



Mackenzie Income Fund

A conservative core holding for growth and steady income

Why a balanced solution should be the core of your portfolio

Over the course of your lifetime you'll have competing financial demands, such as saving to buy a house, funding your child's education while also trying to save for retirement. As an investor, it's important to have a solution in your portfolio that can grow your money and provide income when you need it.

Many investors seek the comfort of balanced funds (funds containing both stocks and bonds), because they provide some growth but usually with a lot less risk. Using a core balanced fund solution that can produce long-term returns while providing consistent cash payments may be an appropriate choice for conservative investors looking for safety.

Why Mackenzie Income Fund

The Mackenzie Income Fund is designed to preserve your invested capital while generating stable income.

Income:

Through access to high-quality investment grade securities, high yield bonds and dividend-paying stocks, the fund delivers a consistent monthly cash flow payment but may also include return of capital.

Downside risk management:

With primary exposure to high quality, investment grade securities such as Canadian government bonds, the Fund is able to manage downside risk through a variety of market environments. Designed as a core solution for conservative investors seeking safety.



Mackenzie Income Fund

How they work

The Mackenzie Income Fund is an all-weather Canadian-balanced fund with low volatility, which is designed to be a core part of the portfolio of conservative investors seeking safety with some growth.

The equity component is managed with a 50/50 split between high-quality Canadian and Global equities. The equities held in the Fund are dividend-paying businesses with proven durability.

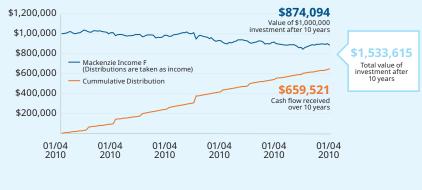
The fixed income portion of the Fund has the flexibility to invest across the broadest array of fixed income assets, relying on strong security selection decisions and creating a counterbalance to potential equity market risk. The Fund provides consistent payments of either 5% or 8% in annual distributions, which come from a diversified mix of sources including dividends, bond coupons and return of capital.¹

Distribution choice: cash or re-investment

Option 1: Re-invest distributions



Option 2: Receive cashflow



Source: Morningstar Direct, Mackenzie Investments

Why invest with Mackenzie

As a Canadian-owned global asset management provider, we've been helping advisors deliver the best possible advice and investment solutions for more than 50 years. With over \$138 billion in assets under management and a comprehensive line of investment solutions, we are one of Canada's leading asset management companies. Our journey began with one client and one advisor working together, and though we've grown, we remain committed to the same belief, advice matters. When we work together with advisors and investors, we can achieve better financial outcomes.

To find out more about how Mackenzie Income Fund can help you achieve your financial goals, call your investment advisor today.

¹The payment of distributions is not guaranteed and may fluctuate. 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 goes below zero, you will have to pay capital gains tax on the amount below zero.

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. The content of this collateral (including facts, views, opinions, recommendations, descriptions of or references to, products or securities) is not to be used or construed as investment advice, as an offer to sell or the solicitation of an offer to buy, or an endorsement, recommendation or sponsorship of any entity or security cited. Although we endeavour to ensure its accuracy and completeness, we assume no responsibility for any reliance upon it.