



Providence Balanced

Portfolio Snapshot

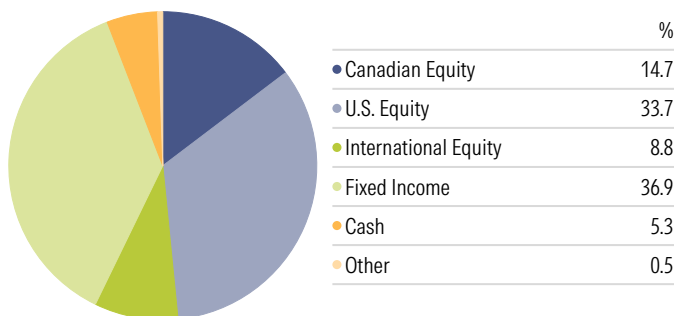
Avg. Fund MER
0.85%

Portfolio Yield
2.30%

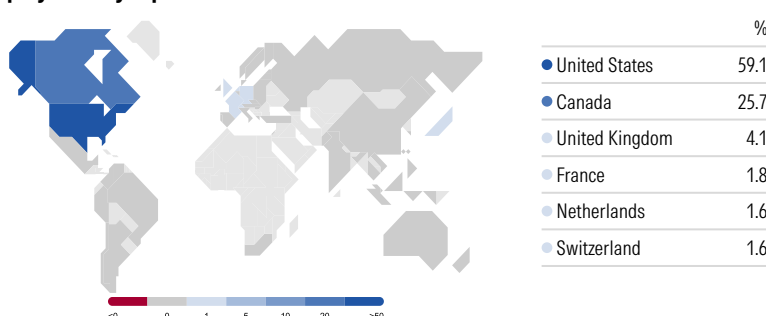
Inception Date
4/10/2017

Benchmark
Benchmark - Balanced

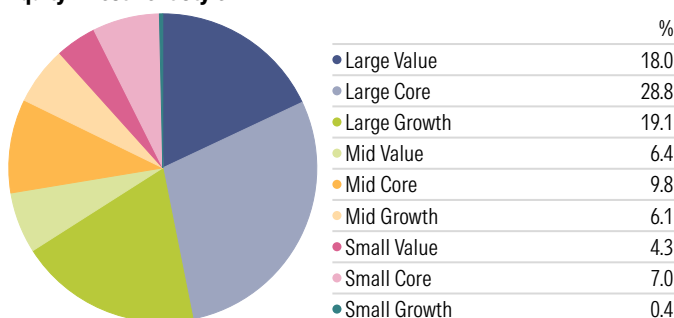
Asset Allocation



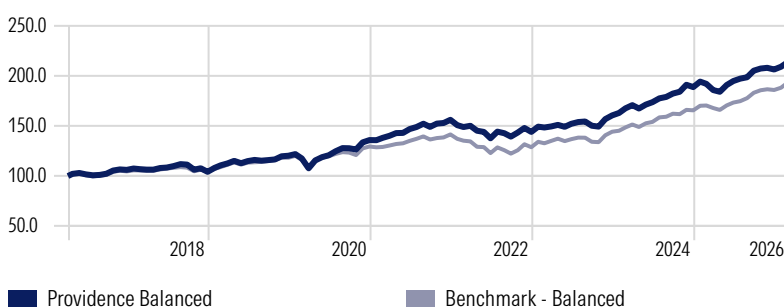
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

Sector	%
Cyclical	36.8%
Basic Materials	3.7%
Consumer Cyclical	8.6%
Financial Services	17.2%
Real Estate	7.3%
Sensitive	47.4%
Communication Services	7.2%
Energy	6.7%
Industrials	13.8%
Technology	19.8%
Defensive	15.8%
Consumer Defensive	5.5%
Healthcare	9.0%
Utilities	1.2%

Equity Geographic Allocation

Region	%
Americas	84.8%
Canada	25.7%
United States	59.1%
Greater Europe	12.5%
Denmark	0.8%
France	1.8%
Germany	1.1%
Netherlands	1.6%
Switzerland	1.6%
United Kingdom	4.1%
Greater Asia	2.7%
Australia	0.2%
Japan	1.3%
Emerging Markets	0.3%

Trailing Returns

Period	Portfolio	Benchmark
1 Month	2.0%	2.5%
3 Months	2.5%	3.3%
6 Months	7.3%	8.5%
1 Year	11.0%	13.1%
3 Years	12.8%	13.2%
5 Years	9.1%	8.4%
10 Years	—	8.0%
Inception	8.7%	7.4%

Calendar Year Returns

Year	Portfolio	Benchmark
YTD	3.3%	3.7%
2025	9.3%	12.3%
2024	17.6%	14.7%
2023	11.4%	12.0%
2022	-7.7%	-9.0%
2021	14.9%	9.3%
2020	13.0%	9.5%
2019	15.4%	13.5%
2018	-1.8%	-0.4%
2017	—	8.1%

Fixed Income Allocation

Category	%
Government	36.4%
Municipal	0.0%
Corporate	44.7%
Securitized	9.2%
Cash & Equivalents	9.7%

Fixed Income Statistics

Statistic	Value
Average Eff Duration	—
Average Maturity	—
Average Coupon	3.6%
Average Credit Quality	AA

Portfolio Risk & Return Statistics

Period	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	6.6%	100.8%	165.9%	-4.1%
3 Years	6.4%	100.1%	111.3%	-5.2%
5 Years	7.4%	101.6%	94.2%	-11.8%

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Portfolio Snapshot

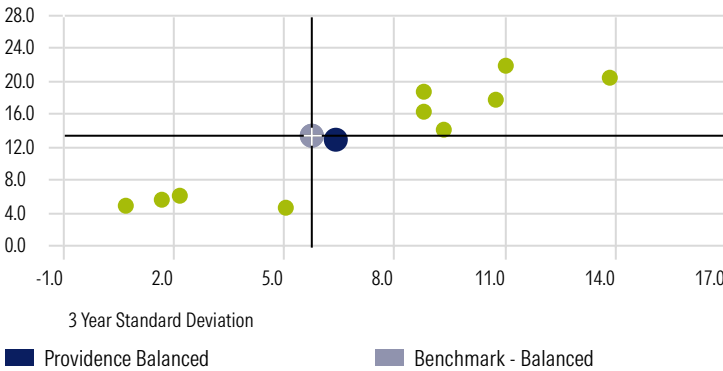
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0.85%

Portfolio Yield
2.30%

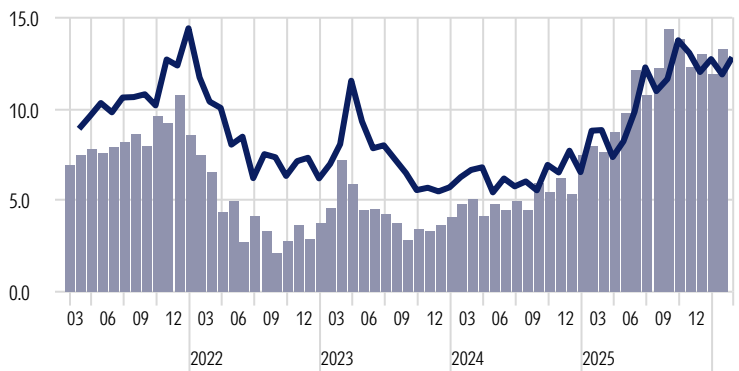
Inception Date
4/10/2017

Benchmark
Benchmark - Balanced

3 Year Risk-Reward



3 Year Rolling Returns



Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
Size			Geography		
Avg. Mkt Cap (mil)	\$ 170,750	\$ 240,285	Canada	82.2%	97.7%
			United States	11.9%	1.3%
Valuation Multiples			Credit Quality		
Price/Book	3.5	3.7	AAA	31.6%	44.2%
Price/Cash Flow	15.7	16.9	AA	21.9%	30.1%
Price/Earnings	24.4	24.6	A	22.3%	14.0%
Price/Sales	2.7	2.9	BBB	19.1%	11.0%
Financial Ratios			BB	0.7%	0.0%
Net Margin	21.2%	21.4%	B	1.4%	0.0%
Return on Assets	11.3%	13.7%	Below B	0.4%	0.0%
Return on Equity	26.0%	29.4%	Not Rated	2.7%	0.6%
ROIC	20.2%	24.0%			

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	6.4%	5.7%
Loss Std Dev	3.1%	3.2%
Sharpe Ratio	0.81	0.87
Sortino Ratio	1.33	1.44
Best Month	5.0%	5.1%
Worst Month	-3.2%	-2.9%
Max Drawdown	-5.2%	-3.3%

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	7.4%	7.3%
Loss Std Dev	3.9%	4.5%
Sharpe Ratio	0.35	0.29
Sortino Ratio	0.51	0.40
Best Month	5.0%	5.1%
Worst Month	-4.4%	-4.6%
Max Drawdown	-11.8%	-13.5%

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
NCM Global Income Growth Class Series F	15.5%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.37%	3.09%
TD Canadian Bond Index - F	13.6%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	3.64%
AGF Global Select Series F	9.8%	Medium	Canada Fund Global Equity	0.80%	1.01%	0.00%
Lysander-Canso Short Term & Fltng Rate F	9.6%	Low	Canada Fund Canadian Corporate Fixed Income	0.45%	0.68%	3.01%
TD US Index F	9.3%	Medium	Canada Fund US Equity	0.15%	0.17%	0.81%
NCM Income Growth Class Series F	8.6%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.43%	2.84%
Dynamic Ultra Short Term Bond Fund F	6.7%	Low	Canada Fund Canadian Short Term Fixed Income	0.25%	0.41%	3.06%
Dynamic Canadian Dividend Series F	6.2%	Low to Medium	Canada Fund Canadian Dividend & Income Equity	0.85%	1.14%	2.95%
TD US Disciplined Equity Alpha - F	4.9%	Medium	Canada Fund US Equity	0.80%	0.88%	0.00%
Lysander-Canso Corporate Value Bond F	4.8%	Low	Canada Fund Global Corporate Fixed Income	0.75%	0.90%	4.38%
Canoe Defensive International Eq F	3.9%	Low to Medium	Canada Fund International Equity	0.75%	1.15%	0.39%
Dynamic Global Real Estate Series F	3.1%	Medium	Canada Fund Real Estate Equity	1.00%	1.23%	2.14%
AGF American Growth Class Series F	2.4%	Medium	Canada Fund US Equity	1.00%	1.21%	0.00%

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Providence Balanced

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Negative Months
1 Year	6.6%	-5.75	1.29	89.48	-0.84	2.51	9	3
3 Years	6.4%	-0.34	1.00	93.24	-0.18	2.35	27	9
5 Years	7.4%	0.76	0.97	95.56	0.31	2.31	41	19
10 Years	—	—	—	—	—	—	—	—

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Providence Balanced	3.3%	11.0%	12.8%	9.1%	—	8.7%	4/10/2017	
NCM Global Income Growth Class Series F	15.5%	6.1%	15.1%	16.4%	11.8%	9.6%	10.0%	5/31/2011
TD Canadian Bond Index - F	13.6%	2.2%	2.3%	4.6%	0.7%	1.6%	3.9%	11/1/2000
AGF Global Select Series F	9.8%	2.5%	14.2%	20.3%	12.2%	17.5%	7.0%	4/27/2000
Lysander-Canso Short Term & Fltng Rate F	9.6%	0.8%	3.4%	5.5%	3.1%	3.1%	3.0%	9/18/2013
TD US Index F	9.3%	-0.1%	10.1%	21.9%	15.0%	14.7%	7.2%	11/1/2000
NCM Income Growth Class Series F	8.6%	12.7%	38.6%	18.7%	14.3%	11.1%	10.1%	12/30/2005
Dynamic Ultra Short Term Bond Fund F	6.7%	0.4%	3.5%	4.8%	3.4%	2.7%	2.4%	9/6/2013
Dynamic Canadian Dividend Series F	6.2%	5.2%	20.5%	14.1%	14.3%	11.6%	8.7%	4/5/2002
TD US Disciplined Equity Alpha - F	4.9%	-1.2%	8.3%	17.8%	15.5%	—	14.5%	9/13/2016
Lysander-Canso Corporate Value Bond F	4.8%	1.2%	3.5%	6.0%	4.5%	6.3%	6.4%	12/23/2011
Canoe Defensive International Eq F	3.9%	3.1%	-0.2%	8.7%	6.7%	—	9.7%	1/3/2017
Dynamic Global Real Estate Series F	3.1%	8.2%	9.2%	5.7%	5.9%	5.7%	5.9%	1/12/2007
AGF American Growth Class Series F	2.4%	2.9%	12.9%	21.3%	15.2%	17.6%	7.1%	1/20/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Balanced	3.7	13.1	13.2	8.4	8.0	8.4	12/31/2011	
FTSE Canada Universe Bond	27.5%	2.2%	2.6%	4.9%	0.8%	2.1%	6.4%	12/31/1985
S&P 500 TR CAD	22.5%	0.2%	10.8%	21.9%	15.9%	15.3%	9.2%	1/31/2002
FTSE Canada ST Bond	20.0%	1.2%	3.7%	5.1%	2.2%	2.2%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	20.0%	10.0%	29.3%	18.9%	12.0%	9.2%	5.9%	5/1/2015
S&P/TSX Composite TR	10.0%	8.6%	38.8%	22.9%	17.1%	13.1%	9.5%	1/3/1977

Benchmark Disclosure

FTSE Canada Short Term Bond

The index measures the performance of a broadly diversified range of investment grade federal, provincial, municipal and corporate bonds with a term to maturity between one and five years. It is a market capitalization weighted index.

FTSE Canada Universe Bond

The index measures the performance of investment-grade Government of Canada, provincial, corporate and municipal bonds issued domestically in Canada and denominated in Canadian dollars.

Morningstar Developed Markets xNA NR CAD

The Morningstar Developed Markets ex-North America Index measures the performance of large-, mid- and small-cap stocks in developed markets around the world outside of North America, representing the top 97% of the investable universe by market capitalization.

S&P 500 TR CAD

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. It is market capitalization-weighted.

S&P/TSX Composite TR

The S&P/TSX Composite covers approximately 95% of the Canadian equities market, and has been the primary gauge for Canadian-based, Toronto Stock Exchange-listed companies since 1977.

Holdings Proxy

Benchmark constituent composition is calculated using the following proxies: iShares MSCI World Index ETF, iShares Core Canadian Universe Bond Index ETF.

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Providence Balanced



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 2/28/2026 Top 10 holdings: 11.50% Other: 88.50%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	1.97%	NVDA	USA	Technology	—	5.04%
AGF Global Select Series F	0.77%	—	—	—	1/31/2026	—
TD US Index F	0.38%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.37%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.26%	TPU	CAN	—	2/28/2026	—
AGF American Growth Class Series F	0.19%	—	—	—	1/31/2026	—
Alphabet Inc Class A	1.48%	GOOGL	USA	Communication Services	—	2.13%
AGF Global Select Series F	0.57%	—	—	—	1/31/2026	—
NCM Global Income Growth Class Series F	0.40%	—	—	—	1/31/2026	—
TD US Disciplined Equity Alpha - F	0.14%	—	—	—	6/30/2025	—
AGF American Growth Class Series F	0.14%	—	—	—	1/31/2026	—
TD U.S. Equity Index ETF	0.11%	TPU	CAN	—	2/28/2026	—
TD US Index F	0.11%	—	—	—	6/30/2025	—
Microsoft Corp	1.25%	MSFT	USA	Technology	—	3.25%
TD US Disciplined Equity Alpha - F	0.41%	—	—	—	6/30/2025	—
TD US Index F	0.38%	—	—	—	6/30/2025	—
NCM Global Income Growth Class Series F	0.28%	—	—	—	1/31/2026	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	2/28/2026	—
Amazon.com Inc	1.14%	AMZN	USA	Consumer Cyclical	—	2.37%
AGF Global Select Series F	0.53%	—	—	—	1/31/2026	—
TD US Index F	0.22%	—	—	—	6/30/2025	—
AGF American Growth Class Series F	0.13%	—	—	—	1/31/2026	—
TD US Disciplined Equity Alpha - F	0.13%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.13%	TPU	CAN	—	2/28/2026	—
Broadcom Inc	1.10%	AVGO	USA	Technology	—	1.69%
NCM Global Income Growth Class Series F	0.40%	—	—	—	1/31/2026	—
AGF Global Select Series F	0.35%	—	—	—	1/31/2026	—
TD US Index F	0.13%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.09%	TPU	CAN	—	2/28/2026	—
AGF American Growth Class Series F	0.09%	—	—	—	1/31/2026	—
TD US Disciplined Equity Alpha - F	0.04%	—	—	—	6/30/2025	—
Meta Platforms Inc Class A	1.03%	META	USA	Communication Services	—	1.65%
AGF Global Select Series F	0.36%	—	—	—	1/31/2026	—
TD US Disciplined Equity Alpha - F	0.19%	—	—	—	6/30/2025	—
TD US Index F	0.17%	—	—	—	6/30/2025	—
NCM Global Income Growth Class Series F	0.15%	—	—	—	1/31/2026	—
TD U.S. Equity Index ETF	0.09%	TPU	CAN	—	2/28/2026	—
AGF American Growth Class Series F	0.09%	—	—	—	1/31/2026	—
Apple Inc	0.92%	AAPL	USA	Technology	—	4.55%
TD US Disciplined Equity Alpha - F	0.37%	—	—	—	6/30/2025	—
TD US Index F	0.31%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.24%	TPU	CAN	—	2/28/2026	—

Providence Balanced



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 2/28/2026 Top 10 holdings: 11.50% Other: 88.50%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
AbbVie Inc	0.88%	ABBV	USA	Healthcare	—	0.48%
NCM Global Income Growth Class Series F	0.39%	—	—	—	1/31/2026	—
AGF Global Select Series F	0.32%	—	—	—	1/31/2026	—
AGF American Growth Class Series F	0.08%	—	—	—	1/31/2026	—
TD US Index F	0.03%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.03%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.03%	TPU	CAN	—	2/28/2026	—
Walmart Inc	0.87%	WMT	USA	Consumer Defensive	—	0.66%
NCM Global Income Growth Class Series F	0.38%	—	—	—	1/31/2026	—
AGF Global Select Series F	0.32%	—	—	—	1/31/2026	—
AGF American Growth Class Series F	0.08%	—	—	—	1/31/2026	—
TD US Index F	0.04%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.03%	TPU	CAN	—	2/28/2026	—
TD US Disciplined Equity Alpha - F	0.01%	—	—	—	6/30/2025	—
ASML Holding NV	0.85%	ASML	NLD	Technology	—	0.66%
NCM Global Income Growth Class Series F	0.52%	—	—	—	1/31/2026	—
Canoe Defensive International Eq F	0.33%	—	—	—	1/31/2026	—