



Educators Financial Group Inc.

FUND FACTS

Educators BrighterFutureBond Fund™ – Class A

January 17, 2024

This document contains key information you should know about the Educators BrighterFuture Bond Fund™. You can find more detailed information in the Fund's simplified prospectus. Ask your representative for a copy by calling 1.800.263.9541 or writing to Educators Financial Group Inc. at 2225 Sheppard Avenue East, Suite 1105, Toronto, ON, M2J 5C2, or by visiting our website at www.educatorsfinancialgroup.ca.

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

Quick Facts

Date class started:	January 17, 2024	Fund Manager:	Educators Financial Group Inc.
Total value of the Fund (000's):	This information is not available because it is a new mutual fund.	Portfolio Manager:	Beutel, Goodman & Company Ltd.
Management Expense Ratio (MER):	MER is not available because it is a new mutual fund	Distributions:	Net income, semi-annually (June & Dec) Net realized capital gains, generally in December
		Minimum Investment:	\$500.00 Initial, \$25.00 Systematic and subsequent

What does the Fund invest in?

This Fund seeks to maximize portfolio returns by investing in a diversified portfolio comprised primarily of Canadian dollar denominated debt instruments using a responsible investment approach. No more than 30% of the portfolio will be invested in the aggregate of the following: non-Canadian dollar denominated global investment grade corporate bonds, global non-investment grade corporate bonds, and foreign sovereign governments.

The charts below give you a snapshot of the Fund's investments on January 17, 2024. The Fund's investments will change.

Top 10 investments (January 17, 2024)

This information is not available because it is a new mutual fund, there are no investments yet.

Investment mix (January 17, 2024)

This information is not available because it is a new mutual fund, there are no investments yet.

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.

No guarantees

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

Risk rating

Educators Financial Group has rated the volatility of the Fund as **low**.

Because this is a new fund, the risk is only an estimate by Educators Financial Group. Generally, the 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 Investment Risk Classification Methodology section of the Fund's simplified prospectus.



How has the Fund performed?

This section tells you how the Class A units of the Fund have performed over the past year. Returns are after Fund expenses have been deducted. These expenses reduce the Fund's returns.

Year-by-year returns

This information is not available as the Class A units of the Fund have not distributed units under a simplified prospectus for a full calendar year.

Best and worst 3-month returns

This information is not available as the Class A units of the Fund have not distributed units under a simplified prospectus for a full calendar year.

Average return

This information is not available as the Class A units of the Fund have not distributed units under a simplified prospectus for 12 consecutive months.

Who is this Fund for?

This Fund is suitable for investors who:

- Are seeking fixed income level returns
- Have a low tolerance for risk
- Are investing for the medium-term to long-term
- Have sustainability/carbon reduction-related investment objectives

This Fund may not be appropriate for an investor who needs regular income or stability of principal, or is pursuing a short-term investment goal.

A word about tax

In general, you'll have to pay income tax on any money you make on the 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 the 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 shows the fees and expenses you could pay to buy, own and sell Class A 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 other funds and investments that may be suitable for you at a lower cost.

1. Sales charges

The fund is sold on a no-load basis only, **sales charges do not apply**.

2. Fund expenses

You don't pay these expenses directly. They affect you by reducing the Fund's returns.

The fund's expenses are made up of its management fee, operating expenses and trading costs. The management fee for the Class A units is 1.15% per year of their value. Since the Fund and the Class A units are newly created, operating expenses and trading cost information is not available.

**More about the trailing commission**

As the Class A units of the Fund are sold by Educators Financial Group on a no-load basis, there are no trailing commissions paid.

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
Short-term trading fee	1% of net asset value for units redeemed within 90 days of the date of purchase.
Account transfer fee	\$150 plus HST. This fee is charged when an account is closed and transferred to another financial institution.

What if I change my mind?

Under securities law in Ontario and British Columbia, you have the right to:

- withdraw from an agreement to buy mutual fund units 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 Ontario and British Columbia, you also have the right to cancel a purchase, or claim damages if the simplified prospectus, annual information form, Fund Facts document or financial statements contain a misrepresentation. You must act with the time limit set by the securities law in your province.

For more information, see the securities law of your province or ask a lawyer.

For more information

Contact Educators Financial Group 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 www.securities-administrators.ca.