

This document contains key information you should know about the imaxx™ Global Fixed Pay Fund (formerly imaxx™ Global Equity Growth Fund). You can find more details in the fund's Simplified Prospectus. Ask your representative for a copy, contact Foresters Asset Management Inc. (FAM) at **866-462-9946**, [info@imaxxwealth.com](mailto:info@imaxxwealth.com), or visit [imaxxwealth.com](http://imaxxwealth.com).

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

### Quick facts

<b>Fund codes:</b>	AFM381	<b>Fund manager:</b>	Foresters Asset Management Inc.
<b>Date class started:</b>	June 3, 2002	<b>Portfolio manager:</b>	Foresters Asset Management Inc.
<b>Total value of fund on June 30, 2018:</b>	\$23,600,000	<b>Distributions:</b>	Monthly. Currently no fixed amount per month
<b>Management expense ratio (MER):</b>	1.56%	<b>Minimum investment:</b>	\$500 (initial) - \$100 (additional) or \$25 (PAC)

### What does the fund invest in?

The fund's portfolio is deeply diversified. In addition to holding traditional equity-related and investment grade fixed income securities, the portfolio may include trusts, covered options, convertible debentures, high yield bonds, preferred shares, ETFs and other similar securities in order to enhance returns and/or mitigate risk. The fund's asset mix generally includes 60%–90% equities and 10%–40% fixed income securities, including cash and cash equivalents. The Portfolio Manager may invest up to 100% of its portfolio in foreign securities.

The charts below give you a snapshot of the fund's investments on June 30, 2018. The fund's investments will change.

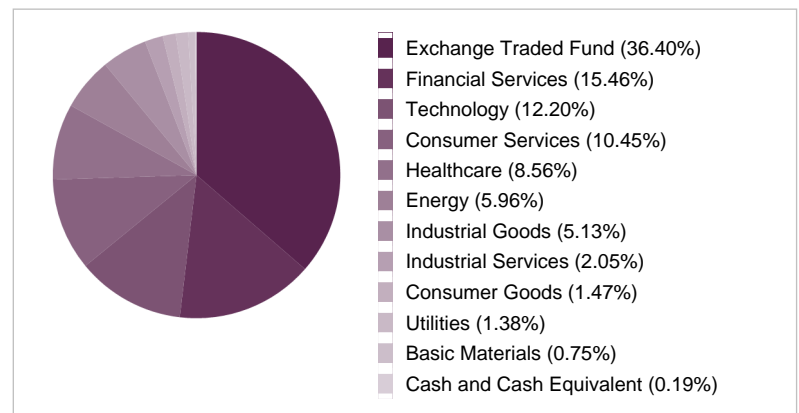
#### Top 10 investments (June 30, 2018)

1. iShares Core MSCI EAFE ETF	32.56%
2. iShares Core MSCI Emerging Markets ETF (IEMG)	3.84%
3. Amazon.com Inc	2.98%
4. Alphabet Inc Cl A	2.59%
5. Bank of America Corp	2.34%
6. Microsoft Corp	2.25%
7. Visa Inc Cl A	2.17%
8. JPMorgan Chase & Co	2.07%
9. Union Pacific Corp	1.90%
10. Adobe Systems Inc	1.85%

**Total percentage of top 10 investments** **54.55%**

**Total number of investments** **69**

#### Investment mix (June 30, 2018)



### 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

FAM 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 rating can still lose money.



For more information about the risk rating and specific risks that can affect the fund's returns, see the "What is a mutual fund and what are the risks of investing in a mutual fund" section of the fund's simplified prospectus.

### No guarantees

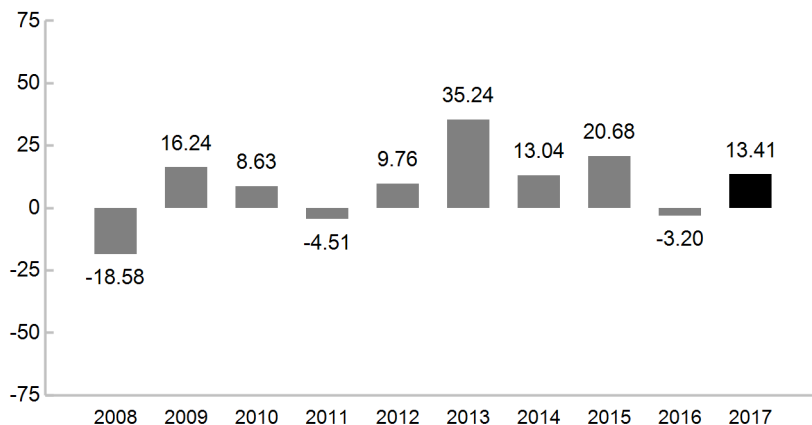
Like most mutual funds, this fund doesn't have any guarantees. You may not get back the amount of money you invest.

## How has the fund performed?

This section tells you how the Class F0 units of the fund have performed over the past 10 years. Returns are after the expenses have been deducted. These expenses reduce the fund's returns.

### Year-by-year returns

This chart shows how the Class F0 units of the fund have performed in each of the past 10 years. The fund dropped in value in 3 of the 10 years. The range of returns and change from year to year can help you 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 Class F0 units of the fund in a 3-month period over the past 10 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
Best return	13.16%	February 28, 2015	Your investment would rise to \$1,132
Worst return	-18.86%	November 30, 2008	Your investment would drop to \$811

### Average return

The annual compounded return of Class F0 units of the fund was 8.85% over the past 10 years. If you had invested \$1,000 in the fund 10 years ago, your investment would now be worth \$2,335.63.

## Who is the fund for?

### Investors who:

- are seeking modest long term capital appreciation with steady flow of income
- have a medium to long term investment time horizon
- have a low to medium level of tolerance to risk

⚠ Don't buy this fund if you have a low tolerance for risk and are seeking to preserve capital.

## 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 shows the fees and expenses you could pay to buy, own and sell Class F0 units of the fund. The fees and expenses – including any commissions – can vary among classes of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about the funds and investments that may be suitable for you at a lower cost.

### 1. Sales charges

There is no sales charge on the purchase of Class F0 Units. Instead, you pay your representative a fee under its wrap account or fee-for-service programs.

### 2. Fund expenses

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

As of December 31, 2017, the fund's expenses were 1.70% of its value. This equals \$17.00 for every \$1,000 invested.

	Annual rate (as a % of the fund's value)
<b>Management expense ratio (MER)</b>	
This is the total of the fund's management fee (which includes the trailing commission) and operating expenses. FAM waived some of the fund's expenses. If it had not done so, the MER would have been higher.	1.56%
<b>Trading expense ratio (TER)</b>	
These are the fund's trading costs.	0.14%
<b>Fund expenses</b>	<b>1.70%</b>

### More about the trailing commission

There are no trailer fees paid for Class F0 units.

### 3. 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 trading fee</b>	2% of the value of units you sell or switch within 90 days of buying them. This fee goes to the fund.
<b>Switch fee</b>	Your representative's firm may charge you up to 2% of the value of units you switch to another imaxxFund.
<b>Class F0 fee</b>	You may pay fees to your representative to manage the account where the Class F0 units are held. The amount of the fee is determined between you and your representative, and may be based on the amount of assets in your account.

## 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 fund 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 the 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

Contact Foresters Asset Management Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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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 [securities-administrators.ca](http://securities-administrators.ca).