



MACKENZIE
Investments



LBC
FINANCIAL SERVICES

LAURENTIAN BANK
GROUP OF FUNDS

PREFERRED PRICING



Laurentian Bank Group of Funds' Preferred Pricing Service reduces the cost of investing for clients with investments above \$100,000.

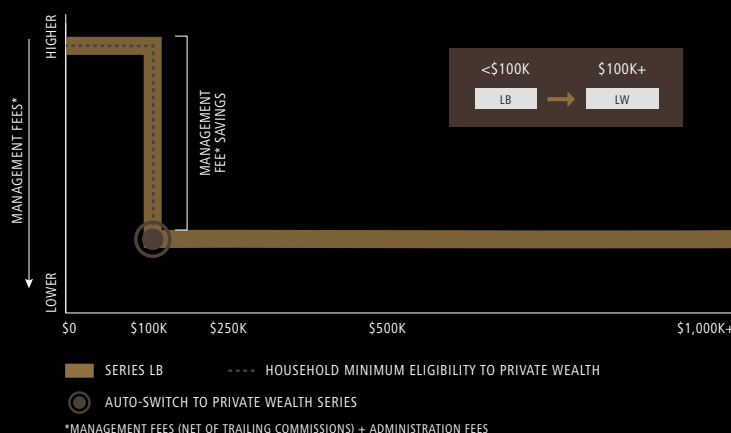
Key Benefits

- Exclusive, yet accessible, pricing: Available for a minimum investment of \$100,000 in a product from the Laurentian Bank Group of Funds and factors in all assets invested with Mackenzie Investments.
- Eligible household accounts across all funds and series of Mackenzie Investments can be combined to determine eligibility.
- Combine all of your Mackenzie assets across multiple funds and series to qualify for Preferred Pricing.
- High-water mark, providing cost protection against downward market movements by locking in the highest market value your clients' portfolio has reached net of redemptions

Note: Holdings will be switched to retail equivalent if household high-water mark falls below \$75,000 as a result of transactions that decrease high watermark (not including withdrawals from income plans).

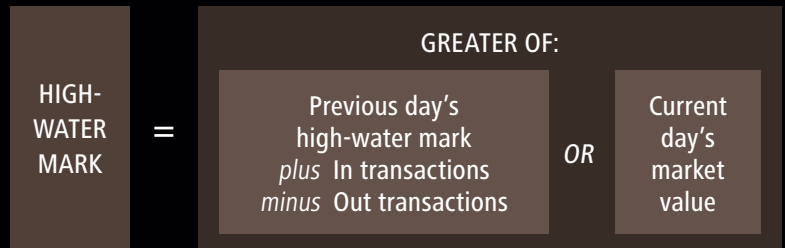
Significant Savings

- Immediate discount back to dollar one when switched into the Preferred Pricing series at household assets at or above \$100K



High-water Mark Protection

A high-water mark is the highest peak in value that a fund or account has reached since the Preferred Pricing Service implementation date. The high-water mark is how Mackenzie determines eligibility for Preferred Pricing and the cost reduction eligibility.



IN TRANSACTIONS (INCREASES HIGH-WATER MARK)	OUT TRANSACTIONS (DECREASES HIGH-WATER MARK)
Purchases, including pre-authorized cheque (PAC)	Redemptions*
Transfers-In	Transfers-Out
Switches-In	Switches-Out
Reinvested distributions	Systematic Withdrawals*
Cost rebates	All Cash distributions/redirected (From fund)
Positive market action (increase in market value)	Unbundled costs charged to fund/account

*Withdrawals from Income Plans don't decrease the high-water mark amount of the holding in the Income Plans

Eligible Household Accounts

- Any account belonging to family members residing at the same address (individual account, joint account, account held by spouse, account held by children, etc.);
- An account belonging to a corporation of which you or your spouse own more than 50% of the equity, and control more than 50% of the voting shares;
- Mackenzie Investments Charitable Giving Program account for which you, or any member of your family residing at the same address, act as a donor.

Eligible accounts belonging to the same individual under the same dealer rep code will be automatically linked by Mackenzie Investments. In all other cases your LBC Financial Services mutual funds representative will require your instructions to link eligible accounts.

To learn more about Laurentian Bank
Group of Funds' Preferred Pricing Service,
managed by Mackenzie Investments,
please contact your LBC Financial Services
mutual funds representative or visit
mackenzieinvestments.com/en/lbc

LBC Financial Services Inc. is a wholly owned subsidiary of Laurentian Bank of Canada and is a corporate entity separate from Laurentian Bank, B2B Trustco, and from Mackenzie Investments. The registered LBCFS representative is also a Laurentian Bank employee.

Commissions, trailing commissions, management costs and expenses all may be associated with mutual fund investments. Please read the prospectus or fund fact sheet before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated.



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CONFIDENCE
IN A CHANGING WORLD



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