

# Understanding Managed Solutions

AGF SOUND CHOICES

A managed solution is an investment made up of funds that have been carefully selected to form a portfolio. Why a managed solution? To answer that, let's look at what's involved in determining the right mix of investments for your portfolio – also known as its asset allocation.

## Building Your Portfolio

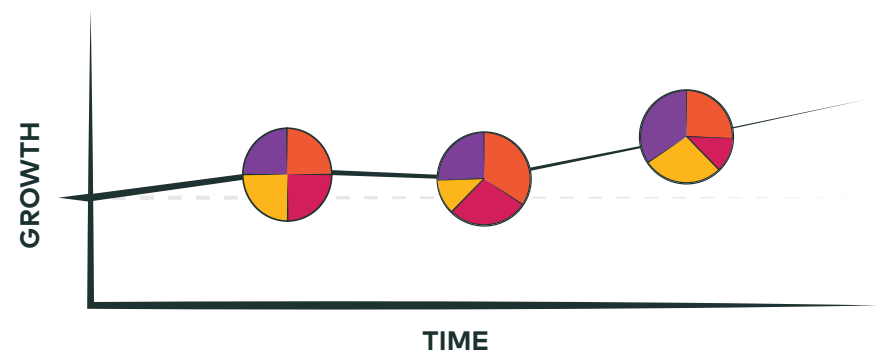
A portfolio mix (also known as its asset allocation) should be properly diversified and take into account:

- Investment goals
- Risk tolerance level
- Time horizon
- The world macro environment (economies, interest rates, etc.)

## Asset Allocation



For illustrative purposes only.



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## Managing Your Portfolio

The investments in your portfolio will likely grow at different rates. So what do you do when you no longer have the asset allocation you started with?

- Do you rebalance back to your original portfolio?
- Do you find a new one to reflect changes in the economic environment?
- How often should you rebalance your portfolio?

### A Managed Portfolio Offers A One-Stop Solution

Choosing a fund-of-fund managed solution can simplify your investment process – with one investment, you get a professionally managed, diversified portfolio of funds (ETFs, mutual funds or both).

#### Professionally Managed

An investment management firm that offers managed solutions is responsible for:

- Conducting thorough research and making the appropriate fund selections
- Constructing the portfolio with complementary investment styles to manage risk and enhance return potential
- Actively monitoring the portfolio and rebalancing when required to maintain optimal positioning in an ever-changing economic environment



Fund Research

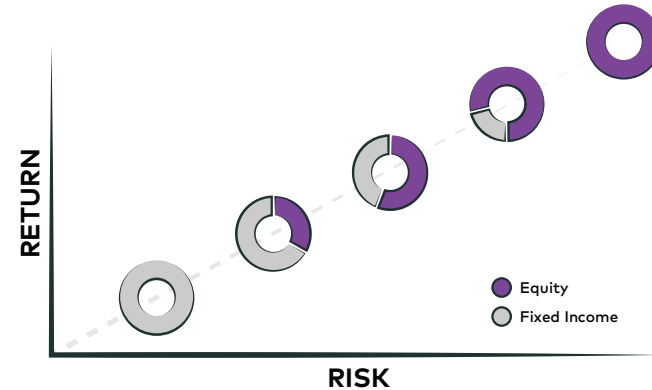


Manage Risk



Asset Allocation

Typically, an investment management firm will offer several portfolios in its managed solution lineup, each designed to meet different investment objectives. For example, to generate an income stream, to provide a mix of income and capital growth, to maximize growth potential.



For illustrative purposes only.

ETFs are popular options with investors. Yet selecting, monitoring and rebalancing a portfolio of ETFs can be a time-consuming and daunting task.

#### Managed ETF Portfolios

- Convenient way to access the benefits of ETFs with the convenience of a mutual fund
- Professional management, ETF selection and portfolio oversight
- Carefully selected to form a portfolio with a specific objective or risk level

**Choosing a portfolio solution can enable you and your financial advisor to devote more time to other important aspects of your financial plan. To find out more about the benefits of managed solutions, visit [AGF.com/ManagedSolutions](https://www.agf.com/ManagedSolutions).**

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