money in a lower-earning investment option may not give you the growth you need.

Dollar cost averaging (DCA) is disciplined investing on a consistent and regular basis, which gives you a way to get back into potentially higher, long-term returns offered by other Mackenzie Investments mutual funds.

Why dollar cost average?

1. Invest systematically

When you systematically invest a given amount on an ongoing basis into a Mackenzie Investments fund, you're purchasing securities at different costs – sometimes higher, other times lower. What's key is that you're averaging out your costs in the long run, which can reduce the risk of exposure to market fluctuations.

2. It's easy to start

Invest a minimum of \$1,000 in Mackenzie Canadian Money Market Fund and over 52 weeks the Mackenzie Investments One-Step DCA will automatically make weekly investments, into an eligible mutual fund of your choice.

3. DCA is right for all markets

- In a falling market – DCA can let you purchase more securities
- In a rising market – DCA can protect you from paying too much
- In a flat market – DCA ensures you always stay invested

Dollar Cost Averaging in a Fluctuating Market



This hypothetical illustration shows how investing \$300 each month in a fluctuating market can potentially help reduce the overall cost of the portfolio by buying more securities when the price is cheaper and fewer when the price is more expensive.



Mackenzie Investments one-step dollar cost averaging fund options

Target Fund investments will be made in Series A unless otherwise indicated.

Allocator Fund: Mackenzie Canadian Money Market Fund

Target funds	Fund codes		
	FE	BE	LL3
Fixed income			
Mackenzie Canadian Bond Fund ¹	11013	12013	13013
Mackenzie Canadian Short Term Income Fund ¹	11035	12035	13035
Mackenzie Corporate Bond Fund	11014	12014	13014
Mackenzie Floating Rate Income Fund ¹	11046	12046	13046
Mackenzie Global Credit Opportunities Fund ¹	11057	12057	13057
Mackenzie Global Tactical Bond Fund ¹	11051	12051	13051
Mackenzie Global Tactical Investment Grade Bond Fund ¹	11084	12084	13084
Mackenzie Investment Grade Floating Rate Fund ¹	11050	12050	13050
Mackenzie North American Corporate Bond Fund ¹	11017	12017	13017
Mackenzie Strategic Bond Fund ¹	11047	12047	13047
Mackenzie Unconstrained Fixed Income Fund ¹	11083	12083	13083
Balanced			
Mackenzie Canadian Growth Balanced Class	11002	12002	13002
Mackenzie Canadian Growth Balanced Fund	11003	12003	13003
Mackenzie Cundill Canadian Balanced Fund	11001	12001	13001
Mackenzie Global Growth Balanced Fund	11090	12090	13090
Mackenzie Global Strategic Income Fund	11054	12054	13054
Mackenzie Global Sustainability and Impact Balanced Fund	11062	12062	13062
Mackenzie Income Fund	11015	12015	13015
Mackenzie Ivy Canadian Balanced Class	11079	12079	13079
Mackenzie Ivy Canadian Balanced Fund	11078	12078	13078
Mackenzie Ivy Global Balanced Class	11061	12061	13061
Mackenzie Ivy Global Balanced Fund	11044	12044	13044
Mackenzie Strategic Income Fund	11000	12000	13000
Canadian equity			
Mackenzie Canadian Equity Class	11010	12010	13010
Mackenzie Canadian Equity Fund	11011	12011	13011
Mackenzie Canadian Growth Class	11059	12059	13059
Mackenzie Canadian Growth Fund	11012	12012	13012
Mackenzie Canadian Dividend Fund	11007	12007	13007
Mackenzie Cundill Canadian Security Class	11005	12005	13005
Mackenzie Cundill Canadian Security Fund	11006	12006	13006
Mackenzie High Diversification Canadian Equity Class	11075	12075	13075
Mackenzie Ivy Canadian Fund	11082	12082	13082

Target funds	Fund codes		
	FE	BE	LL3
U.S. equity			
Mackenzie US Growth Class	11088	12088	13088
Mackenzie High Diversification US Equity Fund	11076	12076	13076
Mackenzie US Dividend Fund	11052	12052	13052
Mackenzie US Mid Cap Growth Class	11041	12041	13041
Mackenzie US Mid Cap Growth Currency Neutral Class	11042	12042	13042
Global equity			
Mackenzie All China Equity Fund	11064	12064	13064
Mackenzie Cundill Value Class	11021	12021	13021
Mackenzie Cundill Value Fund	11022	12022	13022
Mackenzie Emerging Markets Fund	11065	12065	13065
Mackenzie Global Dividend Fund	11036	12036	13036
Mackenzie Global Environmental Equity Fund	11077	12077	13077
Mackenzie Global Equity Fund	11085	12085	13085
Mackenzie Global Growth Class	11091	12091	13091
Mackenzie Global Leadership Impact Fund	11063	12063	13063
Mackenzie Global Small-Mid Cap Fund	11093	12093	13093
Mackenzie High Diversification Emerging Markets Equity Fund	11071	12071	13071
Mackenzie High Diversification European Equity Fund	11074	12074	13074
Mackenzie High Diversification Global Equity Fund	11072	12072	13072
Mackenzie High Diversification International Equity Fund	11073	12073	13073
Mackenzie International Dividend Fund	11092	12092	13092
Mackenzie Ivy Foreign Equity Fund	11024	12024	13024
Mackenzie Ivy International Class	11087	12087	13087



MACKENZIE
Investments

Target funds	Fund codes		
	FE	BE	LL3
Mackenzie Ivy International Fund	11086	12086	13086
Managed assets			
Mackenzie Balanced ETF Portfolio	11068	12068	13068
Mackenzie Conservative ETF Portfolio	11067	12067	13067
Mackenzie Conservative Income ETF Portfolio	11066	12066	13066
Mackenzie Growth ETF Portfolio	11070	12070	13070
Mackenzie Moderate Growth ETF Portfolio	11069	12069	13069
Mackenzie Monthly Income Balanced Portfolio	11080	12080	13080
Mackenzie Monthly Income Conservative Portfolio	11081	12081	13081
Symmetry Balanced Portfolio	11029	12029	13029
Symmetry Balanced Portfolio Class	11025	12025	13025
Symmetry Conservative Income Portfolio	11039	12039	13039
Symmetry Conservative Portfolio	11030	12030	13030
Symmetry Equity Portfolio Class	11089	12089	13089
Symmetry Growth Portfolio	11031	12031	13031
Symmetry Growth Portfolio Class	11027	12027	13027
Symmetry Moderate Growth Portfolio	11032	12032	13032

Target funds	Fund codes		
	FE	BE	LL3
Symmetry Moderate Growth Portfolio Class	11028	12028	13028
Sector			
Mackenzie Global Resource Fund	11033	12033	13033
Mackenzie Precious Metals Class	11043	12043	13043
Alternative strategies			
Mackenzie Diversified Alternatives Fund	11060	12060	13060

Minimum \$1,000 investment
 No partial redemptions permitted from Allocator Fund
¹ For front-end purchase option, Target Fund investments will be made in Series SC

Call your financial advisor to discuss how Mackenzie Investments One-Step DCA can help you.

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.