

Cookies Policy

IMPORTANT NOTICE: This policy explains how cookies are used on our Site. By using our Site, you agree to the following terms and conditions. The terms "we", "our" and "us" mean, as applicable, any Mackenzie affiliate or subsidiary, or any program or joint venture we participate in; and "you" and "your" means any individual who visits our Site. This policy may be amended from time to time without notice to you. By using our Site you agree to the placement of cookies on your computer in accordance with the terms of this policy. If you do not wish to accept cookies from our Site please take the required steps to disable cookies (although this may result in reduced functionality).

1. What are cookies?

Links to other websites or references to advice, opinions, information, products, services or publications other A "cookie" is a piece of data that a web server creates when you visit a website. This data is information about how and when you use a website. It is placed on your computer, smartphone, smart TV or tablet ("online device") in the form of a small text file. There are two common types of cookies, "session cookies" and "persistent cookies". A "session cookie" is a temporary cookie that expires when you leave the website. Session cookies allow the website to recognize you as you navigate between pages during a single browser session and allow you to use the website most efficiently. For example, session cookies enable a website to remember that a user has placed items in an online basket. A "persistent cookie" is stored on your online device between browsing sessions until expiry or deletion. They enable the website to recognize you on your return, remember your preferences, and tailor services to you. We use both session cookies and persistent cookies on our Site.>

2. Why we use Cookies

Many cookies are designed to give you optimal usage of the web. For example, we use cookies to collect information about your activity on our Site to enable us to improve your user experience when using our Site, e.g. a cookie which recognizes if your browser supports specific technology features. This helps, for example, in enabling web pages to be loaded more quickly when you request the download of a large file. Information is not personally identifiable and does not include your name, address, telephone number or email address.

We use cookies on our Site for the following purposes:

- To collect statistical information: we use cookies to collect statistical information on how you use our Site for statistical and evaluation purposes to help us understand how users use the Site and to help us improve the structure of our Site.
- Advertising: Mackenzie may deliver online advertisements tailored to you or that may be of interest to you on third party websites, for remarketing or retargeting purposes, and to improve your customer experience on our Site. For more information on interest-based advertising see Section 31 (Interest-based Advertising) below.
- Authenticating your computer: We use cookies to gather information such as IP Address for monitoring and troubleshooting purposes.
- Security and verification: To help us maintain security and verify your details while you use the websites as you navigate from page to page, which enables you to avoid having to re-enter your details each time you enter a new page.
- Personalized Content: To remember how you have customized your use of our Site, such as your preferred language.

3. Use of Third Parties

A cookie is a small amount of data that is stored by your web browser when you visit our websites. All cookies have an owner which tells you who the cookie belongs to. Across our websites we use first party cookies that are set using the investorsgroup.com domain as well as third party cookies that are set on our behalf by third parties.

We may use first party cookies on our websites for purposes such as:

- To help collect and compile information like the number of visitors to our websites, where the visitors to our websites came from and the pages they visit on our websites; and
- To deliver advertisements that relevant to you and your interests as well as measure the effectiveness of our advertising campaigns.

We may also use third party cookies and tools on our websites including but not limited to Salesforce, Facebook, Adobe Analytics, Google Analytics, Google Campaign Manager 360 and Mouseflow for these purposes. Our third party providers may also use cookies or similar tools (e.g. pixels) to deliver advertisements outside of our websites that may be relevant to you and your interests. We may also share anonymized data with our third

party providers to build audiences with similar attributed to better segment and target relevant advertisements. Our third party providers may also have their own cookie and privacy policies, which we recommend that you review directly from their respective websites.

We do not combine information collected through the use of these third party cookies and tools with any other identifiable personal information we may have about you. In some cases we may collect your internet protocol (IP) address or other similar device identifier on the date you visit our websites, but we do not collect your name or other similar identifying information.

4. Interest-based Advertising

Interest-based advertising allows us to deliver advertisements that are more relevant to you and your interests. It works by showing you advertisements that are based on your browsing patterns and the way you have interacted with this and other sites.

As you browse our Site, some of the cookies placed on your computer will be advertising cookies, so we can understand what sort of pages you are interested in. We can then display advertising on your browser that is based on these perceived interests. These cookies do not contain personal or financial information about you, but may contain a unique identifier required by the retargeting process. We and our third party providers may use cross device linking to deliver relevant advertisements on another device using a unique identifier. If you access one of these ads, we may also track the response rate and the website activity associated with it.

We also work with third party advertising providers who collect and use information about your visits to this and other websites (but not your name, email address, postal address or phone number) to show you advertising that may be of interest to you. This includes the advertising displayed on our sites and the Mackenzie advertising you may be shown when you are on other third party websites.

5. Opting-Out

You can opt out of Google Analytics by installing Google's opt-out browser add-on, and out of interest-based Google ads using Google's Ads Settings. Even if you opt out, you

may still receive Investors Group advertising. It just means that the advertising you see will not be customized for you.

6. Refusing Cookies

You can limit the collection of your information by disabling cookies on your browser. You may also be able to modify your browser settings to require your permission each time a website attempts to set a cookie. However, our websites (and many other websites) rely on cookies to enable certain functionality. If you choose to disable cookies, some of the services available on our websites may not work properly.

7. Third Party Websites and Links

Our Site may contain links to third party websites. We are not responsible for the practices of those third party websites. Where you access other websites from our Site using the links provided, the operators of these websites may use cookies in accordance with their own policy (or policies), which may differ from ours. You should read their privacy and cookie policies carefully before you provide any personal information to them.

8. Caution regarding automatic Cookie Functionality

Browsers such as Microsoft Internet Explorer allow you to store passwords and logon IDs so you do not need to re-enter this information each time you access websites. We strongly urge you NOT to use this functionality to prevent unauthorized use of any online accounts you may have.

9. Changes

We may change this Policy from time to time without notice to you. When we do so we will display the changed Policy on this page. We encourage you to visit this page frequently to stay informed.