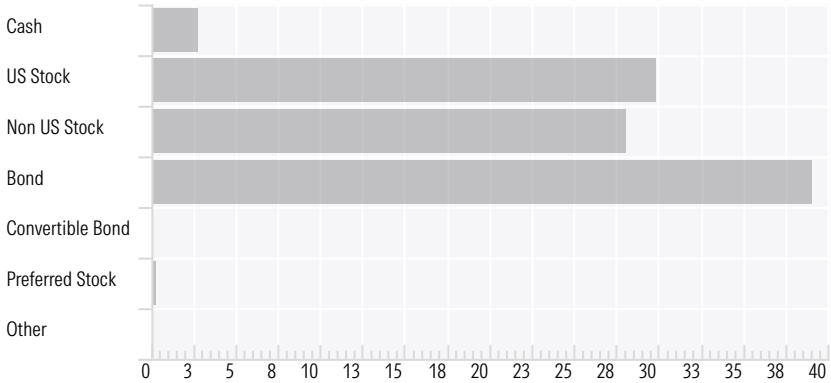
Agora ESG Balanced

Portfolio Snapshot

As of 2026-09-30

Inception Date
2012-09-30

Holding Composition



	Portfolio
Cash	2,73%
US Stock	29,77%
Non US Stock	28,04%
Bond	39,07%
Convertible Bond	0,02%
Preferred Stock	0,31%
Other	0,07%

Portfolio Constituents

	Weight
BMO Sustainable Global Multi-Sect Bd F	20,00%
Lysander-Canso Corporate Value Bond F	15,50%
GreenWise Growth Portfolio Serie F	15,00%
BMO Sustainable Opportunities Glb Eq F	14,00%
DFA Global Sustainability Core Eq Cl F	12,00%
NEI Canadian Small Cap Equity RS F	12,00%
IA Clarington Inhance Global Eq SRI Cl F	10,00%
Dynamic Money Market Series F	1,50%

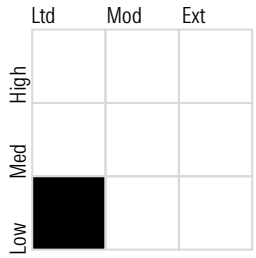
Equity Investment Style

	Value	Blend	Growth
Large	9,3	28,5	19,4
Mid	4,1	12,2	7,9
Small	7,8	8,9	1,9

Average Market Cap	Mil
Portfolio	$ 155 582,16

Market Cap Breakdown	
Giant	34,18
Large	22,99
Mid	24,23
Small	11,73
Micro	6,87

Morningstar Fixed Income Style Box™



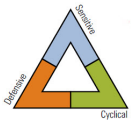
Avg Eff Duration	
Avg Eff Maturity	
Average Credit Quality	AA

World Regions

Portfolio Date: 2026-09-30

North America	72,01
Latin America	1,40
United Kingdom	4,14
Europe Developed	13,92
Europe Emerging	0,06
Africa/Middle East	0,25
Japan	1,78
Australasia	0,39
Asia Developed	4,15
Asia Emerging	1,88

Stock Sectors



Defensive	14,94
Consumer Defensive	3,31
Healthcare	9,36
Utilities	2,27

Sensitive	53,26
Communication Svcs	5,55
Energy	3,19
Industrials	17,45
Technology	27,07

Cyclical	31,80
Basic Materials	4,62
Consumer Cyclical	10,10
Financial Services	15,36
Real Estate	1,72

Top Countries

Portfolio Date: 2026-09-30

United States	51,44
United Kingdom	4,13
China	1,19
Switzerland	1,09
France	3,11
India	0,54
Germany	1,99
Taiwan	2,39
Russia	0,00
Brazil	0,97
Italy	0,60
Netherlands	2,78
South Korea	1,06
Spain	1,58
Hong Kong	0,63
Singapore	0,06
Philippines	0,01
Denmark	0,13
Japan	1,78
Norway	0,39
Mexico	0,21
Indonesia	0,08
Sweden	0,92
South Africa	0,07
Israel	0,07

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Agora ESG Balanced

As of 2026-09-30

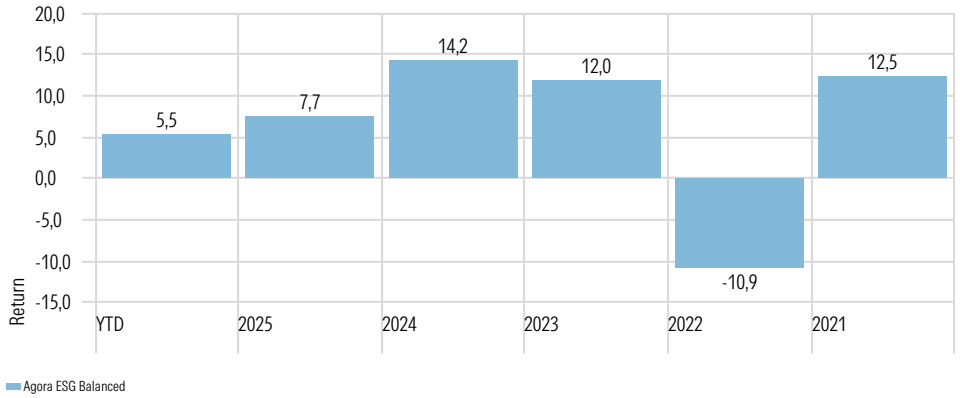
Inception Date
2012-09-30

Growth of $100,000 Since Inception

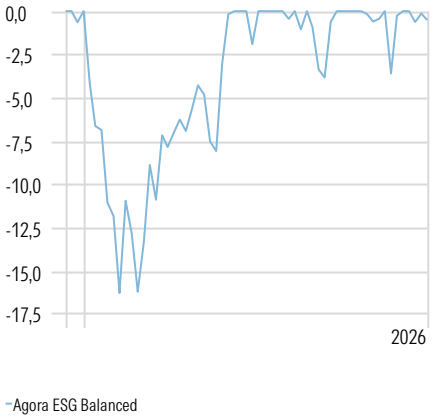
Risk/Return Analysis Trailing Five years

Standard Deviation	8,44
Sharpe Ratio	-0,02
Sortino Ratio	-0,03
Calmar Ratio	0,36
Best Month %	6,37
Worst Month %	-5,04
Best Quarter %	8,39
Worst Quarter %	-10,12

Calendar Year Returns



Drawdown



All performance shown is gross of fees. The performance information is calculated gross of advisory fees. Such fees, if accounted for, will reduce the performance shown.

Trailing Returns

	3-Mo %	6-Mo %	YTD %	1-Yr %	3-Yr %	5-Yr %	Since Inception
Agora ESG Balanced	-0,52	7,83	5,51	5,83	11,89	5,92	8,91

Top Contributors

Time Period: 2025-10-01 to 2026-09-30

	Return	Contribution
NEI Canadian Small Cap Equity I	19,17	4,50
DFA Global Sustainability Core E	15,44	3,74
BMO Sustainable Opportunities	5,02	1,64
IA Clarington Inhance Global Eq	-3,86	-0,73

Top Detractors

Time Period: 2025-10-01 to 2026-09-30

	Return	Contribution
IA Clarington Inhance Global Eq SRI Cl F	-3,86	-0,73
BMO Sustainable Opportunities Glb Eq F	5,02	1,64
DFA Global Sustainability Core Eq Cl F	15,44	3,74
NEI Canadian Small Cap Equity RS F	19,17	4,50

Portfolio Statistics

Price/Earnings	20,32
Price/Book	3,24
ROA %	15,25
ROE %	29,66
Long-Term Earnings Growth %	12,65
Forward Dividend Yield	0,00

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MORNINGSTAR

Agora ESG Balanced

Morningstar Investment Services

Portfolio Performance—The returns presented are derived from model portfolios ('Portfolio') (created and seeded by Morningstar Investment Services LLC. ('MIS') on the Inception Dates noted. Each model portfolio is similar to the investment strategies MIS manages for clients on a discretionary basis under its Morningstar® Managed PortfoliosSM program ('Program'). All portfolios consist primarily of common stocks traded on U.S. exchanges, collectively ('Portfolios'). Availability of Portfolios may vary by business relationships.

The Portfolios have similar investment objectives and strategies as the portfolios recommended to individual clients. The purpose in presenting the Portfolio performance is to provide a historical indication of the performance of this portfolio's strategy. The Portfolio may not have contained and/or currently may not contain the same holdings as the holdings currently underlying this portfolio. **In no way should the performance of each Portfolio be:** considered indicative or a guarantee of the future performance of an actual client's portfolio with the same strategy; considered indicative or the actual performance achieved by actual clients in the same strategy within the Program; or viewed as a substitute for the actual portfolios recommended to individual clients.

Client returns and purchases and sales of individual stocks for a given strategy may differ significantly from that of the Portfolio. This is especially true for strategies in our custom series, as each client portfolio is unique and managed at the individual account level. Actual results of an individual client in the Program may differ substantially from the historical performance shown for a Portfolio and may include an individual client incurring a loss. Past performance is no guarantee of future results.

Returns Gross of Program Fees—The 'gross' performance presented for each Portfolio does not include any Program fees (Total maximum Program fee for SSB portfolios is currently 1.65% and can be found in our ADV Part 2A), or the effects of taxation. If such expenses/adjustments were taken into account, the performance above would be less. The 'gross' performance calculations do assume all dividends and MLP distributions are reinvested into the account but may not be into the specific stocks that paid the dividend. Performance is based on a common stock's market price as of close of trading on the last business day of a month. Performance returns were calculated using a time weighted, geometrically linked rate of return formula. Returns for periods over one year are annualized. Returns for periods under twelve months are not annualized.

The effect of a 1.65% fee on a $100,000 investment over five years:
year one: $98,360.18; year three: $95,160.77; year five: $92,065.43.

MIS does not guarantee that the results of its advice, recommendations, or the objectives of a Portfolio will be achieved. The underlying holdings of the Portfolios are subject to change and therefore its historical returns may have been achieved with holdings that are not held by the Portfolios currently.

Investments in common stocks involve risk (e.g., market and general economic conditions) and will not always be profitable. Common stocks are typically subject to greater fluctuations in market value than other asset classes as a result of such factors as a company's business performance, investor perceptions, stock market trends and general economic conditions. Stocks of small and mid-cap companies tend to be more volatile and less liquid than stocks of large companies. Small and mid-cap companies, as compared to larger companies, may have a shorter history of operations, may not have as great an ability to raise additional capital, may have a less diversified product line making them susceptible to market pressure, and may have a smaller public market for their shares.

In addition, Stock Basket Strategy assets may also be invested in American Depositary Receipts ('ADRs') or foreign stocks listed on an U.S. exchange. There are investment risks associated with ADRs and foreign stocks including, but not limited to, currency exchange rate, inflationary, and liquidity risks as well as the risk of adverse political, economic and social developments taking place within the underlying issuer's home country. In addition, the underlying issuers of certain ADRs are under no obligation to distribute shareholder communications to ADR holders, or to pass through to them any voting rights with respect to the deposited securities.

Forward Dividend Yield% -- An estimation of a year's dividend expressed as a percentage of current stock price. The year's projected dividend is measured by taking a stock's most recent actual dividend payment and annualizing it. The portfolio's Forward Dividend Yield is calculated using most recent portfolio holding weight and underlying stocks' forward dividend yield.

Dow Jones US Select Dividend Index—The index measures the performance of 100 leading U.S. dividend-paying companies, based on dividend yield. The securities in this index are dividend-weighted. Securities are capped to prevent one security from dominating the index's consitution.

Standard & Poors 500 Index - The index measures the performance of 500 widely held stocks in US equity market. Standard and Poor's chooses member companies for the index based on market size, liquidity and industry group representation. Included are the stocks of industrial, financial, utility, and transportation companies. Since mid 1989, this composition has been more flexible and the number of issues in each sector has varied. It is market capitalization-weighted.

Benchmark Performance—The benchmark performance represents the return of one particular index consistent with the strategy's asset allocation. Index performance is provided as a reference only. Indices are unmanaged and are not available for direct investment. Since indices and/or composition levels may change over time, actual return and risk characteristics may be higher or lower than those presented. Although index performance data is gathered from reliable sources, MIS cannot guarantee its accuracy, completeness or reliability.

If a *Secondary Benchmark Chosen by the Advisor for Comparative Purposes* is included in this report, the strategy's performance, statistics, and risk/return analysis is compared to a benchmark chosen by your advisor in addition to the benchmark chosen by Morningstar Investment Services. Morningstar Investment Services was not involved in the choice of secondary benchmark and will not be responsible for the determination of its accuracy for comparison purposes to this strategy.

Portfolio Composition Data—Holdings and composition percentages for Equity Style and Market Cap, Regional Exposure, Equity Sector Breakdown and Portfolio Statistics are as of the date most recently filed portfolio with Morningstar, Inc., and may not represent current positions. These statistics are based on weights of the holdings within the portfolio as of the date listed. Actual portfolio holdings are subject to change without notice.

Equity Style Box—The Equity Style box shows how the investments are classified in terms of the size of the companies (large, medium, and small) and their price characteristics (value, core, and growth).

Sharpe Ratio—Measures risk-adjusted return by using standard deviation and excess return to determine reward per unit of total risk.

Sortino Ratio—The Sortino Ratio is similar to Sharpe Ratio except it uses downside risk (Downside Deviation) in the denominator. It was developed in early 1980's by Frank Sortino. Since upside variability is not necessary a bad thing, Sortino ratio is sometimes more preferable than Sharpe ratio.

Calmar Ratio—Most commonly used for hedge funds. A ratio used to determine return relative to drawdown (downside) risk in a hedge fund. Calmar Ratio = Compounded Annual Return/Maximum Drawdown

Alpha—Measures the difference between the portfolio's actual returns and itsexpected performance given its level of risk (as measured by beta).

Beta—Measures the degree of change in value one can expect in a portfolio given a change in value in an index. A portfolio with a beta greater than one is generally more volatile than the index, while a portfolio with a beta of less than one is generally less volatile than the index. Beta is calculated by regressing a portfolio's excess returns vs. Treasury bills (a relatively risk-free investment) to a market index's excess returns vs. Treasury bills.

R-Squared—Reflects the percentage of a portfolio's movements that are explained by movements in an index. A high R-squared (85–100) indicates the portfolio performance closely follows the index. R-squared is calculated based on a regression analysis of the portfolio's returns to the returns of the index.

Information Ratio—Information ratio is a risk-adjusted performance measure. The information ratio is a special version of the Sharpe Ratio in that the benchmark doesn't have to be the risk-free rate.

Treynor Ratio—Similar to Sharpe Ratio, Treynor Ratio is a measurement of efficiency utilizing the relationship between annualized risk-adjusted return and risk. Unlike Sharpe Ratio, Treynor Ratio utilizes "market" risk (beta) instead of total risk (standard deviation). Good performance efficiency is measured by a high ratio.

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