



Providence Growth

Portfolio Snapshot

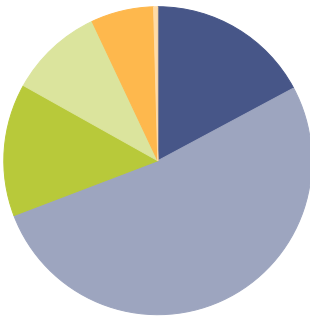
Avg. Fund MER
0.94%

Portfolio Yield
1.61%

Inception Date
4/10/2017

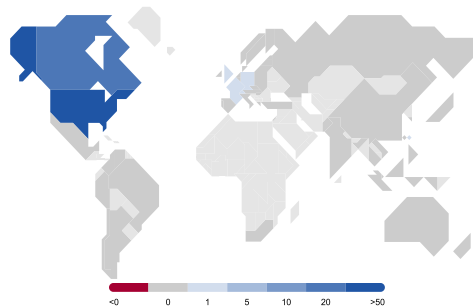
Benchmark
Benchmark - Growth

Asset Allocation



	%
Canadian Equity	17.2
U.S. Equity	52.0
International Equity	13.9
Fixed Income	9.9
Cash	6.6
Other	0.4

Equity Country Exposure



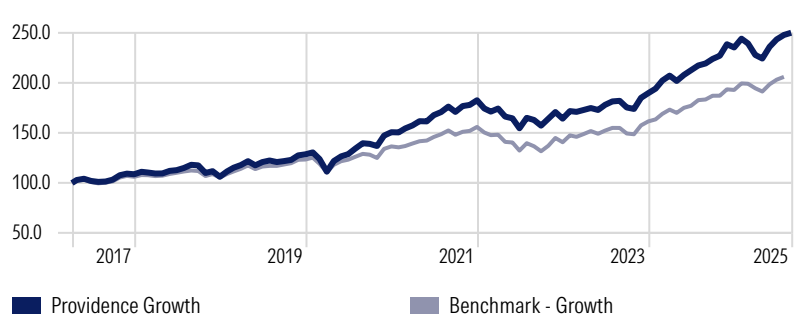
	%
United States	62.7
Canada	20.7
United Kingdom	3.8
Germany	2.9
France	1.8
Switzerland	1.6

Equity Investment Style



	%
Large Value	12.0
Large Core	33.6
Large Growth	22.4
Mid Value	4.5
Mid Core	8.2
Mid Growth	7.8
Small Value	3.5
Small Core	6.7
Small Growth	1.2

Performance



Equity Sector Allocation

Cyclical	33.8%
Basic Materials	2.3%
Consumer Cyclical	9.4%
Financial Services	17.3%
Real Estate	4.8%
Sensitive	52.8%
Communication Services	9.6%
Energy	5.3%
Industrials	13.7%
Technology	24.2%
Defensive	13.4%
Consumer Defensive	5.7%
Healthcare	6.2%
Utilities	1.5%

Equity Geographic Allocation

Americas	83.7%
Canada	20.7%
United States	62.7%
Greater Europe	12.4%
Denmark	0.8%
France	1.8%
Germany	2.9%
Netherlands	0.8%
Switzerland	1.6%
United Kingdom	3.8%
Greater Asia	3.9%
Australia	0.1%
Japan	0.9%
Emerging Markets	1.5%

Trailing Returns

	Portfolio	Benchmark
1 Month	0.9%	—
3 Months	5.9%	—
6 Months	4.5%	—
1 Year	14.0%	—
3 Years	15.3%	—
5 Years	12.3%	—
10 Years	—	—
Inception	11.2%	—

Calendar Year Returns

	Portfolio	Benchmark
YTD	6.2%	—
2024	24.0%	19.4%
2023	15.5%	14.7%
2022	-10.0%	-9.8%
2021	21.1%	14.2%
2020	17.1%	10.6%
2019	21.0%	17.1%
2018	-2.3%	-0.8%
2017	—	10.7%
2016	—	5.2%

Fixed Income Allocation

Government	26.6%
Municipal	0.0%
Corporate	35.5%
Securitized	2.6%
Cash & Equivalents	35.3%

Fixed Income Statistics

Average Eff Duration	—
Average Maturity	—
Average Coupon	—
Average Credit Quality	BB

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	10.5%	—	—	-8.1%
3 Years	9.8%	—	—	-8.1%
5 Years	10.5%	—	—	-15.3%

©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 Growth

Portfolio Snapshot

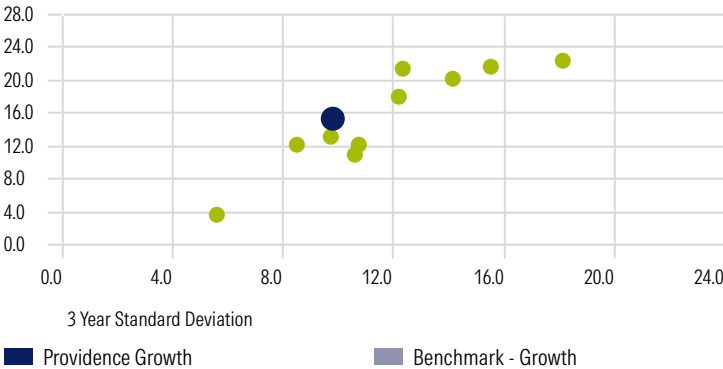
Avg. Fund MER
0.94%

Portfolio Yield
1.61%

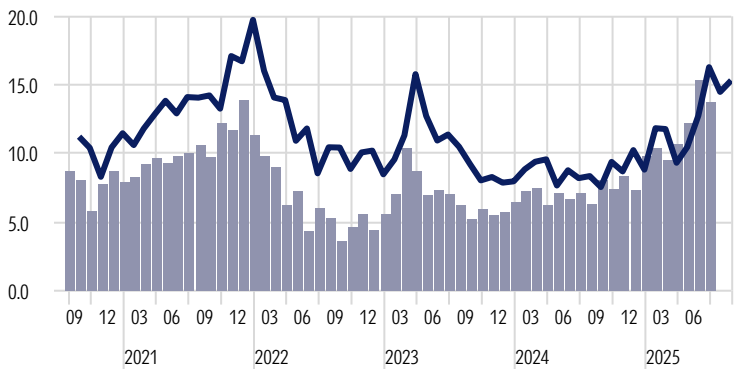
Inception Date
4/10/2017

Benchmark
Benchmark - Growth

3 Year Risk-Reward



3 Year Rolling Returns



Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
Size			Geography		
Avg. Mkt Cap (mil)	\$ 199,225	\$ 222,532	Canada	77.0%	97.8%
Valuation Multiples			United States	8.1%	1.2%
Price/Book	3.8	3.5	Credit Quality		
Price/Cash Flow	16.2	15.8	AAA	22.6%	42.9%
Price/Earnings	25.2	23.3	AA	15.5%	30.9%
Price/Sales	2.9	2.6	A	15.0%	14.8%
Financial Ratios			BBB	22.2%	11.0%
Net Margin	21.2%	20.4%	BB	6.5%	0.0%
Return on Assets	12.4%	13.5%	B	5.7%	0.0%
Return on Equity	27.1%	29.3%	Below B	1.0%	0.0%
ROIC	21.2%	23.8%	Not Rated	11.5%	0.4%

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	9.8%	—
Loss Std Dev	4.9%	—
Sharpe Ratio	0.62	—
Sortino Ratio	0.95	—
Best Month	6.4%	—
Worst Month	-4.8%	—
Max Drawdown	-8.1%	—

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	10.5%	—
Loss Std Dev	5.9%	—
Sharpe Ratio	0.56	—
Sortino Ratio	0.87	—
Best Month	7.6%	—
Worst Month	-6.0%	—
Max Drawdown	-15.3%	—

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD US Index F	18.2%	Medium	Canada Fund US Equity	0.15%	0.17%	0.66%
NCM Global Income Growth Class Series F	14.7%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.42%	3.36%
AGF Global Select Series F	13.4%	Medium	Canada Fund Global Equity	0.80%	1.01%	0.00%
NCM Income Growth Class Series F	12.7%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.50%	3.45%
TD US Disciplined Equity Alpha - F	7.7%	Medium	Canada Fund US Equity	0.80%	0.88%	0.23%
Canoe Defensive International Eq F	7.1%	Low to Medium	Canada Fund International Equity	0.75%	1.15%	0.19%
Dynamic Canadian Dividend Series F	6.0%	Low to Medium	Canada Fund Canadian Dividend & Income Equity	0.85%	1.14%	3.53%
AGF American Growth Class Series F	5.4%	Medium	Canada Fund US Equity	1.00%	1.20%	0.00%
TD NASDAQ Index - F	4.3%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.39%
TD Canadian Bond Index - F	4.3%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	2.81%
Dynamic Global Real Estate Series F	2.8%	Medium	Canada Fund Real Estate Equity	1.00%	1.22%	3.15%
Lysander-Canso Short Term & Fltng Rate F	2.2%	Low	Canada Fund Canadian Corporate Fixed Income	0.45%	0.68%	3.16%

©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 Growth

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	10.5%	—	—	—	—	—	8	4
3 Years	9.8%	—	—	—	—	—	25	11
5 Years	10.5%	—	—	—	—	—	38	22
10 Years	—	—	—	—	—	—	—	—

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Providence Growth		6.2%	14.0%	15.3%	12.3%	—	11.2%	4/10/2017
AGF American Growth Class Series F	5.4%	8.5%	24.4%	21.7%	17.5%	16.9%	7.0%	1/20/2000
AGF Global Select Series F	13.4%	12.9%	28.3%	20.1%	16.0%	17.0%	6.9%	4/27/2000
Canoe Defensive International Eq F	7.1%	-3.2%	-3.6%	10.8%	6.2%	—	9.4%	1/3/2017
Dynamic Canadian Dividend Series F	6.0%	11.1%	15.6%	12.2%	14.2%	11.0%	8.3%	4/5/2002
Dynamic Global Real Estate Series F	2.8%	4.2%	-1.2%	4.1%	4.9%	6.0%	5.6%	1/12/2007
Lysander-Canso Short Term & Fltng Rate F	2.2%	2.6%	5.1%	5.6%	3.5%	3.0%	2.9%	9/18/2013
NCM Global Income Growth Class Series F	14.7%	4.1%	9.7%	13.1%	10.6%	9.0%	9.5%	5/31/2011
NCM Income Growth Class Series F	12.7%	8.6%	13.5%	12.1%	13.9%	8.9%	9.2%	12/30/2005
TD Canadian Bond Index - F	4.3%	1.0%	2.7%	3.6%	-0.6%	1.5%	3.8%	11/1/2000
TD NASDAQ Index - F	4.3%	9.9%	17.7%	22.4%	12.8%	17.8%	7.6%	11/1/2000
TD US Disciplined Equity Alpha - F	7.7%	3.5%	15.1%	18.1%	15.5%	—	14.7%	9/13/2016
TD US Index F	18.2%	6.1%	18.6%	21.3%	15.3%	14.9%	7.1%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Growth		—	—	—	—	—	—	12/31/2011
FTSE Canada ST Bond	7.5%	2.1%	4.6%	4.0%	1.7%	1.9%	6.7%	12/31/1979
FTSE Canada Universe Bond	20.0%	1.1%	2.9%	3.8%	-0.5%	1.8%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	25.0%	17.7%	16.6%	18.5%	10.9%	8.1%	5.4%	5/1/2015
S&P 500 TR CAD	35.0%	5.8%	18.0%	21.4%	15.9%	15.5%	9.1%	1/31/2002
S&P/TSX Composite TR	12.5%	17.6%	25.9%	17.5%	15.0%	11.3%	9.3%	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 Growth



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 8/31/2025 Top 10 holdings: 18.53% Other: 81.47%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	3.28%	NVDA	USA	Technology	—	5.42%
TD US Index F	0.71%	—	—	—	12/31/2024	—
AGF Global Select Series F	0.70%	—	—	—	7/31/2025	—
TD U.S. Equity Index ETF	0.54%	TPU	CAN	—	7/31/2025	—
TD US Disciplined Equity Alpha - F	0.51%	—	—	—	12/31/2024	—
AGF American Growth Class Series F	0.44%	—	—	—	7/31/2025	—
TD NASDAQ Index - F	0.38%	—	—	—	12/31/2024	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	8/29/2025	—
Apple Inc	2.39%	AAPL	USA	Technology	—	4.43%
TD US Index F	0.83%	—	—	—	12/31/2024	—
TD US Disciplined Equity Alpha - F	0.73%	—	—	—	12/31/2024	—
TD NASDAQ Index - F	0.43%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.39%	TPU	CAN	—	7/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	8/29/2025	—
Microsoft Corp	2.29%	MSFT	USA	Technology	—	4.56%
TD US Index F	0.70%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.51%	TPU	CAN	—	7/31/2025	—
TD NASDAQ Index - F	0.36%	—	—	—	12/31/2024	—
TD US Disciplined Equity Alpha - F	0.33%	—	—	—	12/31/2024	—
NCM Global Income Growth Class Series F	0.29%	—	—	—	7/31/2025	—
Dynamic Canadian Dividend Series F	0.10%	—	—	—	5/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	8/29/2025	—
Meta Platforms Inc Class A	2.18%	META	USA	Communication Services	—	2.05%
AGF Global Select Series F	0.72%	—	—	—	7/31/2025	—
NCM Global Income Growth Class Series F	0.30%	—	—	—	7/31/2025	—
AGF American Growth Class Series F	0.30%	—	—	—	7/31/2025	—
TD US Index F	0.29%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	7/31/2025	—
TD US Disciplined Equity Alpha - F	0.20%	—	—	—	12/31/2024	—
TD NASDAQ Index - F	0.15%	—	—	—	12/31/2024	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	8/29/2025	—
Broadcom Inc	1.94%	AVGO	USA	Technology	—	1.69%
AGF Global Select Series F	0.66%	—	—	—	7/31/2025	—
NCM Global Income Growth Class Series F	0.37%	—	—	—	7/31/2025	—
AGF American Growth Class Series F	0.25%	—	—	—	7/31/2025	—
TD US Index F	0.24%	—	—	—	12/31/2024	—
TD NASDAQ Index - F	0.21%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	7/31/2025	—
TD US Disciplined Equity Alpha - F	0.04%	—	—	—	12/31/2024	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	8/29/2025	—

Providence Growth



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 8/31/2025 Top 10 holdings: 18.53% Other: 81.47%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Amazon.com Inc	1.91%	AMZN	USA	Consumer Cyclical	—	2.79%
TD US Index F	0.46%	—	—	—	12/31/2024	—
AGF Global Select Series F	0.39%	—	—	—	7/31/2025	—
TD U.S. Equity Index ETF	0.29%	TPU	CAN	—	7/31/2025	—
TD US Disciplined Equity Alpha - F	0.27%	—	—	—	12/31/2024	—
TD NASDAQ Index - F	0.27%	—	—	—	12/31/2024	—
AGF American Growth Class Series F	0.23%	—	—	—	7/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	8/29/2025	—
Alphabet Inc Class A	1.54%	GOOGL	USA	Communication Services	—	1.58%
AGF Global Select Series F	0.31%	—	—	—	7/31/2025	—
TD US Disciplined Equity Alpha - F	0.27%	—	—	—	12/31/2024	—
TD US Index F	0.25%	—	—	—	12/31/2024	—
NCM Global Income Growth Class Series F	0.24%	—	—	—	7/31/2025	—
AGF American Growth Class Series F	0.20%	—	—	—	7/31/2025	—
TD U.S. Equity Index ETF	0.14%	TPU	CAN	—	7/31/2025	—
TD NASDAQ Index - F	0.13%	—	—	—	12/31/2024	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	8/29/2025	—
Walmart Inc	1.13%	WMT	USA	Consumer Defensive	—	0.55%
NCM Global Income Growth Class Series F	0.40%	—	—	—	7/31/2025	—
AGF Global Select Series F	0.34%	—	—	—	7/31/2025	—
AGF American Growth Class Series F	0.16%	—	—	—	7/31/2025	—
TD US Disciplined Equity Alpha - F	0.09%	—	—	—	12/31/2024	—
TD US Index F	0.09%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.06%	TPU	CAN	—	7/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	8/29/2025	—
Taiwan Semiconductor Manufacturing Co Ltd ADR	0.99%	TSM	TWN	Technology	—	—
Canoe Defensive International Eq F	0.68%	—	—	—	7/31/2025	—
AGF Global Select Series F	0.30%	—	—	—	7/31/2025	—
Tesla Inc	0.90%	TSLA	USA	Consumer Cyclical	—	1.23%
TD US Index F	0.25%	—	—	—	12/31/2024	—
AGF Global Select Series F	0.17%	—	—	—	7/31/2025	—
TD NASDAQ Index - F	0.17%	—	—	—	12/31/2024	—
TD U.S. Equity Index ETF	0.11%	TPU	CAN	—	7/31/2025	—
TD US Disciplined Equity Alpha - F	0.10%	—	—	—	12/31/2024	—
AGF American Growth Class Series F	0.09%	—	—	—	7/31/2025	—
SPDR® S&P 500® ETF Trust	0.00%	SPY	USA	—	8/29/2025	—