



This document contains key information you should know about VPI High Interest Savings Pool (the "Fund"). You can find more details in the Fund's simplified prospectus. Ask your representative for a copy, contact Value Partners Investments Inc. at 1-866-323-4235 or info@vpinvestments.ca, or visit www.valuepartnersinvestments.ca.

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

Quick Facts

Fund code:	VPI013	Fund manager:	Value Partners Investments Inc.
Date series started:	March 19, 2025	Portfolio manager:	Value Partners Investments Inc.
Total value of the Fund on January 31, 2025:	Not available because this is a new fund.	Distributions:	Income distributed monthly, capital gains distributed annually
Management expense ratio (MER):	Not available because this is a new fund.	Minimum investment:	\$500 initial (with minimum \$25,000 across all VPI Pools), \$50 subsequent

What does the Fund invest in?

This fund seeks to provide investors with a high rate of monthly interest income, while preserving capital and providing liquidity, by investing primarily in high interest deposit accounts, either directly or through other investment funds.

The charts below give you a snapshot of the Underlying Fund's investments on January 31, 2025. The Underlying Fund's investments will change.

Top 10 investments (January 31, 2025)

This information is not available because this is a new fund.

Investment mix (January 31, 2025)

This information is not available because this is a new fund.

How risky is it?

The value of the Fund can go down as well as up. You could lose money.

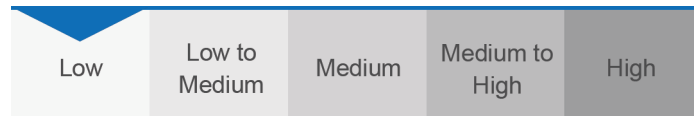
One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

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

Value Partners Investments Inc. has rated the volatility of this Fund as **low**.

Because this is a new fund, the risk rating is only an estimate by Value Partners Investments Inc. 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 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 "What are the Risks of Investing in this Pool?" 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. However, this information is not available because the fund is new.

Year-by-year returns

This section tells you how Series A units of the Fund have performed in past calendar years. However, this information is not available because the fund is new.

Best and worst 3-month returns

This section shows the best and worst returns for the Series A units of the Fund in a 3-month period. However, this information is not available because the fund is new.

Average return

This section shows the value and annual compounded rate of return of a hypothetical \$1,000 investment in Series A units of the Fund. However, this information is not available because the fund is new.

Who is this Fund for?

Investors who:

- seek higher yields on cash balances
- want a short-term investment

A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much tax 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 trailing 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

There is only one sales charge option for VPI High Interest Savings Pool - Series A.

Sales charge option	What you pay		How it works
	in percent (%)	in dollars (\$)	
Initial Sales Charges	0% to 4% of the amount you invest	\$0 to \$40 on every \$1,000 you invest	You and your representative decide on a rate. The initial sales charge is deducted from the amount you invest. It is paid to your representative's firm as a commission.

2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the Fund's returns. The Fund's expenses are made of the management fee, operating expenses and trading costs. The Series A annual management fee is 0.25% of Series A's value. Because this series is new, operating expenses and trading costs are not yet available.

More about the trailing commission

The trailing commission is an ongoing commission. It is paid as long as you own the Fund. It is for the services and advice that your representative and their firm provide to you.

Value Partners Investments Inc. pays the trailing commission to your representative's firm. It is paid from the Fund's management fee and is based on the value of your investment. The rate is up to 0.10% of the value of your investment. This equals \$1 for each year for every \$1,000 held.

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
Administrative fee	\$30 if your cheque is returned because of insufficient funds.



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 funds 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, 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 Value Partners Investments 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 www.securities-administrators.ca.