

iProfile™ Low Volatility Private Pool - Series Ti

I.G. Investment Management, Ltd.

This document contains key information you should know about iProfile™ Low Volatility Private Pool – Series Ti. You can find more details in the Fund’s simplified prospectus. You can get a copy by asking your IG Wealth Management Advisor (“IG Advisor”), 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 ig.ca.

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

Quick facts

Fund code(s)	1890	Fund manager	I.G. Investment Management, Ltd.
Date series started	March 15, 2021	Portfolio manager(s)	I.G. Investment Management, Ltd.
Total value of the Fund on April 30, 2023	\$400.6 million	Distributions	On or about each month end (fixed dollar per unit)
Management expense ratio (MER)	0.62%	Minimum household investment	\$250,000 initial into Program, \$200 additional

What does the Fund invest in?

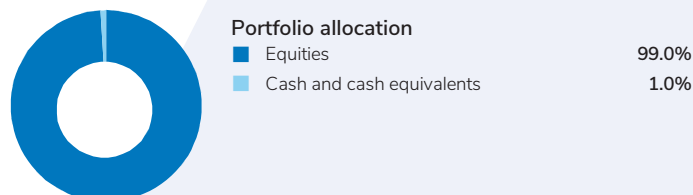
The Fund aims to provide long-term capital appreciation by investing in equity securities from around the world while seeking to provide lower volatility. The Fund aims to achieve this objective by investing in a number of mandates, including: Canadian Low Volatility Equity, U.S. Low Volatility Equity, International Low Volatility Equity, and Emerging Markets Low Volatility Equity. Each mandate is separately managed.

The charts below give you a snapshot of the Fund’s investments on April 30, 2023. The Fund’s investments may change.

Top 10 investments (April 30, 2023)

1.	Mackenzie - IG Low Volatility U.S. Equity Pool Series P	57.9%
2.	BlackRock - IG Low Volatility International Equity Pool Series P	33.1%
3.	Mackenzie - IG Low Volatility Emerging Markets Equity Pool Series P	5.0%
4.	Mackenzie - IG Low Volatility Canadian Equity Pool Series P	4.0%
Total percentage of top 10 investments		100.0%
Total number of investments		4

Investment mix (April 30, 2023)



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”.

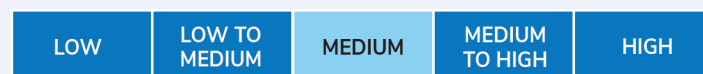
In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

No guarantees

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

Risk rating

IG Wealth Management 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.



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.

iProfile™ Low Volatility Private Pool - Series T1

How has the Fund performed?

This section tells you how Series T1 securities of the Fund have performed over the past year. Returns are after Fund expenses have been deducted. These expenses reduce the Fund's returns.

Year-by-year returns

This chart shows how Series T1 securities of the Fund performed in the past calendar year. The Fund dropped in value in the past year. 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 T1 securities of the Fund in a 3-month period over the past year. 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
Best return	7.8%	December 31, 2022	Your investment would rise to \$1,078.
Worst return	-7.8%	June 30, 2022	Your investment would drop to \$922.

Average return

A person who invested \$1,000 in the Series T1 securities at inception would have \$1,143 as of April 30, 2023. This is equal to an annual compounded return of approximately 6.5%.

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 a steady, monthly cash-flow;
- your investment will not be in a Registered Plan; and
- you intend to hold your investment in an iProfile account with either Investors Group Financial Services Inc. or Investors Group Securities Inc. You cannot hold your investment in this Fund at an account with another dealer. If you wish to transfer your investment to another dealer, you may have to redeem your Securities or switch into other iProfile Funds, which may trigger fees and/or tax consequences associated with the transaction.

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.

As 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 tables show the fees and expenses you could pay to buy, own and sell Series T1 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, IG Wealth Management may pay your IG Advisor a sales bonus of up to 2.50%. IG Wealth Management may pay your IG Advisor an additional payment of up to 40% of the sales bonus if they are in their first four years with us.

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2. Fund expenses

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

As of March 31, 2023, the Series expenses were 0.73% of its value. This equals \$7.30 for every \$1,000 invested.

	Annual rate (as a % of the Series' assets)
Management expense ratio (MER) This is the total of the Series' management fee and operating expenses (including the administration fee).	0.62%
Trading expense ratio (TER) This is the Series' investment trading costs.	0.11%
Fund expenses	0.73%

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 IG Advisor provides to you.

IG Wealth Management pays the trailing commission to your IG Advisor. It is paid in whole or in part from the iProfile advisory fee and is based on the value of your investment. The rate ranges between:

- 0.41% to 0.70% per year (\$4.10 to \$7.00 per year for every \$1,000 invested).

3. Other fees

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

Fee	What you pay
Inappropriate Short-term trading fee	If you initiate a combination of purchases and redemptions, including switches into, or out from, the Fund within 30 days, your switches could have a detrimental effect on other Fund investors, and that may take advantage of Funds with investments priced in other time zones or illiquid investments that trade infrequently. We may charge you 2.00% of the amount you switch. This fee is payable to the Fund.
Excessive Short-term trading fee	If you initiate a combination of purchases and redemptions, including switches into, or out from, the Fund within 30 days, your switches could have a detrimental effect on other Fund investors, and we may charge you up to 2.00% of the amount you switch. 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 iProfile Program from another IG Wealth Management 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 1.5% 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).
iProfile Advisory fee	You pay an advisory fee directly to the Principal Distributors for investment advice and administrative services if your investment is held with them. The advisory fee will be set out in your fee agreement with the applicable Principal Distributors, who may offer you a fee reduction. Please contact your IG Advisor for more information.

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 fund 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 IG Wealth Management or your IG Advisor 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.

IG Wealth Management

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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.