MACKENZIE Investments

NATIONAL BANK SAVINGS AND INVESTMENTS

As at September 30, 2026

# Symmetry Fixed Income Portfolio

Series LB (MFC 4449)
Category: Managed Assets

**Why invest in this fund?**

— Income portfolio that strives to preserve capital.
— Seeks a steady income stream.
— Add fixed income diversification to your portfolio.

## Fund Details

**Fund volatility**

| Low | Low to Medium | Medium | Medium to High | High |
|---|---|---|---|---|

**Distribution Frequency:** Quarterly
**Total Fund Assets:** $189.9 million
**NAVPS:** C$9.19
**Inception Date:** January 2012
**Value of $10,000 invested over 10 years:** $10,794
**Benchmark Index**:**
FTSE Canada Universe Bond 90%
BofA Merrill Lynch Global Broad Market (Hedged to CAD) 10%
**Management Fee:** 1.00%
**MER (as of March 2026):** 1.33%
**Portfolio Managers†:**
Mackenzie Multi-Asset Strategies Team
Nelson Arruda, Andrea Hallett

## Last Paid Distribution

| Series | Frequency | Amount | Date |
|---|---|---|---|
| LB | Quarterly | 0.0471 | 9/18/2026 |
| LX | Monthly | 0.0283 | 9/18/2026 |

## Fund Codes

| Series (C$) | Prefix | FE | BE* |
|---|---|---|---|
| LB | MFC | 4449 | — |
| LX | MFC | 4457 | — |

## Fund Risk Measures (3 year)

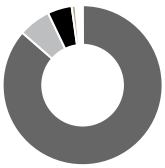
As at September 30, 2026

| | |
|---|---|
| Annual Std Dev | 5.00 |
| B'mark Annual Std Dev. | 4.88 |
| Alpha | -0.30 |
| Beta | 1.01 |
| R-squared | 0.97 |
| Sharpe Ratio | 0.13 |

Source: Mackenzie Investments

## Regional Allocation (%)

As at August 31, 2026



| | |
|---|---|
| Canada | 86.4% |
| United States | 6.5% |
| Cash & Equivalents | 4.9% |
| United Kingdom | 0.8% |
| Norway | 0.4% |
| Germany | 0.3% |
| China | 0.3% |
| Australia | 0.2% |
| France | 0.1% |
| Luxembourg | 0.1% |

## Major Holdings***

| | % |
|---|---|
| **Equity** | |
| Mackenzie Broad Risk Premia Collection Fund Series R | 2.9 |
| Northleaf Multi-Asset Private Markets Investors-B LP | 1.2 |
| Mackenzie Enhanced Equity Risk Premia Fund Series R | 0.6 |
| **Fixed Income** | |
| Mack Canadian Bond Pool Series R | 56.8 |
| Mackenzie Canadian Strategic Fixed Income ETF | 7.0 |
| Mackenzie US Investment Grade Corporate Bond Index ETF (Canada Hedged) | 7.0 |
| Mackenzie Sovereign Bond Fund Series R | 6.4 |
| Mackenzie Canadian All Corporate Bond Index ETF | 4.8 |
| Mackenzie Global Macro Fund Series R | 4.7 |
| Mackenzie Enhanced Fixed Income Risk Premia Fund Series R | 4.1 |

Major holdings represent 95.6% of the fund.
Total number of equity holdings: 10
Total number of fixed income holdings: 9
As at August 31, 2026

## Calendar Returns (%)

| YTD | 2025 | 2024 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 |
|---|---|---|---|---|---|---|---|---|---|---|
| -1.3 | 3.6 | 3.0 | 5.4 | -12.5 | -2.7 | 7.8 | 6.4 | 0.3 | 1.8 | 2.5 |

## Annualized Returns (%)‡

| Portfolio | 1 M | 3 M | YTD | 1 Y | 2 Y | 3 Y | 5 Y | 10 Y | Incp. |
|---|---|---|---|---|---|---|---|---|---|
| Symmetry Fixed Income Portfolio | -1.5 | -3.1 | -1.3 | -1.5 | 0.7 | 4.2 | -0.4 | 0.8 | 1.4 |

## Sector Allocation (%)

As at August 31, 2026

| | |
|---|---|
| Mutual&Pooled | 33.7 |
| Corporate Bonds | 30.3 |
| Federal Bonds | 14.2 |
| Provincial Bonds | 10.6 |
| Cash & Equivalents | 4.9 |
| Foreign Fixed Income | 3.3 |
| Equities | 2.6 |
| Municipal Bonds | 0.3 |
| Other | 0.1 |

## Credit Allocation (%)****

As at August 31, 2026

| | |
|---|---|
| AAA | 18.3 |
| AA | 12.4 |
| A | 19.3 |
| BBB | 18.7 |
| BB | 0.5 |
| B | 0.1 |
| CCC & Below | 0.0 |
| NR | 10.9 |
| Cash & Equivalents | 5.8 |
| Equities | 14.1 |

As at September 30, 2026

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## Disclosure

* Effective June 1, 2022, the redemption charge purchase option, and the low-load purchase option are no longer available for purchase, including those made through systematic purchase plans such as pre-authorized contribution plans. Switching from securities of a Mackenzie Fund previously purchased under the redemption charge or low-load purchase options to securities of another Mackenzie Fund, under the same purchase option, will continue to be available until such redemption schedules expire.

** The blended index is composed of 90% FTSE Canada Universe Bond and 10% BofA Merrill Lynch Global Broad Market (Hedged to CAD).

*** The major holdings of the Fund may, but do not necessarily, represent the largest holdings of the Fund. Rather, the major holdings are selected for their overall significance in evaluating the investment portfolio.

**** Credit ratings and rating categories are based on ratings issued by a designated rating organization.

† In early January 2017 Symmetry purchased a small allocation to Mackenzie Maximum Diversification All-World Ex-North America ETF. In addition to being attracted to the TOBAM investment philosophy, the investment results in an improvement to the overall portfolio characteristics of the Symmetry portfolios.

‡ Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. The indicated rates of return the historical annual compounded total returns as of September 30, 2026 including changes in unit value and reinvestment of all distributions and do not take into account sales, redemption, distribution, or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Standard deviation provides a measure of the variability of returns that have occurred relative to the average return. The higher the standard deviation, the greater is the range of returns that has been experienced. Standard deviation is commonly used as a measure of risk.

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