



## Mackenzie Strategic Income Fund

# A reliable core holding for growth and steady income

### Why a Canadian balanced solution should be the core of your portfolio

Over the course of your lifetime and before you retire, you will have to deal with competing financial demands. You may need to grow your savings to buy a house, or you may need money to fund your child's education. And all the while, you will be trying to save for retirement. Therefore, it's important to have a solution in your portfolio that can grow your money and provide income – if you need it. Using a global balanced fund as the core solution to meet those needs is a great choice, because it taps into the earning power of stable businesses while at the same time, providing a cushion from market downturns.

The need for consistent performance does not change with market volatility. Instead, it changes with time, or more specifically, your time horizon. It also changes with your risk tolerance. As time passes and you need access to your investments, your risk tolerance often declines. These changes may require you to take a careful look at how your portfolio is invested. Determining your balance between risk and return may help you achieve the growth you need, while reducing the chance of risking more than you can comfortably afford to lose.

### Why Mackenzie Strategic Income Fund

Mackenzie Strategic Income Fund is designed with the objective of delivering two critical outcomes to investors: growth and income.

#### Growth:

The equity team seeks out high-quality, dividend-paying companies from Canada and anywhere in the world. The fixed income team looks for opportunities in the Canadian bond market as well as globally and across the credit spectrum to provide income, as well as to act as a counterbalance to equity market risk. The Fund's combination of equity and fixed income enables it to deliver strong returns within a reasonable level of risk.

#### Income:

The Fund can help to meet your life's spending needs with a steady, reliable monthly cash flow, paying a monthly rate of 5% or 8% annual distribution.<sup>1</sup> The cash flow received comes from a diversified mix of sources that include dividends, bond interest and capital gains, but may also include return of capital.

You can gain peace of mind knowing that the core of your portfolio is designed to deliver growth by reinvesting distributions you don't need while providing cash flow to cover expenses that might arise.

## How it works

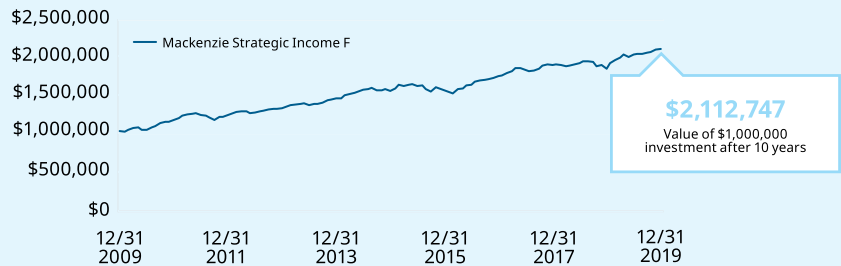
Mackenzie Strategic Income Fund combines the expertise of three of Mackenzie's award-winning investment teams. The Mackenzie North American Equity team manages the Canadian equity allocation, the Mackenzie Equity and Income team manages the global equity allocation, and the Mackenzie Fixed Income Team manages the fixed income component.

The equity portion of the Fund includes leaders in their sectors with business models that are resilient to change. The Fund's equal division between Canadian and global equities gives investors access to the best that Canada has to offer while gaining exposure to global businesses and industries under-represented in Canada.

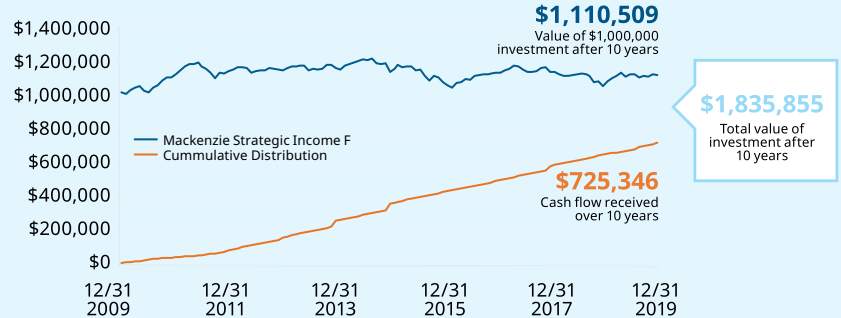
The fixed income portion has the flexibility to invest across the broadest array of fixed income assets, relying on strong security selection decisions and creating a counterbalance to potential equity market risk.

### Distribution choice: re-investment or cash

#### 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 learn how the Mackenzie Strategic Income Fund can help you achieve your financial goals, speak to your investment advisor today.**

<sup>1</sup> The 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.