

# IG AGF Global Equity Fund - Series U

I.G. Investment Management, Ltd.

## Fund Facts

JUNE 30, 2018

This document contains key information you should know about IG AGF Global Equity Fund – Series U. You can find more details in the Fund’s simplified prospectus. You can get a copy by asking your Consultant, by calling I.G. Investment Management, Ltd. at 1-888-746-6344 (1-800-661-4578 if you live in Quebec) or by visiting our website at [www.investorsgroup.com](http://www.investorsgroup.com).

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

### Quick facts

<b>Fund code(s)</b>	1313	<b>Fund manager</b>	I.G. Investment Management, Ltd.
<b>Date series started</b>	July 12, 2013	<b>Portfolio manager(s)</b>	I.G. Investment Management, Ltd. AGF Investments Inc. (sub-advisor)
<b>Total value of the Fund on May 15, 2018</b>	\$636.8 million	<b>Distributions</b>	Annually
<b>Management expense ratio (MER)</b>	1.28%	<b>Minimum investment</b>	\$50 initial, \$50 additional

### What does the Fund invest in?

The Fund aims to provide long-term capital growth by investing primarily in foreign equity markets. The Fund uses a proprietary quantitative model to assist in determining which countries to invest in and the amount to allocate to each country.

The charts below give you a snapshot of the Fund’s investments on May 15, 2018. The Fund’s investments may change.

<b>Top 10 investments</b> (MAY 15, 2018)	<b>Regional allocation</b> (MAY 15, 2018)	<b>Sector allocation</b> (MAY 15, 2018)
1. Honeywell International Inc.	4.7% United States	49.1% Financials
2. Samsung Electronics Co. Ltd. GDR	4.3% Pacific ex Japan	15.9% Industrials
3. Keyence Corp.	3.8% Europe ex U.K.	14.7% Information Technology
4. JPMorgan Chase & Co.	3.8% Japan	12.5% Consumer Staples
5. Moody’s Corp.	3.8% United Kingdom	3.7% Health Care
6. Waste Management Inc.	3.6% Canada	1.5% Energy
7. Chubb Ltd.	3.5% Middle East and Africa	0.5% Telecommunication Services
8. Northrop Grumman Corp.	2.7% Latin America	0.4% Materials
9. Nippon Telegraph & Telephone Corp. (NTT)	2.7% Cash and cash equivalents	1.2% Consumer Discretionary
10. iShares MSCI China ETF	2.5% Other net assets (liabilities)	0.5% Other
<b>Total percentage of top 10 investments</b>	<b>35.4%</b>	<b>100.0%</b>
<b>Total number of investments</b>	<b>76</b>	<b>100.0%</b>

### 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

Investors Group has rated the volatility of this Fund as **medium**.

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.

Low	Low to medium	<b>Medium</b>	Medium to high	High
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For more information about the risk rating and specific risks that can affect the Fund’s returns, see the *What are the Risks of Investing in the Fund?* section of the Fund’s simplified prospectus.

### No guarantees

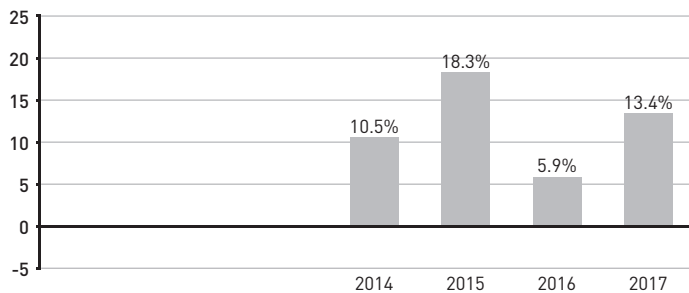
Like most mutual funds, this Fund doesn’t have any guarantees. You may not get back the amount of money you invest.

**How has the Fund performed?**

This section tells you how Series U securities of the Fund have performed over the past four years. Returns are after Fund expenses have been deducted. These expenses reduce the Fund's returns.

**Year-by-year returns**

This chart shows how Series U securities of the Fund performed in each of the past four calendar years. The Fund dropped in value in none of the four 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 3-month returns**

This table shows the best and worst returns for Series U securities of the Fund in a 3-month period over the past four 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>	13.9%	March 31, 2015	Your investment would rise to \$1,139.
<b>Worst return</b>	-6.7%	February 29, 2016	Your investment would drop to \$933.

**Average return**

A person who invested \$1,000 in the Series U securities at inception would have \$1,741 as of May 31, 2018. This is equal to an annual compounded return of approximately 12.5%.

**Who is this Fund for?**

You should consider investing in this Fund if you are comfortable with the risks for this investment and:

- your long-term investment goal is capital growth.

**A word about tax**

In general, you'll have to pay income tax on any money you make on the 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, taxable 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 section shows the fees and expenses you could pay to buy, own and sell Series U securities of the Fund. The fees and expenses – including any commissions – can vary among series 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**

Generally, there are no purchase options that attract sales charges.

When you buy this series of the Fund, Investors Group pays your Consultant a sales bonus of up to 2.50%. Investors Group may pay your Consultant an additional payment of up to 40% of the sales bonus if they are in their first four years with us.

**2. Fund expenses**

You don't pay these expenses directly. These expenses reduce the annual return of the Series.

For the year ended March 31, 2018, the annualized expenses of the Series totalled 1.33% of its value (about \$13 for every \$1,000 invested).

	<b>Annual rate</b> (as a % of the Series' assets)
<b>Management expense ratio (MER)</b> This is the total of the Series' management fee and operating expenses (including the administration fee).	1.28%
<b>Trading expense ratio (TER)</b> This is the Series' investment trading costs.	0.05%
<b>Fund expenses</b>	<b>1.33%</b>

**3. Other fees**

You may have to pay other fees when you buy, hold, sell or switch securities of the Fund.

<b>Fee</b>	<b>What you pay</b>
Excessive switching fee	If you switch into, or out from, the Fund so often that in our view your switches could have a detrimental effect, we may charge you up to 5.50% of the amount you switch.
Short-term trading fee	Up to 2.00% of the amount you sell or switch within 90 days of investing in the Fund. This fee is payable to the Fund.
Redemption fee	You usually do not pay a redemption fee for selling securities of the Fund. However, if your investment was switched into the Fund from another Investors Group Fund or a Guaranteed Investment Fund and there was a redemption fee attached to it, we may charge you a redemption fee of up to 5.50% of the amount you redeem. If your original investment became subject to a redemption fee after June 30, 2016, any remaining deferred sales charge will be waived upon death of the individual owner (or last surviving owner for jointly held accounts).
Advisory fee	An annual advisory fee rate is based on, among other things, the market value of all of your Investors Group Funds and is calculated daily on the value of your investment in this Series. Under certain circumstances the Distributor may offer you a fee reduction. Please contact your Consultant for more information.

**More about the trailing commission**

The trailing commission is an ongoing commission. It is paid for as long as you own the Fund. It is for the services and advice that your Consultant provides to you.

Investors Group pays the trailing commission to your Consultant. It is paid in whole or in part from the advisory fee and is based on the value of your investment. The rate ranges between:

- 0.40% to 0.60% per year (about \$4 to \$6 per year for every \$1,000 invested).

If your Consultant has been with us for more than four years, he or she may receive an additional annual payment of 0.06% to 0.09% of your investment (about \$0.60 to \$0.90 for every \$1,000 invested).

**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 securities within two business days after you receive a simplified prospectus or 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, annual information form, Fund Facts 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 Investors Group or your Consultant 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).