

## ROI Global Retirement Fund – Series F

May 15, 2015

This document contains key information you should know about ROI Global Retirement Fund (the “Fund”). You can find more details in the Fund’s simplified prospectus. Ask your representative for a copy, contact Return On Innovation Advisors Ltd. (“ROI Capital”) at 1-866-764-3863 or info@roicapital.ca, or visit www.roicapital.ca.

**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>	ROI310	<b>Fund manager:</b>	Return On Innovation Advisors Ltd.
<b>Date series started:</b>	November 10, 2006	<b>Portfolio manager:</b>	Return On Innovation Advisors Ltd.
		<b>Subadvisors:</b>	WHV Investment Management Inc. Hirayama Investments, LLC Johnston Asset Management Corp.
<b>Total value of Fund on March 31, 2015:</b>	\$14,125,251	<b>Distributions:</b>	Annually (December)
<b>Management expense ratio (MER):</b>	2.41%	<b>Minimum investment:</b>	\$1,000 initial, \$50 additional

### What does the Fund invest in?

The Fund primarily invests in a mix of Canadian fixed income, Canadian preferred stocks, global equity securities, global preferred stocks, convertible securities and higher-yielding instruments. The Fund may hold a limited amount of its portfolio in mezzanine debt and private placements. The Fund invests in securities around the world, including Canada. It is anticipated that the Fund will have at least 50% of its assets at the time of purchase invested outside of Canada. The charts below provide you with a snapshot of the Fund’s investments on March 31, 2015. The Fund’s investments will change.

### Top 10 Investments (March 31, 2015)

1.	Cash and Short-term Securities	23.18%
2.	Toyota Motor Corp NPV	3.51%
3.	Cognizant Technology Solutions Corp., Class 'A'	3.37%
4.	Bridgestone Co. Y50	3.28%
5.	Apple Inc.	3.27%
6.	Tencent Holdings Ltd.	3.26%
7.	Cytec Industries Inc.	3.19%
8.	Adobe Systems Inc.	2.95%
9.	F5 Network Inc.	2.94%
10.	NXP Semiconductor NV	2.90%

**Total percentage of top 10 investments** 51.85%

**Total number of investments** 74

### Investment Mix (March 31, 2015)

Industry Mix	%	Geographic Mix	%
Information Technology	40.97%	United States	41.70%
Consumer Discretionary	18.92%	Japan	21.74%
Financials	12.08%	Netherlands	7.56%
Industrials	11.85%	China	7.43%
Health Care	4.96%	France	6.70%
Materials	4.86%	Switzerland	3.96%
Consumer Staples	3.27%	United Kingdom	3.55%
Energy	3.09%	Ireland	1.95%
		India	1.90%
		Macau	1.30%
		Italy	0.91%
		Canada	0.90%
		Bermuda	0.11%
		Australia	0.11%
		Germany	0.09%
		Luxembourg	0.06%
		Brazil	0.03%

### 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

ROI Capital has rated the volatility of this Fund as **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 Risk section of the Fund’s simplified prospectus.

### No guarantees

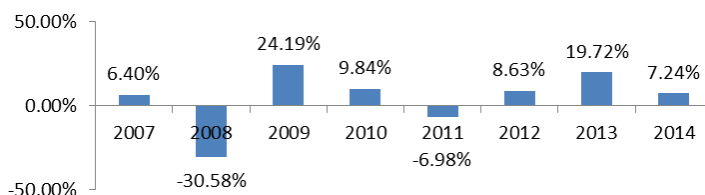
Like most mutual funds, this Fund doesn’t have any guarantees. You may not get back the amount of money you invest.

### How has the Fund performed?

This section tells you how Series F units of the Fund have performed over the past 8 years. Returns are after expenses have been deducted. These expenses reduce the Fund's returns.

#### Year-by-year returns

This chart shows how Series F units of the Fund performed in each of the past 8 years. The Fund dropped in value in 2 of the 8 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 F units of the Fund in a 3-month period over the past 8 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
<b>Best return</b>	14.30%	May 2009	Your investment would rise to \$1,142.99.
<b>Worst return</b>	-30.62%	November 2008	Your investment would drop to \$693.81.

#### Average return

The annual compounded return of Series F units of the Fund was 4.81% since inception. If you had invested \$1,000 in the Fund 8 years ago, your investment would now be worth \$1,456.20.

### Who is this fund for?

#### Inventors who:

- Investors looking for a medium to long term investment
- Investors with a medium risk tolerance

#### 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 tables show the fees and expenses you could pay to buy, own and sell Series F 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

When you buy Series F units of the Fund, there is no up-front sales charge.

#### 2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the series' returns. As of December 31, 2014, the fund's expenses were 2.46% of its value. This equals \$24.60 for every \$1,000 invested.

#### Annual Rate (as a % of the Fund's assets)

##### Management expense ratio (MER)

This is the total of the Fund's management fee and operating expenses. 2.41%

##### Trading expense ratio (TER)

These are the Fund's trading costs. 0.05%

##### Fund expenses

2.46%

#### More about the trailing commission

There is no trailing commission payable to your representative's firm by ROI Capital on Series F units of the Fund.

**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	<ul style="list-style-type: none"> <li>• 2% of value of units redeemed or switched within 30 days of purchase/switch</li> <li>• 1% of value of units redeemed or switched within 31 days to 90 days of purchase/switch</li> </ul>
Switch fee	Your representative's firm may charge you up to 2% of the value of units you switch to another series of the Fund or another ROI Mutual Fund.
Fee Based	You may pay a negotiable asset-based fee as part of a "fee-for-service" or wrap program.

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