

This document contains key information you should know about High Interest Savings Account Fund. You can find more detailed information in the fund's prospectus. Ask your representative for a copy, visit the Evolve Funds Group Inc. ("Evolve") website at www.evolveetfs.com or contact Evolve at info@evolveetfs.com or 416.214.4884 or 1.844.370.4884.

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	EVF200	Fund Manager	Evolve Funds Group Inc.
Date Class Started	December 13, 2019	Portfolio Manager	Evolve Funds Group Inc.
Total value on November 29, 2019	\$80,046,601.95	Distributions	Monthly
Management Expense Ratio (MER)* *This information is not available because this is a new class	N/A	Minimum Investment	\$500 initial, no minimum for additional

WHAT DOES THE FUND INVEST IN?

The fund seeks to maximize monthly income while preserving capital and liquidity by investing primarily in high interest deposit accounts.

The charts below give you a snapshot of the fund's investments on November 29, 2019. The fund's investments will change.

Top 10 Investments (November 29, 2019)	% of Net Asset Value
BMO Cash Account	40%
CIBC Cash Account	40%
Scotia Cash Account	20%
Total % of top 10 investments	100%
Total number of investments	3

Investment Mix (November 29, 2019)	% of Assets
Cash & cash equivalents	100%
Total	100%

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

Evolve has rated the volatility of this fund as **low**. 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.

Low	Low to Medium	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 “Risk Factors” section of the fund’s prospectus.

NO GUARANTEES

Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

HOW HAS THE FUND PERFORMED?

This section tells you how Class 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 information is not available because the fund has not yet completed a calendar year.

Best and worst 3-month returns

This information is not available because the fund has not yet completed a calendar year.

Average return

This information is not available because the fund has not yet completed 12 consecutive months.

WHO IS THIS FUND FOR?

Investors:

- seeking exposure to high interest deposit accounts;
- that are looking for a liquid, short term investment; and
- want to receive regular monthly cash flows (if any); and
- can tolerate low risk.

1. Sales charges

Sales Charge Option	What You Pay in Percent (%)	What You Pay in Dollars (\$)	How it Works
Initial sales charge	0% to 5% of the amount you buy	\$0 to \$50 on every \$1,000 you buy	You and your representative decide on the rate.
			The initial sales charge is deducted from the amount you buy. It goes into your representative’s firm as a commission.

Sales Charge Option	What You Pay in Percent (%)	What You Pay in Dollars (\$)	How it Works
Initial sales charge	0% to 5% of the amount you buy	\$0 to \$50 on every \$1,000 you buy	You and your representative decide on the rate.
			The initial sales charge is deducted from the amount you buy. It goes into 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 up of the management fee, operating expenses, fund costs and trading costs. The Class A units' annual management fee is 0.40% of the Class A units' value. Because the class is new, operating expenses, fund costs and trading costs are not yet available.

More about the trailing commissions

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and/or advice that your representative and/or their firm provide to you. Evolve 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 depends on the sales charge option you choose.

Trailing commission: 0.25% of the value of your investment each year. This equals \$2.50 each year for every \$1,000 invested.

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	Up to 2% of the value of units you sell within 30 days of buying them in circumstances where the Manager determines that the trading activity represents market timing of excessive short-term trading. This fee goes to the fund.
Switch fee	Your representative's firm may charge you up to 2% of the value of units you switch to another Evolve Funds Group Inc. mutual fund. There is no fee payable to Evolve Funds Group Inc. for any switches of units.
Change fee	Your representative's firm may charge you up to 2% of the value of units you switch to another class of the fund.

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 securities within two business days after you receive a 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 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 Evolve Funds Group Inc. or your representative for a copy of the fund's prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

Evolve Funds Group Inc.

Brookfield Place, 161 Bay St, Suite 2700, Toronto ON M5J 2S1

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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.

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QUICK FACTS

Fund Code	EVF201	Fund Manager	Evolve Funds Group Inc.
Date Class Started	December 13, 2019	Portfolio Manager	Evolve Funds Group Inc.
Total value on November 29, 2019	\$80,046,601.95	Distributions	Monthly
Management Expense Ratio (MER)* *This information is not available because this is a new class	N/A	Minimum Investment	\$500 initial, no minimum for additional

WHAT DOES THE FUND INVEST IN?

The fund seeks to provide holders of units with long-term capital appreciation by investing primarily in equity securities of U.S. listed large-capitalization companies using a selection process that combines quantitative techniques, fundamental analysis and risk management.

The charts below give you a snapshot of the fund's investments on November 29, 2019. The fund's investments will change.

Top 10 Investments (November 29, 2019)	% of Net Asset Value
BMO Cash Account	40%
CIBC Cash Account	40%
Scotia Cash Account	20%
Total % of top 10 investments	100%
Total number of investments	3

Investment Mix (November 29, 2019)	% of Assets
Cash & cash equivalents	100%
Total	100%

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

Evolve has rated the volatility of this fund as **low**. 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.

Low	Low to Medium	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 “Risk Factors” section of the fund’s prospectus.

NO GUARANTEES

Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

HOW HAS THE FUND PERFORMED?

This section tells you how Class F 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 information is not available because the fund has not yet completed a calendar year.

Best and worst 3-month returns

This information is not available because the fund has not yet completed a calendar year.

Average return

This information is not available because the fund has not yet completed 12 consecutive months.

WHO IS THIS FUND FOR?

Investors:

- seeking exposure to high interest deposit accounts;
- that are looking for a liquid, short term investment; and
- want to receive regular monthly cash flows (if any); and
- can tolerate low risk.

1. Sales charges

There are no sales charges payable when you buy, redeem, or switch Class F units of the fund.

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 up of the management fee, operating expenses, fund costs and trading costs. The Class F units' annual management fee is 0.15% of the Class F units' value. Because the class is new, operating expenses, fund costs and trading costs are not yet available.

More about the trailing commissions

The Fund does not pay a trailing commission to your representative on Class F units.

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	Up to 2% of the value of units you sell within 30 days of buying them in circumstances where the Manager determines that the trading activity represents market timing of excessive short-term trading. This fee goes to the fund.
Switch fee	Your representative's firm may charge you up to 2% of the value of units you switch to another Evolve Funds Group Inc. mutual fund. There is no fee payable to Evolve Funds Group Inc. for any switches of units.
Change fee	Your representative's firm may charge you up to 2% of the value of units you switch to another class of the fund.

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 securities within two business days after you receive a 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 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

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QUICK FACTS

Fund Code	EVF202	Fund Manager	Evolve Funds Group Inc.
Date Class Started	December 13, 2019	Portfolio Manager	Evolve Funds Group Inc.
Total value on November 29, 2019	\$80,046,601.95	Distributions	Monthly
Management Expense Ratio (MER)*	N/A	Minimum Investment	Negotiable
*This information is not available because this is a new class			

WHAT DOES THE FUND INVEST IN?

The fund seeks to provide holders of units with long-term capital appreciation by investing primarily in equity securities of U.S. listed large-capitalization companies using a selection process that combines quantitative techniques, fundamental analysis and risk management.

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Total number of investments	3

Investment Mix (November 29, 2019)	% of Assets
Cash & cash equivalents	100%
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HOW RISKY IS IT?

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RISK RATING

Evolve has rated the volatility of this fund as **low**. 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.

Low	Low to Medium	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 "Risk Factors" section of the fund's prospectus.

NO GUARANTEES

Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

HOW HAS THE FUND PERFORMED?

This section tells you how Class I 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 information is not available because the fund has not yet completed a calendar year.

Best and worst 3-month returns

This information is not available because the fund has not yet completed a calendar year.

Average return

This information is not available because the fund has not yet completed 12 consecutive months.

WHO IS THIS FUND FOR?

Investors:

- seeking exposure to high interest deposit accounts;
- that are looking for a liquid, short term investment; and
- want to receive regular monthly cash flows (if any); and
- can tolerate low risk.

1. Sales charges

There are no sales charges payable when you buy, redeem, or switch Class I units of the fund.

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 up of operating expenses, certain fund costs and trading costs. Because the class is new, operating expenses, fund costs and trading costs are not yet available.

More about the trailing commissions

The Fund does not pay a trailing commission to your representative on Class I units.

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	Up to 2% of the value of units you sell within 30 days of buying them in circumstances where the Manager determines that the trading activity represents market timing of excessive short-term trading. This fee goes to the fund.
Switch fee	Your representative's firm may charge you up to 2% of the value of units you switch to another Evolve Funds Group Inc. mutual fund. There is no fee payable to Evolve Funds Group Inc. for any switches of units.
Change fee	Your representative's firm may charge you up to 2% of the value of units you switch to another class of the fund.
Management fee	The management fee is paid directly by you to Evolve. The management fee for Class I units is up to 1.00% of your investment in the class.

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- 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 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.

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