



Providence Growth

Portfolio Snapshot

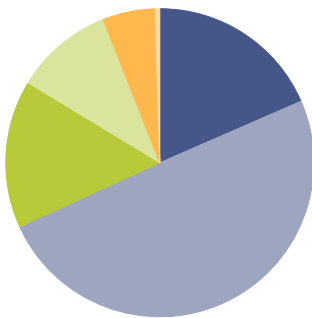
Avg. Fund MER
0.93%

Portfolio Yield
1.61%

Inception Date
4/10/2017

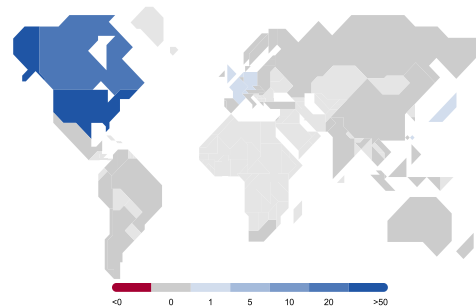
Benchmark
Benchmark - Growth

Asset Allocation



	%
Canadian Equity	18.5
U.S. Equity	49.7
International Equity	15.5
Fixed Income	10.3
Cash	5.5
Other	0.5

Equity Country Exposure



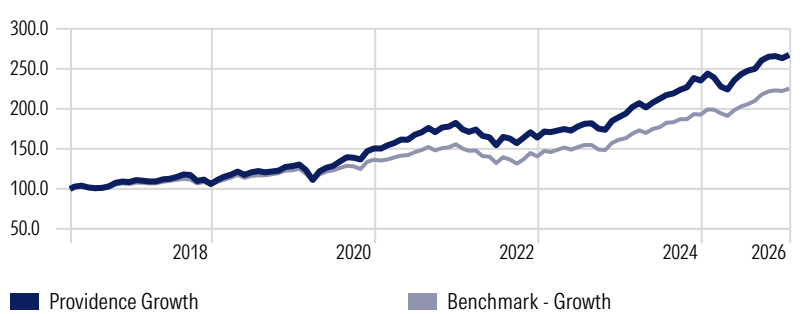
	%
United States	59.5
Canada	22.1
United Kingdom	4.0
Japan	2.3
France	2.0
Switzerland	1.9

Equity Investment Style



	%
Large Value	15.4
Large Core	31.9
Large Growth	21.0
Mid Value	4.7
Mid Core	8.4
Mid Growth	6.2
Small Value	4.2
Small Core	6.7
Small Growth	1.6

Performance



Equity Sector Allocation

	%
Cyclical	33.7%
Basic Materials	3.0%
Consumer Cyclical	9.1%
Financial Services	16.3%
Real Estate	5.3%
Sensitive	50.6%
Communication Services	8.6%
Energy	5.8%
Industrials	12.4%
Technology	23.8%
Defensive	15.7%
Consumer Defensive	5.9%
Healthcare	8.4%
Utilities	1.4%

Equity Geographic Allocation

	%
Americas	81.9%
Canada	22.1%
United States	59.5%
Greater Europe	12.9%
Denmark	0.5%
France	2.0%
Germany	1.5%
Netherlands	1.3%
Switzerland	1.9%
United Kingdom	4.0%
Greater Asia	5.2%
Australia	0.1%
Japan	2.3%
Emerging Markets	1.3%

Trailing Returns

	Portfolio	Benchmark
1 Month	1.6%	1.4%
3 Months	0.9%	1.6%
6 Months	7.9%	9.4%
1 Year	9.6%	13.0%
3 Years	15.9%	15.1%
5 Years	12.2%	10.7%
10 Years	—	9.8%
Inception	11.5%	9.4%

Calendar Year Returns

	Portfolio	Benchmark
YTD	1.6%	1.4%
2025	11.9%	15.2%
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%

Fixed Income Allocation

	%
Government	30.4%
Municipal	0.0%
Corporate	37.3%
Securitized	4.2%
Cash & Equivalents	28.1%

Fixed Income Statistics

Average Eff Duration	—
Average Maturity	—
Average Coupon	4.1%
Average Credit Quality	AA

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	9.8%	111.0%	208.2%	-8.1%
3 Years	8.6%	113.4%	140.3%	-8.1%
5 Years	10.1%	115.3%	117.2%	-15.3%

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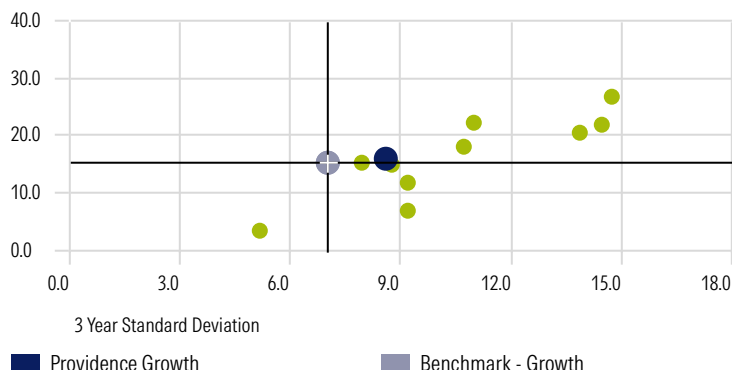
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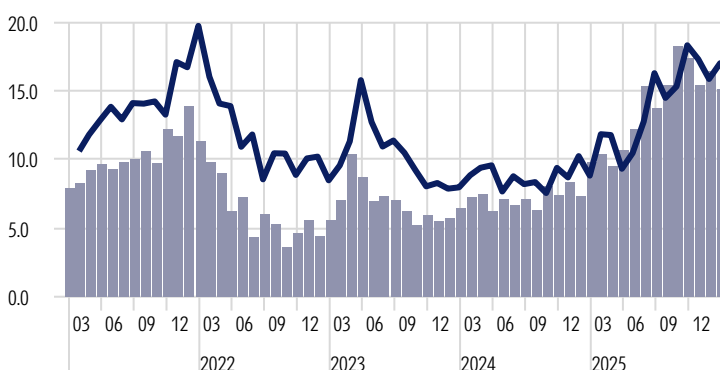
Inception Date
4/10/2017

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)	\$ 207,975	\$ 254,165	Canada	77.0%	97.7%
			United States	8.0%	1.3%
Valuation Multiples			Credit Quality		
Price/Book	3.7	3.7	AAA	26.1%	42.3%
Price/Cash Flow	16.3	16.8	AA	17.8%	32.0%
Price/Earnings	24.8	24.7	A	15.9%	14.2%
Price/Sales	2.8	2.9	BBB	22.7%	11.1%
Financial Ratios			BB	5.6%	0.0%
Net Margin	21.9%	21.5%	B	4.2%	0.0%
Return on Assets	12.5%	14.1%	Below B	0.7%	0.0%
Return on Equity	27.2%	29.8%	Not Rated	7.0%	0.4%
ROIC	22.2%	25.0%			

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	8.6%	7.0%
Loss Std Dev	4.7%	3.8%
Sharpe Ratio	0.89	0.91
Sortino Ratio	1.49	1.52
Best Month	6.4%	5.9%
Worst Month	-4.8%	-3.6%
Max Drawdown	-8.1%	-4.1%

5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	10.1%	9.0%
Loss Std Dev	5.8%	5.6%
Sharpe Ratio	0.55	0.47
Sortino Ratio	0.82	0.68
Best Month	6.7%	5.9%
Worst Month	-6.0%	-5.7%
Max Drawdown	-15.3%	-15.5%

Portfolio Holdings

Name	Weight	Risk Rating	Morningstar Category	Mgmt Fee	MER	Fund Yield
TD US Index F	17.3%	Medium	Canada Fund US Equity	0.15%	0.17%	0.81%
NCM Global Income Growth Class Series F	15.2%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.37%	3.17%
NCM Income Growth Class Series F	13.4%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.43%	3.06%
AGF Global Select Series F	12.5%	Medium	Canada Fund Global Equity	0.80%	1.01%	0.00%
Canoe Defensive International Eq F	7.6%	Low to Medium	Canada Fund International Equity	0.75%	1.15%	0.41%
TD US Disciplined Equity Alpha - F	7.5%	Medium	Canada Fund US Equity	0.80%	0.88%	0.00%
Dynamic Canadian Dividend Series F	5.9%	Low to Medium	Canada Fund Canadian Dividend & Income Equity	0.85%	1.14%	3.08%
AGF American Growth Class Series F	4.9%	Medium	Canada Fund US Equity	1.00%	1.21%	0.00%
TD Canadian Bond Index - F	4.8%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	3.71%
TD NASDAQ Index - F	4.0%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.41%
Dynamic Global Real Estate Series F	3.0%	Medium	Canada Fund Real Estate Equity	1.00%	1.23%	2.26%
Lysander-Canso Short Term & Fltng Rate F	2.4%	Low	Canada Fund Canadian Corporate Fixed Income	0.45%	0.68%	3.02%

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Providence Growth

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Negative Months
1 Year	9.8%	-10.31	1.50	91.82	-0.88	3.92	8	4
3 Years	8.6%	0.17	1.07	92.11	0.23	3.13	26	10
5 Years	10.1%	1.21	1.04	94.78	0.49	3.06	40	20
10 Years	—	—	—	—	—	—	—	—

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Providence Growth		1.6%	9.6%	15.9%	12.2%	—	11.5%	4/10/2017
AGF American Growth Class Series F	4.9%	2.9%	8.0%	21.9%	16.6%	17.9%	7.1%	1/20/2000
AGF Global Select Series F	12.5%	3.0%	11.3%	20.3%	13.6%	18.0%	7.1%	4/27/2000
Canoe Defensive International Eq F	7.6%	-1.5%	-6.3%	6.9%	5.5%	—	9.3%	1/3/2017
Dynamic Canadian Dividend Series F	5.9%	0.5%	16.0%	12.0%	14.2%	11.8%	8.5%	4/5/2002
Dynamic Global Real Estate Series F	3.0%	2.7%	5.7%	3.3%	4.9%	5.8%	5.6%	1/12/2007
Lysander-Canso Short Term & Fltng Rate F	2.4%	0.4%	3.3%	5.3%	3.0%	3.2%	2.9%	9/18/2013
NCM Global Income Growth Class Series F	15.2%	2.6%	8.0%	14.8%	11.4%	9.9%	9.8%	5/31/2011
NCM Income Growth Class Series F	13.4%	4.1%	24.7%	15.2%	13.9%	10.7%	9.8%	12/30/2005
TD Canadian Bond Index - F	4.8%	0.5%	1.6%	3.4%	-0.1%	1.5%	3.8%	11/1/2000
TD NASDAQ Index - F	4.0%	1.0%	16.5%	26.6%	13.3%	18.6%	7.8%	11/1/2000
TD US Disciplined Equity Alpha - F	7.5%	-0.5%	6.9%	18.0%	15.9%	—	14.8%	9/13/2016
TD US Index F	17.3%	0.6%	8.9%	22.2%	15.6%	14.9%	7.3%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Growth		1.4	13.0	15.1	10.7	9.8	10.8	12/31/2011
FTSE Canada ST Bond	7.5%	0.4%	3.4%	4.5%	1.9%	2.1%	6.6%	12/31/1979
FTSE Canada Universe Bond	20.0%	0.6%	2.0%	3.7%	0.0%	1.9%	6.4%	12/31/1985
Morningstar DM xNA NR CAD	25.0%	4.2%	23.8%	16.7%	11.1%	9.5%	5.7%	5/1/2015
S&P 500 TR CAD	35.0%	0.2%	8.8%	21.7%	16.3%	15.6%	9.2%	1/31/2002
S&P/TSX Composite TR	12.5%	0.8%	28.3%	18.9%	16.4%	13.0%	9.4%	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 Growth



Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 1/31/2026 Top 10 holdings: 18.93% Other: 81.07%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	3.23%	NVDA	USA	Technology	—	5.47%
TD US Index F	0.72%	—	—	—	6/30/2025	—
AGF Global Select Series F	0.66%	—	—	—	12/31/2025	—
TD US Disciplined Equity Alpha - F	0.56%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.52%	TPU	CAN	—	1/31/2026	—
AGF American Growth Class Series F	0.40%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.37%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	1/30/2026	—
Apple Inc	2.83%	AAPL	USA	Technology	—	4.53%
AGF Global Select Series F	0.59%	—	—	—	12/31/2025	—
TD US Index F	0.58%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.56%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.44%	TPU	CAN	—	1/31/2026	—
AGF American Growth Class Series F	0.36%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.29%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	1/30/2026	—
Microsoft Corp	2.47%	MSFT	USA	Technology	—	3.58%
TD US Index F	0.71%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.63%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.37%	TPU	CAN	—	1/31/2026	—
TD NASDAQ Index - F	0.35%	—	—	—	6/30/2025	—
NCM Global Income Growth Class Series F	0.32%	—	—	—	12/31/2025	—
Dynamic Canadian Dividend Series F	0.09%	—	—	—	10/31/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	1/30/2026	—
Amazon.com Inc	1.91%	AMZN	USA	Consumer Cyclical	—	2.70%
AGF Global Select Series F	0.54%	—	—	—	12/31/2025	—
TD US Index F	0.40%	—	—	—	6/30/2025	—
AGF American Growth Class Series F	0.27%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.27%	TPU	CAN	—	1/31/2026	—
TD NASDAQ Index - F	0.22%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.20%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	1/30/2026	—
Alphabet Inc Class A	1.86%	GOOGL	USA	Communication Services	—	2.31%
AGF Global Select Series F	0.45%	—	—	—	12/31/2025	—
NCM Global Income Growth Class Series F	0.38%	—	—	—	12/31/2025	—
AGF American Growth Class Series F	0.28%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	1/31/2026	—
TD US Disciplined Equity Alpha - F	0.22%	—	—	—	6/30/2025	—
TD US Index F	0.20%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.10%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	1/30/2026	—

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Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 1/31/2026 Top 10 holdings: 18.93% Other: 81.07%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
Broadcom Inc	1.81%	AVGO	USA	Technology	—	1.75%
AGF Global Select Series F	0.50%	—	—	—	12/31/2025	—
NCM Global Income Growth Class Series F	0.43%	—	—	—	12/31/2025	—
TD US Index F	0.25%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.21%	—	—	—	6/30/2025	—
AGF American Growth Class Series F	0.19%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	1/31/2026	—
TD US Disciplined Equity Alpha - F	0.06%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	1/30/2026	—
Meta Platforms Inc Class A	1.65%	META	USA	Communication Services	—	1.83%
TD US Index F	0.31%	—	—	—	6/30/2025	—
AGF Global Select Series F	0.29%	—	—	—	12/31/2025	—
TD US Disciplined Equity Alpha - F	0.29%	—	—	—	6/30/2025	—
NCM Global Income Growth Class Series F	0.25%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	1/31/2026	—
AGF American Growth Class Series F	0.17%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.15%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	1/30/2026	—
Taiwan Semiconductor Manufacturing Co Ltd ADR	1.23%	TSM	TWN	Technology	—	—
Canoe Defensive International Eq F	0.73%	—	—	—	12/31/2025	—
AGF Global Select Series F	0.34%	—	—	—	12/31/2025	—
NCM Global Income Growth Class Series F	0.16%	—	—	—	12/31/2025	—
Walmart Inc	1.03%	WMT	USA	Consumer Defensive	—	0.62%
NCM Global Income Growth Class Series F	0.37%	—	—	—	12/31/2025	—
AGF Global Select Series F	0.34%	—	—	—	12/31/2025	—
AGF American Growth Class Series F	0.16%	—	—	—	12/31/2025	—
TD US Index F	0.08%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.06%	TPU	CAN	—	1/31/2026	—
TD US Disciplined Equity Alpha - F	0.02%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	1/30/2026	—
ASML Holding NV	0.92%	ASML	NLD	Technology	—	0.66%
Canoe Defensive International Eq F	0.47%	—	—	—	12/31/2025	—
NCM Global Income Growth Class Series F	0.45%	—	—	—	12/31/2025	—