

This document contains key information you should know about Series A units of the Matco Balanced Fund. You can find more detailed information in the Fund's simplified prospectus. Ask your representative for a copy or contact the manager, Matco Financial Inc. at 1.877.539.5743, matco@matcofinancial.com, or visit www.matcofinancialinc.com.

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

QUICK FACTS			
FUND CODE	MAT100	FUND MANAGER	Matco Financial Inc.
DATE SERIES STARTED	November 29, 2007	PORTFOLIO MANAGER	Matco Financial Inc.
TOTAL VALUE ON APRIL 30, 2021	\$210,650,998	DISTRIBUTIONS	Quarterly (March, June, September, December)
MANAGEMENT EXPENSE RATIO	2.08%	MINIMUM INVESTMENT	\$1,000 Initial, \$100 Additional

## WHAT DOES THIS FUND INVEST IN?

This Fund's objective is to seek a balance of current income and long-term capital appreciation by investing in a Canadian focused portfolio of equities and fixed income instruments, diversified across investment styles and market capitalization, asset classes, sectors, and geographic regions.

The charts below give you a snapshot of the Fund's investments on April 30, 2021. The Fund's investments will change.

### TOP 10 INVESTMENTS (April 30, 2021)

Matco Fixed Income Fund (Series O)	34.0%
Matco Global Equity Fund (Series O)	30.7%
Matco Canadian Equity Income Fund (Series O)	20.3%
Matco Small Cap Fund (Series O)	11.1%
Cash	3.4%
<b>TOTAL PERCENTAGE OF TOP 10 INVESTMENTS</b>	<b>99.5%</b>
<b>TOTAL NUMBER OF INVESTMENTS</b>	<b>4</b>

As at the document date, the Fund held fewer than 10 positions. All positions are therefore presented.

### INVESTMENT MIX (April 30, 2021)



- Fixed Income - 34.0%
- Canadian Equity - 31.4%
- Global Equity - 30.7%
- Cash - 3.4%
- Other Net Assets (Liabilities) - 0.5%

### 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

Matco Financial Inc. has rated the volatility of this Fund as **low to 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 can still lose money.

Low	Low to Medium	Medium	Medium to High	High
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For more information about the risk rating and specific risks that can affect this fund's returns, see sections entitled, "What is a Mutual Fund and What are the risks of investing in a Mutual Fund?" and "What are the specific risks of investing in the Fund?" in the Fund's simplified prospectus.

**NO GUARANTEES**

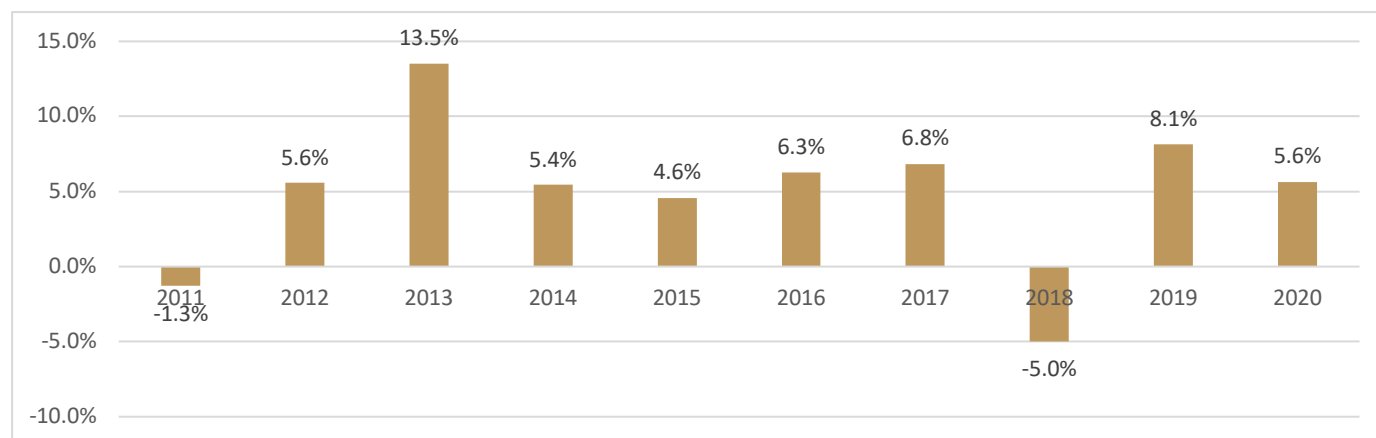
Like most mutual funds, this Fund does not have any guarantees. You may not get back the amount of money you invest.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Matco Balanced Fund - Series A units of the Fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the Fund's returns.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Matco Balanced Fund - Series A units of the Fund have performed in each of the past 10 calendar years. The Fund dropped in value in 2 of the past 10 calendar years. The range of returns and change from year to year can help you to 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 the Matco Balanced Fund - Series A units of the Fund in a 3-month period over the past 10 calendar 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>	10.0 %	June 30, 2020	Your investment would rise to \$1,100
<b>Worst Return</b>	(12.2)%	March 31, 2020	Your investment would drop to \$878

**AVERAGE RETURN**

As of April 30, 2021, a person who invested \$1,000 in the Series A units 10 years ago now has \$1,630. This works out to an annual compound rate of 5.0% over the past 10 years.

### WHO IS THIS FUND FOR?

Investors who:

- » are seeking income, stability and capital appreciation;
- » are looking for low to medium investment risk;
- » are looking to hold the investment for the medium to long-term.

### A WORD ABOUT TAX

In general, you'll have to pay income tax on any money you make on a 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, 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 table describes the fees and expenses you could pay to buy, own, and sell Series A units 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.

### SALES CHARGES

Matco Balanced Fund - Series A units are subject to a front end sales charge, the details of which are summarized below:

Sales Charge Option	What You Pay		How it Works
	In Percent (%)	In Dollars (\$)	
Front end sales charge	0.00% to 6.00% of the amount invested	\$0 to \$60 on every \$1,000 you invest	You and your registered representative decide on the rate.  The front end charge is deducted from the amount you invest. It goes to your registered representative as a commission.

### FUND EXPENSES

You don't pay these expenses directly. They affect you because they reduce the Fund's returns.

As of December 31, 2020, the Fund's expenses were 2.15% of its value. This equals \$21.50 for every \$1,000 invested.

	Annual Rate (as a % of the funds value)
<b>Management Expense Ratio (MER)</b> This is the total of the Fund's management fee (including trailing commission) and operating expenses.	2.08%
<b>Trading Expense Ratio</b> These are the Fund's trading costs.	0.07%
<b>Fund Expenses</b>	<b>2.15%</b>

### 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 representative and their firm provide to you. The trailing commission is paid out of the management fee. The rate depends on the sales

charge options available. A trailer fee of 0.00% to 1.00% of the value of your investment is payable each year, which equals \$10.00 for every \$1,000 invested.

Matco Financial Inc. pays the trailing commission to your representative's firm. It is paid from the Fund's management fee and is based on the value of your investment.

## OTHER FEES

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

Fee	What You Pay
<b>Short-Term, Switch or Frequent Trading Fees</b>	2.00% of the value of securities you sell or switch within 90 calendar days of when you acquire, switch from one fund to another, or transfer between different types of accounts. This fee goes to the Fund.

## 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 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 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

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Website: [www.matcofinancialinc.com](http://www.matcofinancialinc.com)

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).

This document contains key information you should know about Series F units of the Matco Balanced Fund. You can find more detailed information in the Fund's simplified prospectus. Ask your representative for a copy or contact the manager, Matco Financial Inc. at 1.877.539.5743, matco@matcofinancial.com, or visit [www.matcofinancialinc.com](http://www.matcofinancialinc.com).

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QUICK FACTS			
FUND CODE	MAT101	FUND MANAGER	Matco Financial Inc.
DATE SERIES STARTED	November 29, 2007	PORTFOLIO MANAGER	Matco Financial Inc.
TOTAL VALUE ON APRIL 30, 2021	\$210,650,998	DISTRIBUTIONS	Quarterly (March, June, September, December)
MANAGEMENT EXPENSE RATIO	1.35%	MINIMUM INVESTMENT	\$1,000 Initial, \$100 Additional

## WHAT DOES THIS FUND INVEST IN?

This Fund's objective is to seek a balance of current income and long-term capital appreciation by investing in a Canadian focused portfolio of equities and fixed income instruments, diversified across investment styles and market capitalization, asset classes, sectors, and geographic regions.

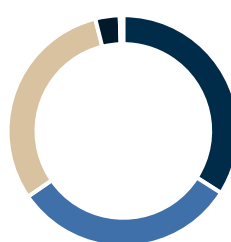
The charts below give you a snapshot of the Fund's investments on April 30, 2021. The Fund's investments will change.

### TOP 10 INVESTMENTS (April 30, 2021)

Matco Fixed Income Fund (Series O)	34.0%
Matco Global Equity Fund (Series O)	30.7%
Matco Canadian Equity Income Fund (Series O)	20.3%
Matco Small Cap Fund (Series O)	11.1%
Cash	3.4%
<b>TOTAL PERCENTAGE OF TOP 10 INVESTMENTS</b>	<b>99.5%</b>
<b>TOTAL NUMBER OF INVESTMENTS</b>	<b>4</b>

As at the document date, the Fund held fewer than 10 positions. All positions are therefore presented.

### INVESTMENT MIX (April 30, 2021)



- Fixed Income - 34.0%
- Canadian Equity - 31.4%
- Global Equity - 30.7%
- Cash - 3.4%
- Other Net Assets (Liabilities) - 0.5%

### 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

### RISK RATING

Matco Financial Inc. has rated the volatility of this Fund as **low to 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 can still lose money.



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.

For more information about the risk rating and specific risks that can affect this fund's returns, see sections entitled, "What is a Mutual Fund and What are the risks of investing in a Mutual Fund?" and "What are the specific risks of investing in the Fund?" in the Fund's simplified prospectus.

**NO GUARANTEES**

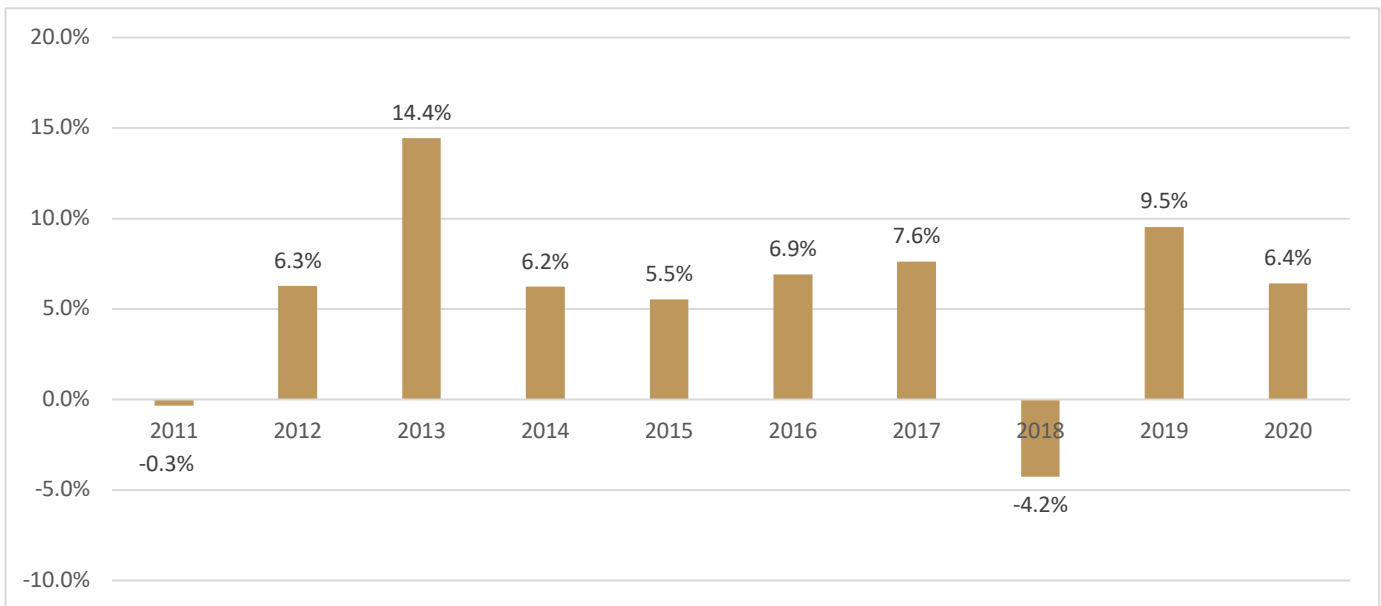
Like most mutual funds, this Fund does not have any guarantees. You may not get back the amount of money you invest.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Matco Balanced Fund - Series F units of the Fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the Fund's returns.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Matco Balanced Fund - Series F units of the Fund have performed in each of the past 10 calendar years. The Fund dropped in value in 2 of the past 10 calendar years. The range of returns and change from year to year can help you to 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 the Matco Balanced Fund - Series F units of the Fund in a 3-month period over the past 10 calendar 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
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<b>Best Return</b>	10.2%	June 30, 2020	Your investment would rise to \$1,102
<b>Worst Return</b>	(12.0)%	March 31, 2020	Your investment would drop to \$880

**AVERAGE RETURN**

As of April 30, 2021, a person who invested \$1,000 in the Series F units 10 years ago now has \$1,766. This works out to an annual compound rate of 5.9% over the past 10 years.

**WHO IS THIS FUND FOR?**

- Investors who:
- » are seeking income, stability and capital appreciation;
  - » are looking for low to medium investment risk;
  - » are looking to hold the investment for the medium to long-term.

**A WORD ABOUT TAX**

In general, you'll have to pay income tax on any money you make on a 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, 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 table describes the fees and expenses you could pay to buy, own, and sell Series F units 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.

**SALES CHARGES**

There are no sales charges applicable to Series F units of the Fund. You may be required to pay a separate fee to your representative. The amount of any such fee is determined between yourself and your representative.

**FUND EXPENSES**

You don't pay these expenses directly. They affect you because they reduce the Fund's returns.

As of December 31, 2020, the Fund's expenses were 1.42% of its value. This equals \$14.20 for every \$1,000 invested.

	Annual Rate (as a % of the funds value)
<b>Management Expense Ratio (MER)</b> This is the total of the Fund's management fee and operating expenses.	1.35%
<b>Trading Expense Ratio</b> These are the Fund's trading costs.	0.07%
<b>Fund Expenses</b>	<b>1.42%</b>

**MORE ABOUT THE TRAILING COMMISSION**

Matco Financial Inc. does not pay trailing commission on Series F units of the Fund.

## OTHER FEES

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

Fee	What You Pay
<b>Short-Term, Switch or Frequent Trading Fees</b>	2.00% of the value of securities you sell or switch within 90 calendar days of when you acquire, switch from one fund to another, or transfer between different types of accounts. This fee goes to the Fund.
<b>Fee-based Accounts</b>	Series F units are available to investors who are participants in dealer-sponsored fee-for-service or wrap account programs and whose broker or dealer has entered into an agreement with Matco Financial Inc. Series F units are also available for direct purchase. You may pay a fee to your representative to participate in such a program.
<b>Referral Fees</b>	Your representative may receive a referral fee in relation to your purchase and/or holding of Series F units. A referral fee that is paid on continued holdings of Series F is an ongoing fee. The amount of such fee is payable directly by Matco Financial Inc. and is dependent upon individual referral agreements that may be in place between Matco Financial Inc., the representative/referrer, and/or yourself.

## 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 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 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.

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QUICK FACTS			
FUND CODE	MAT102	FUND MANAGER	Matco Financial Inc.
DATE SERIES STARTED	November 29, 2007	PORTFOLIO MANAGER	Matco Financial Inc.
TOTAL VALUE ON APRIL 30, 2021	\$210,650,998	DISTRIBUTIONS	Quarterly (March, June, September, December)
MANAGEMENT EXPENSE RATIO	0.29%	MINIMUM INVESTMENT	\$1,000,000 Initial, \$1,000 Additional

### WHAT DOES THIS FUND INVEST IN?

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Matco Small Cap Fund (Series O)	11.1%
Cash	3.4%
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#### INVESTMENT MIX (April 30, 2021)



- Fixed Income - 34.0%
- Canadian Equity - 31.4%
- Global Equity - 30.7%
- Cash - 3.4%
- Other Net Assets (Liabilities) - 0.5%

#### 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

Matco Financial Inc. has rated the volatility of this Fund as **low to medium**.

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Low	Low to Medium	Medium	Medium to High	High
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For more information about the risk rating and specific risks that can affect this fund's returns, see sections entitled, "What is a Mutual Fund and What are the risks of investing in a Mutual Fund?" and "What are the specific risks of investing in the Fund?" in the Fund's simplified prospectus.

#### NO GUARANTEES

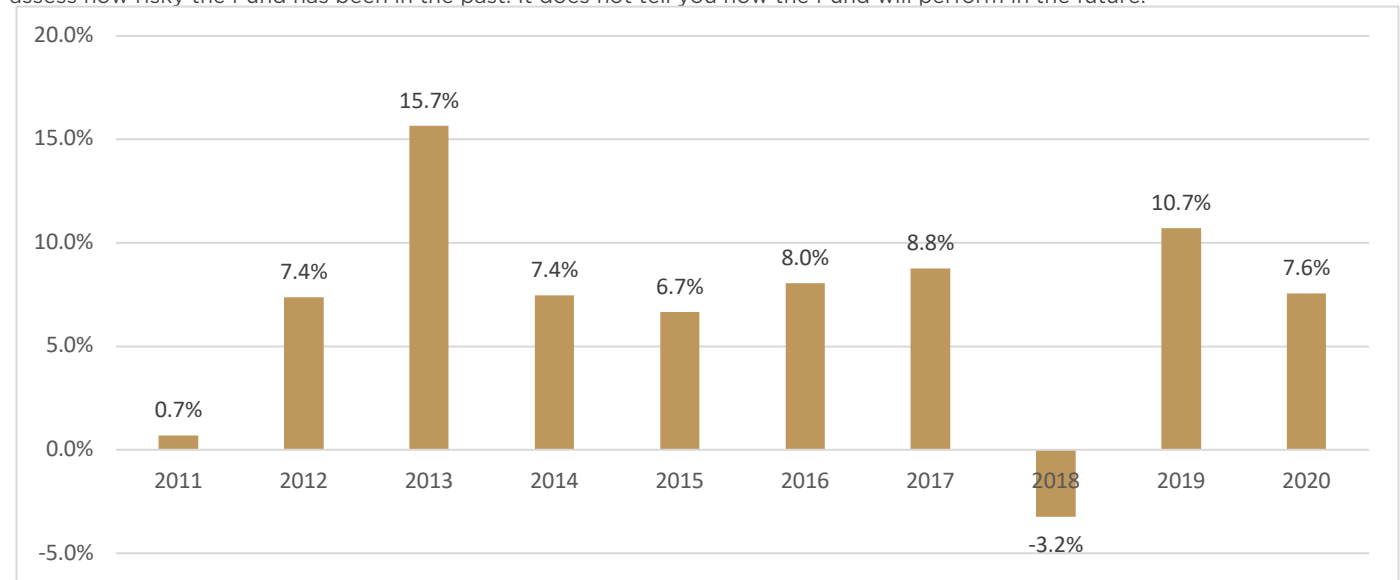
Like most mutual funds, this Fund does not have any guarantees. You may not get back the amount of money you invest.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Matco Balanced Fund - Series O units of the Fund have performed over the past 10 calendar years. Returns are after expenses have been deducted. These expenses reduce the Fund's returns.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Matco Balanced Fund - Series O units of the Fund have performed in each of the past 10 calendar years. The Fund dropped in value in 1 of the past 10 calendar years. The range of returns and change from year to year can help you to 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 the Matco Balanced Fund - Series O units of the Fund in a 3-month period over the past 10 calendar 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>	10.4%	June 30, 2020	Your investment would rise to \$1,104
<b>Worst Return</b>	(11.8)%	March 31, 2020	Your investment would drop to \$882

**AVERAGE RETURN**

As of April 30, 2021, a person who invested \$1,000 in the Series O units 10 years ago now has \$1,963. This works out to an annual compound rate of 7.0% over the past 10 years.

**WHO IS THIS FUND FOR?**

Investors who:

- » are seeking income, stability and capital appreciation;
- » are looking for low to medium investment risk;
- » are looking to hold the investment for the medium to long-term.

## A WORD ABOUT TAX

In general, you'll have to pay income tax on any money you make on a 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, 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 table describes the fees and expenses you could pay to buy, own, and sell Series O units 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.

### SALES CHARGES

There are no sales charges applicable to Series O units of the Fund.

### FUND EXPENSES

You don't pay these expenses directly. They affect you because they reduce the Fund's returns.

As of December 31, 2020, the Fund's expenses were 0.36% of its value. This equals \$3.60 for every \$1,000 invested.

	Annual Rate (as a % of the funds value)
<b>Management Expense Ratio (MER)</b> This is the total of the Fund's management fee and operating expenses.	0.29%
<b>Trading Expense Ratio</b> These are the Fund's trading costs.	0.07%
<b>Fund Expenses</b>	<b>0.36%</b>

### MORE ABOUT THE TRAILING COMMISSION

There is no trailing commission applicable to Series O units of the Fund.

## OTHER FEES

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

Fee	What You Pay
<b>Short-Term, Switch or Frequent Trading Fees</b>	2.00% of the value of securities you sell or switch within 90 calendar days of when you acquire, switch from one fund to another, or transfer between different types of accounts. This fee goes to the Fund.
<b>Management Fees</b>	Please note that a management fee up to a maximum of 1.75% may be payable directly by you to Matco Financial Inc. and is not part of the MER. Such management fee is negotiated between you and Matco Financial Inc.
<b>Referral Fees</b>	Your representative may receive a referral fee in relation to your purchase and/or holding of Series O units. A referral fee that is paid on continued holdings of Series O is an ongoing fee. The amount of such fee is payable directly by Matco Financial Inc. and is dependent upon individual referral agreements that may be in place between Matco Financial Inc., the representative/referrer, and/or yourself.

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