



Providence Balanced

Portfolio Snapshot

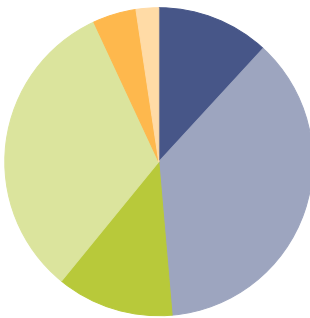
Avg. Fund MER
0.81%

Portfolio Yield
2.29%

Inception Date
4/10/2017

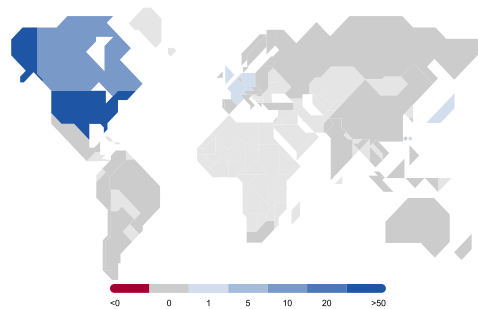
Benchmark
Benchmark - Balanced

Asset Allocation



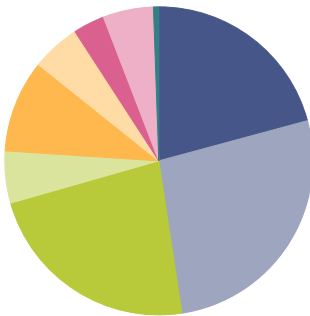
	%
Canadian Equity	11.8
U.S. Equity	36.8
International Equity	12.3
Fixed Income	32.2
Cash	4.6
Other	2.4

Equity Country Exposure



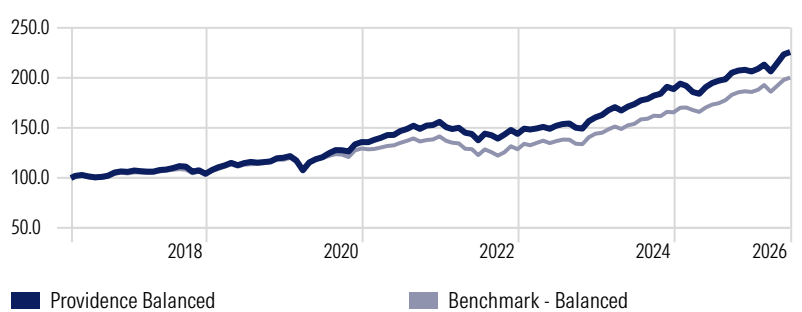
	%
United States	60.6
Canada	19.5
Japan	3.4
United Kingdom	2.3
Germany	1.9
France	1.7

Equity Investment Style



	%
Large Value	20.8
Large Core	26.8
Large Growth	23.0
Mid Value	5.5
Mid Core	9.7
Mid Growth	5.1
Small Value	3.3
Small Core	5.3
Small Growth	0.6

Performance



Equity Sector Allocation

Cyclical	28.4%
Basic Materials	3.9%
Consumer Cyclical	8.8%
Financial Services	13.0%
Real Estate	2.6%
Sensitive	56.2%
Communication Services	7.8%
Energy	7.6%
Industrials	12.8%
Technology	28.0%
Defensive	15.4%
Consumer Defensive	5.3%
Healthcare	8.0%
Utilities	2.1%

Equity Geographic Allocation

Americas	80.7%
Canada	19.5%
United States	60.6%
Greater Europe	11.7%
Denmark	0.7%
France	1.7%
Germany	1.9%
Netherlands	1.3%
Switzerland	1.2%
United Kingdom	2.3%
Greater Asia	7.6%
Australia	0.4%
Japan	3.4%
Emerging Markets	1.4%

Trailing Returns

	Portfolio	Benchmark
1 Month	1.0%	1.2%
3 Months	9.4%	7.6%
6 Months	9.4%	7.8%
1 Year	15.9%	15.5%
3 Years	14.0%	13.5%
5 Years	9.0%	8.2%
10 Years	—	8.0%
Inception	9.0%	7.6%

Calendar Year Returns

	Portfolio	Benchmark
YTD	9.4%	7.8%
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

Government	28.3%
Municipal	0.0%
Corporate	56.8%
Securitized	7.1%
Cash & Equivalents	7.7%

Fixed Income Statistics

Average Eff Duration	—
Average Maturity	—
Average Coupon	4.3%
Average Credit Quality	AA

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	7.0%	102.3%	103.7%	-3.2%
3 Years	7.1%	105.6%	111.7%	-5.2%
5 Years	7.8%	101.7%	94.1%	-11.8%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Providence Balanced

Portfolio Snapshot

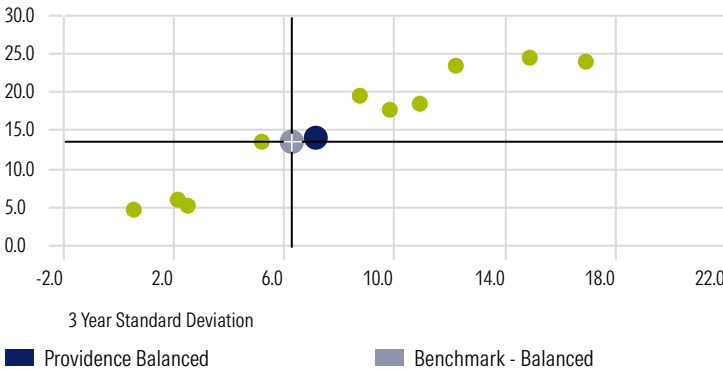
Avg. Fund MER
0.81%

Portfolio Yield
2.29%

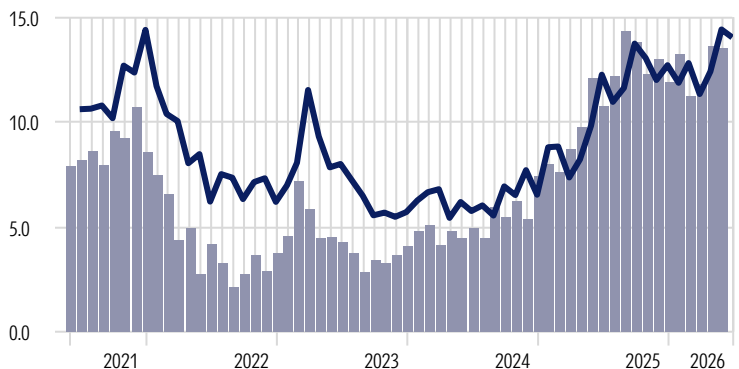
Inception Date
4/10/2017

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)	\$ 246,549	\$ 279,728	Canada	69.0%	96.7%
Valuation Multiples			United States	19.6%	2.3%
Price/Book	3.7	3.9	Credit Quality		
Price/Cash Flow	15.5	17.3	AAA	24.3%	43.5%
Price/Earnings	24.8	24.2	AA	14.1%	31.5%
Price/Sales	2.7	3.0	A	14.9%	13.3%
Financial Ratios			BBB	24.6%	10.6%
Net Margin	21.8%	23.0%	BB	3.5%	0.0%
Return on Assets	13.6%	15.1%	B	3.8%	0.0%
Return on Equity	27.9%	30.9%	Below B	0.8%	0.0%
ROIC	22.7%	27.0%	Not Rated	14.0%	1.1%

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	7.1%	6.3%
Loss Std Dev	3.6%	4.1%
Sharpe Ratio	0.62	0.59
Sortino Ratio	0.97	0.91
Best Month	5.0%	5.1%
Worst Month	-3.2%	-3.4%
Max Drawdown	-5.2%	-3.4%

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	7.8%	7.7%
Loss Std Dev	4.0%	4.6%
Sharpe Ratio	0.20	0.13
Sortino Ratio	0.28	0.19
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
TD US Index F	18.8%	Medium	Canada Fund US Equity	0.15%	0.17%	0.71%
NCM Global Income Growth Class Series F	12.4%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.37%	2.89%
AGF Global Select Series F	10.7%	Medium	Canada Fund Global Equity	0.80%	1.01%	0.00%
Pender Corporate Bond Series F	9.4%	Low to Medium	Canada Fund Multi-Sector Fixed Income	0.60%	1.03%	4.55%
Lysander-Canso Corporate Value Bond F	9.3%	Low	Canada Fund Global Corporate Fixed Income	0.75%	0.90%	2.99%
NCM Income Growth Class Series F	8.5%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.43%	2.88%
TD NASDAQ Index - F	5.8%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.35%
Dynamic Dividend Advantage F	5.4%	Medium	Canada Fund Canadian Dividend & Income Equity	0.85%	1.04%	4.02%
Fidelity Canadian S/T Cprt Bd ETF F	4.7%	Low	Canada Fund Canadian Short Term Fixed Income	0.50%	0.51%	3.74%
Dynamic Ultra Short Term Bond Fund F	4.6%	Low	Canada Fund Canadian Short Term Fixed Income	0.25%	0.41%	2.94%
TD Canadian Bond Index - F	4.2%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	3.52%
Brandes International Equity F	2.4%	Medium	Canada Fund International Equity	0.80%	1.16%	1.06%
Fidelity International Hi Div Idx ETF F	2.3%	Medium	Canada Fund International Equity	0.45%	0.74%	3.82%

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.



Providence Balanced

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	7.0%	0.20	1.02	95.98	0.16	1.99	10	2
3 Years	7.1%	0.40	1.02	94.84	0.22	2.32	27	9
5 Years	7.8%	0.77	0.98	95.94	0.34	2.31	40	20
10 Years	—	—	—	—	—	—	—	—

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Providence Balanced		9.4%	15.9%	14.0%	9.0%	—	9.0%	4/10/2017
TD US Index F	18.8%	14.0%	27.2%	23.6%	15.8%	16.0%	7.7%	11/1/2000
NCM Global Income Growth Class Series F	12.4%	15.3%	22.9%	17.7%	11.4%	10.8%	10.3%	5/31/2011
AGF Global Select Series F	10.7%	13.5%	19.4%	24.4%	14.1%	18.2%	7.3%	4/27/2000
Pender Corporate Bond Series F	9.4%	5.0%	18.8%	13.6%	7.9%	8.6%	7.3%	6/30/2014
Lysander-Canso Corporate Value Bond F	9.3%	1.2%	2.7%	5.3%	3.4%	6.0%	6.3%	12/23/2011
NCM Income Growth Class Series F	8.5%	12.4%	29.3%	19.6%	11.7%	10.8%	10.0%	12/30/2005
TD NASDAQ Index - F	5.8%	18.6%	30.8%	24.0%	14.2%	19.4%	8.3%	11/1/2000
Dynamic Dividend Advantage F	5.4%	12.7%	30.5%	18.5%	13.2%	10.9%	8.5%	3/4/2002
Fidelity Canadian S/T Cprt Bd ETF F	4.7%	1.7%	3.8%	6.0%	2.9%	—	2.9%	9/25/2019
Dynamic Ultra Short Term Bond Fund F	4.6%	1.5%	3.3%	4.6%	3.6%	2.7%	2.4%	9/6/2013
TD Canadian Bond Index - F	4.2%	2.1%	3.1%	4.1%	0.6%	1.2%	3.8%	11/1/2000
Brandes International Equity F	2.4%	10.4%	26.0%	23.2%	15.8%	11.8%	7.0%	7/2/2002
Fidelity International Hi Div Idx ETF F	2.3%	10.0%	24.9%	20.0%	13.9%	—	8.6%	9/18/2018

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Balanced		7.8	15.5	13.5	8.2	8.0	8.5	12/31/2011
FTSE Canada Universe Bond	27.5%	2.2%	3.5%	4.4%	0.8%	1.7%	6.4%	12/31/1985
S&P 500 TR CAD	22.5%	14.1%	27.2%	23.4%	16.5%	16.6%	9.6%	1/31/2002
FTSE Canada ST Bond	20.0%	1.4%	3.1%	5.0%	2.3%	2.1%	6.6%	12/31/1979
Morningstar DM xNA NR CAD	20.0%	12.7%	24.8%	19.1%	11.5%	10.8%	5.9%	5/1/2015
S&P/TSX Composite TR	10.0%	11.2%	32.9%	23.5%	14.9%	12.9%	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.

©2024 Morningstar. All Rights Reserved. Unless otherwise provided in a separate agreement, you may use this report only in the country in which its original distributor is based. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial professional which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. Opinions expressed are as of the date written and are subject to change without notice. Investment research is produced and issued by subsidiaries of Morningstar, Inc. including, but not limited to, Morningstar Research Services LLC, registered with and governed by the U.S. Securities and Exchange Commission. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement. Please see important disclosures at the end of this report.

Providence Balanced



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 6/30/2026 Top 10 holdings: 13.56% Other: 86.44%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	2.45%	NVDA	USA	Technology	—	5.17%
TD US Index F	0.82%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.56%	TPU	CAN	—	6/30/2026	—
AGF Global Select Series F	0.56%	—	—	—	5/31/2026	—
TD NASDAQ Index - F	0.52%	—	—	—	12/31/2025	—
Microsoft Corp	1.76%	MSFT	USA	Technology	—	2.95%
TD US Index F	0.66%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.41%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.33%	TPU	CAN	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.23%	—	—	—	5/31/2026	—
Dynamic Dividend Advantage F	0.12%	—	—	—	3/31/2026	—
Apple Inc	1.69%	AAPL	USA	Technology	—	4.76%
TD US Index F	0.74%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.49%	TPU	CAN	—	6/30/2026	—
TD NASDAQ Index - F	0.46%	—	—	—	12/31/2025	—
Alphabet Inc Class A	1.57%	GOOGL	USA	Communication Services	—	2.33%
AGF Global Select Series F	0.41%	—	—	—	5/31/2026	—
NCM Global Income Growth Class Series F	0.36%	—	—	—	5/31/2026	—
TD US Index F	0.34%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.25%	TPU	CAN	—	6/30/2026	—
TD NASDAQ Index - F	0.21%	—	—	—	12/31/2025	—
Amazon.com Inc	1.50%	AMZN	USA	Consumer Cyclical	—	2.58%
AGF Global Select Series F	0.53%	—	—	—	5/31/2026	—
TD US Index F	0.41%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.28%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	6/30/2026	—
Dynamic Dividend Advantage F	0.00%	—	—	—	3/31/2026	—
Broadcom Inc	1.33%	AVGO	USA	Technology	—	1.90%
NCM Global Income Growth Class Series F	0.43%	—	—	—	5/31/2026	—
TD US Index F	0.30%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	6/30/2026	—
AGF Global Select Series F	0.20%	—	—	—	5/31/2026	—
TD NASDAQ Index - F	0.19%	—	—	—	12/31/2025	—
Meta Platforms Inc Class A	0.88%	META	USA	Communication Services	—	1.39%
TD US Index F	0.27%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.22%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.15%	TPU	CAN	—	6/30/2026	—
AGF Global Select Series F	0.14%	—	—	—	5/31/2026	—
NCM Global Income Growth Class Series F	0.10%	—	—	—	5/31/2026	—

Providence Balanced



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 6/30/2026 Top 10 holdings: 13.56% Other: 86.44%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Eli Lilly and Co	0.85%	LLY	USA	Healthcare	—	1.08%
NCM Global Income Growth Class Series F	0.32%	—	—	—	5/31/2026	—
AGF Global Select Series F	0.24%	—	—	—	5/31/2026	—
TD US Index F	0.17%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.12%	TPU	CAN	—	6/30/2026	—
Tesla Inc	0.80%	TSLA	USA	Consumer Cyclical	—	1.33%
TD US Index F	0.24%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.23%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	6/30/2026	—
AGF Global Select Series F	0.16%	—	—	—	5/31/2026	—
Alphabet Inc Class C	0.71%	GOOG	USA	Communication Services	—	1.83%
TD US Index F	0.30%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	6/30/2026	—
TD NASDAQ Index - F	0.20%	—	—	—	12/31/2025	—