

This document contains key information you should know about FÉRIQUE Globally Diversified Income Fund. You can find more detailed information in the Fund's simplified prospectus. For a copy, contact your representative or Gestion FÉRIQUE at 514 840-9206 (Montréal area), 1 888 259-7969 (outside Montréal), or visit [www.ferique.com](http://www.ferique.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 code:</b>	FER064	<b>Fund manager:</b>	Gestion FÉRIQUE
<b>Date Series started:</b>	May 2, 2016	<b>Portfolio manager:</b>	Addenda Capital Inc.
<b>Total value on April 30, 2026:</b>	\$239.9M	<b>Portfolio sub-manager:</b>	Insight Investment International Limited
<b>Management expense ratio (MER):</b>	0.94%	<b>Distributions:</b>	Income (Quarterly, at the end of March, June, September and December) Capital gain (Annually, in December)
		<b>Minimum investment:</b>	\$500 (initial and subsequent) \$50 (automatic withdrawals)

### What does the Fund invest in?

The FÉRIQUE Globally Diversified Income Fund seeks to provide income and, to a lesser extent, long-term capital appreciation. The Fund invests primarily in a globally diversified portfolio of fixed income securities and equity securities. The Fund can also invest in exchange-traded-funds (ETFs). The charts below give you a snapshot of the Fund's investments on April 30, 2026. The Fund's investments will change.

#### Top 10 investments (April 30, 2026)

1. Cash, Money Market and Other Net Assets	7.2%
2. Government of Canada, 4.00%, due March 1st, 2029	2.9%
3. Government of the United States, 4.13%, due May 31, 2032	2.6%
4. Province of Ontario, 3.60%, due March 8, 2028	2.5%
5. Government of the United States, 4.13% due October 31, 2031	2.5%
6. Government of Canada, 2.75%, due September 1st, 2030	2.2%
7. Province of Ontario, 1.55%, due November 1st, 2029	2.0%
8. Government of the United States, 4.63%, due May 15, 2054	1.7%
9. Bundesobligation, 2.20%, due October 10, 2030	1.6%
10. Government of the United States, 4.13% due February 15, 2036	1.6%
<b>Total percentage of top 10 investments</b>	<b>26.8%</b>
<b>Total number of investments:</b>	<b>364</b>

#### Investment mix (April 30, 2026)



### 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

Gestion FÉRIQUE 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 does not 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.

LOW	<b>LOW TO MEDIUM</b>	MEDIUM	MEDIUM TO HIGH	HIGH
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For more information about the risk rating and specific risks that can affect the Fund's returns, see the "What are the risks of investing in a Mutual Fund?" section of the Fund's simplified prospectus.

#### No guarantees

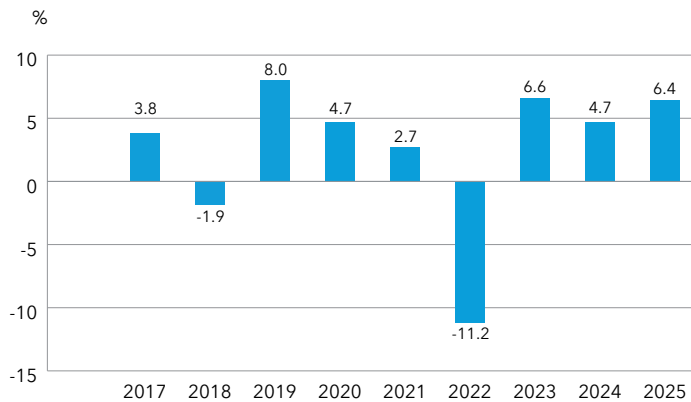
Like most mutual funds, this Fund doesn't have any guarantees. You may not get back the amount of money you invest.

## How has the Fund performed?

This section tells you how Series A units of the Fund have performed since inception. Returns are after expenses have been deducted. These expenses reduce the Fund's returns.

### Year-by-year returns

This chart shows how Series A units of the Fund have performed in the past 9 years. The Fund dropped in value in 2 of the past 9 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 Series A units of the Fund in a 3-month period since its inception. 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>	6.3%	January 31, 2024	Your investment would rise to \$1,063
<b>Worst return</b>	-6.1%	April 30, 2022	Your investment would drop to \$939

### Average return

The annual compounded return of Series A units of the Fund was 2.4% since its inception. If you had invested \$1,000 in the Fund when the Fund was created, your investment would now be worth \$1,263.

## Who is this Fund for?

### Investors who:

- have a low to medium risk tolerance;
- want to invest in the medium or long term.

## A word about tax

In general, you will 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 tables show 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.

### 1. Sales charges

FÉRIQUE Funds do not charge sales charges when units are purchased through Services d'investissements FÉRIQUE, which is the principal distributor for the FÉRIQUE Funds. However, sales charges may apply if units are purchased through a representative's firm other than the principal distributor. Such fees would be negotiated directly between you and your representative. In such instances, these fees are payable directly by you.

## 2. Fund expenses

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

As of December 31, 2025, the Fund's expenses were 0.95% of its value. This equals \$9.50 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 and operating expenses, which include the administration fee, inclusive of taxes.	0.94%
<b>Trading expense ratio (TER)</b> These are the Fund's trading costs.	0.01%
<b>Fund expenses</b>	<b>0.95%</b>

### Trailing commission

There are no trailing commissions payable with respect to the FÉRIQUE Funds.

## 3. Other fees

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

Fee	What you pay
<b>Short-term trading fee</b>	If you redeem or switch Series A units of the Fund within thirty (30) days of purchase, Gestion FÉRIQUE may charge you short-term trading fees up to 2% of the value of the units redeemed. These fees go to the Fund.
<b>Brokerage fee</b>	FÉRIQUE Funds do not charge other fees when units are redeemed or transferred through Services d'investissement FÉRIQUE, which is the principal distributor for the Funds. However, you may be required to pay brokerage or transaction fees if you buy, redeem, transfer or convert Fund units through a representative's firm other than the principal distributor. Such fees would be negotiated directly between you and your representative and would be payable directly by you.

## What if I change my mind?

Under securities law in Québec and Ontario, 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 Québec and Ontario, 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.

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

## For more information

Contact Gestion FÉRIQUE 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.

### Gestion FÉRIQUE

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