

Foresters Asset Management offers six mutual funds to Canadian investors – featuring core fund offerings from an investment manager with proven performance track records.

imaxx Short Term Bond Fund

- Focus on preservation of capital and liquidity while maximizing income
- The fund is primarily invested in money market and short term fixed income securities
- Targets shorter term Canadian bond securities with maturities typically less than 5 years
- 100% Canadian dollar
- Focus on investment grade corporate bonds, including securitized debt
- Duration neutral to underlying benchmark index
- No high yield – Average credit quality of the fund is maintained at A

imaxx Canadian Bond Fund

- Focus on delivering long-term stable returns in the form of interest income and modest capital growth by investing primarily in Canadian bonds of varying maturities and in short-term securities
- Targeting consistent benchmark out-performance 5-10bps per month (gross of fees)
- 100% Canadian dollar
- Focus on investment grade corporate bonds, including securitized debt
- Duration neutral to underlying benchmark index
- No high yield – Average credit quality of the fund is maintained at A

imaxx Canadian Fixed Pay Fund

- Focus on total return by providing a consistent stream of monthly income and some capital appreciation
- The fund invests in primarily Canadian common and preferred stocks and fixed income securities
- 5, 3, 2, 0 cents per unit per month distribution options available
- All-in-one solution offering stable income and potential for capital growth
- Suitable for investors looking for tax efficient income of return of capital, capital gains and dividends
- Fund has demonstrated strong and consistent returns since inception versus peer group
- Up to 30% of the fund's portfolio may be invested in foreign issuers

imaxx Canadian Dividend Plus Fund

- Focus on providing strong long-term total return, and mitigating risk through a deeply diversified portfolio of primarily Canadian equities
- With a focus on higher quality securities, the fund emphasizes exposure to companies that are able to consistently grow their dividends
- For diversity, the fund may also invest in fixed income securities, investment trust units and other income paying investments including convertibles and preferred stocks
- 4 and 0 cents per unit per month distribution options available
- Up to 30% of the fund's portfolio may potentially be invested in foreign issuers

imaxx Equity Growth Fund

- Focus on generating long-term capital growth by investing in a diversified portfolio of primarily North American equity securities
- Growth potential, valuation, quality, and dividends are captured in the selection of securities
- With a focus on higher quality securities, the fund emphasizes exposure to companies that are able to consistently grow their dividends.
- Focus on medium to large capitalized companies
- Up to 49% of the fund's portfolio may be invested in foreign issuers

imaxx Global Fixed Pay Fund

(formerly imaxx Global Equity Growth Fund)

Please refer to the Simplified Prospectus for the new investment objectives.

- Focus on generating long-term capital appreciation by investing in good quality securities from around the world
- Fund will invest in exchange traded funds in order to gain indirect exposure to market sectors, industries and geographies
- Sustainable profitability, quality, valuation, growth potential and dividends are considered when selecting securities
- 4, 3, 0 cents per unit per month distribution options available
- Up to 100% of the fund's portfolio may potentially be invested in foreign issuers

Purchase Option	Trailer	Target MER	Fund Codes
ISC	0.50%	1.20%	AFM200
Low Load	0.50%	1.20%	AFM500
DSC	0.50%	1.20%	AFM100
Class F	N/A	0.70%	AFM300

Purchase Option	Trailer	Target MER	Fund Codes
ISC	0.50%	1.57%	AFM201
Low Load	0.50%	1.57%	AFM501
DSC	0.25%	1.57%	AFM102
Class F	N/A	0.87%	AFM301

Purchase Option	Trailer	Target MER	Fund Codes
ISC	1.00%	2.30%	AFM202
Low Load	1.00%	2.30%	AFM502
DSC	0.50%	2.30%	AFM102
Class F	N/A	1.13%	AFM302

Fund codes for Class A&F 2 cents

Purchase Option	Trailer	Target MER	Fund Codes
ISC	1.00%	2.29%	AFM242
Low Load	1.00%	2.29%	AFM542
DSC	0.50%	2.29%	AFM142
Class F	N/A	1.15%	AFM342

Fund codes for Class A&F 4 cents

Purchase Option	Trailer	Target MER	Fund Codes
ISC	1.00%	2.46%	AFM240
Low Load	1.00%	2.46%	AFM540
DSC	0.50%	2.46%	AFM140
Class F	N/A	1.29%	AFM340

Purchase Option	Trailer	Target MER	Fund Codes
ISC	1.00%	2.55%	AFM281
Low Load	1.00%	2.55%	AFM581
DSC	0.50%	2.55%	AFM181
Class F	N/A	1.33%	AFM381

Fund codes for Class A&F 0 cents

Fund Highlights

2.96% Class F Yield to Maturity	Risk Rating Low
Class F MER Target* 0.36%	Duration 2.65 years

3.56% Class F Yield to Maturity	Risk Rating Low
Class F MER Target* 0.40%	Duration 7.36 years

7.33% Class A2 Return Since Inception	Risk Rating Low to Medium
Class A2 MER 2.29%	Trailer 1.00%

4.37% Class A4 Return Since Inception	Risk Rating Medium
Class A4 MER 2.29%	Trailer 1.00%

6.02% Class A Return Since Inception	Risk Rating Medium
Class A MER 2.46%	Trailer 1.00%

5.07% Class A0 Return Since Inception	Risk Rating Low to Medium
Class A0 MER Target** 2.32%	Trailer 1.00%

Summary Fund Performance

Fund Name	imaxx Canadian Bond Fund	imaxx Canadian Fixed Pay Fund	imaxx Canadian Dividend Plus Fund	imaxx Equity Growth Fund	imaxx Global Fixed Pay Fund
Fund Class	F	F2	F0	F	F0
Inception Date	May 2002	May 2002	May 2006	May 2002	May 2002
Morningstar Index	Canadian Fixed Income	Canadian Equity Balanced	Canadian Dividend & Income Equity	Canadian Focused Equity	Global Equity

Morningstar Rating	# of Funds	Stars	# of Funds	Stars	# of Funds	Stars	# of Funds	Stars	# of Funds	Stars
3 Year	413	★★★★★	368	★★	445	N/A	550	★★	830	★★★★★
5 Year	343	★★★★★	296	★★★	369	N/A	450	★★	568	★★★★★
10 Year	154	N/A	161	★★★★★	183	N/A	216	N/A	281	★★★★★
Overall	★★★★★		★★★★★		N/A		★★		★★★★★	

Performance Returns	Returns (%)	Quartile Rank	Returns (%)	Quartile Rank	Returns (%)	Quartile Rank	Returns (%)	Quartile Rank	Returns (%)	Quartile Rank
YTD	0.14	1	-3.99	3	-3.10	3	-4.42	3	4.95	1
1 Year	-0.39	1	-3.79	3	-2.62	2	-3.93	3	3.62	1
2 Year	1.23	1	2.25	2	N/A	N/A	0.98	4	9.59	1
3 Years	1.87	1	2.58	3	N/A	N/A	1.44	4	5.55	1
5 Years	2.95	1	3.66	2	N/A	N/A	3.47	4	10.09	1
10 Years	N/A	N/A	9.04	1	N/A	N/A	N/A	N/A	11.06	1

Source: Morningstar Inc. as at November 30, 2018.

For each fund with at least a 3-year history, Morningstar calculates a Morningstar Rating™ based on a Morningstar Risk-Adjusted Return measure that accounts for variation in a fund's monthly performance (including the effects of sales charges, loads and redemption fees), placing more emphasis on downward variations and rewarding consistent performance. The top 10% of funds in each category receive 5 stars, the next 22.5% receive 4 stars, the next 35% receive 3 stars, the next 22.5% receive 2 stars and the bottom 10% receive 1 star. (Each share class is counted as a fraction of one fund within this scale and rated separately, which may cause slight variations in the distribution percentages.) The Overall Morningstar Rating™ for a fund is derived from a weighted average of the performance figures associated with its 3-, 5- and 10-year (if applicable) Morningstar Rating metrics.

Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the imaxxFund Simplified Prospectus before investing. With the exception of returns for one year or less, indicated rates of return are the historical annual compounded total returns including changes in unit value and reinvestment of all distributions (or allocations) 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.

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