



# Providence Growth

## Portfolio Snapshot

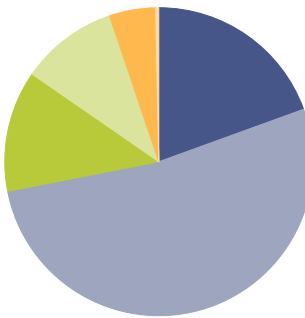
**Avg. Fund MER**  
0.94%

**Portfolio Yield**  
1.57%

**Inception Date**  
4/10/2017

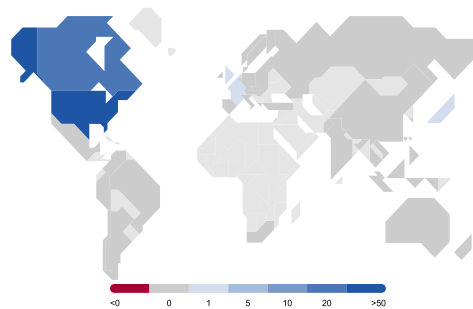
**Benchmark**  
Benchmark - Growth

### Asset Allocation



	%
Canadian Equity	19.5
U.S. Equity	52.4
International Equity	12.7
Fixed Income	10.2
Cash	4.9
Other	0.3

### Equity Country Exposure



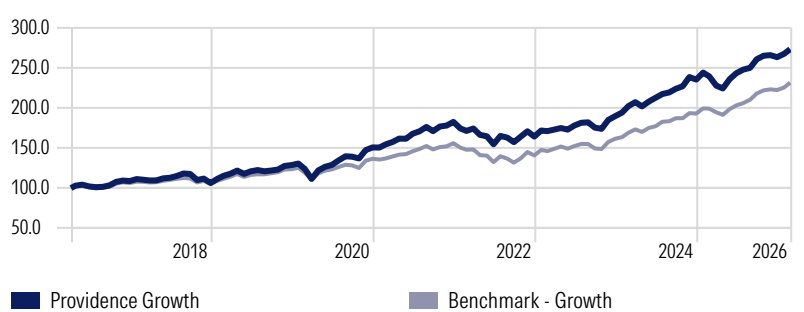
	%
United States	62.1
Canada	23.0
United Kingdom	3.8
France	2.0
Switzerland	1.9
Netherlands	1.6

### Equity Investment Style



	%
Large Value	16.5
Large Core	30.1
Large Growth	20.0
Mid Value	6.1
Mid Core	9.2
Mid Growth	5.9
Small Value	4.5
Small Core	7.3
Small Growth	0.4

### Performance



### Equity Sector Allocation

Sector	Allocation
<b>Cyclical</b>	<b>34.0%</b>
Basic Materials	3.4%
Consumer Cyclical	9.2%
Financial Services	15.4%
Real Estate	6.0%
<b>Sensitive</b>	<b>50.3%</b>
Communication Services	7.9%
Energy	6.3%
Industrials	13.6%
Technology	22.6%
<b>Defensive</b>	<b>15.7%</b>
Consumer Defensive	5.8%
Healthcare	8.5%
Utilities	1.3%

### Equity Geographic Allocation

Region	Allocation
<b>Americas</b>	<b>85.1%</b>
Canada	23.0%
United States	62.1%
<b>Greater Europe</b>	<b>12.2%</b>
Denmark	0.5%
France	2.0%
Germany	1.0%
Netherlands	1.6%
Switzerland	1.9%
United Kingdom	3.8%
<b>Greater Asia</b>	<b>2.7%</b>
Australia	0.2%
Japan	1.1%
<b>Emerging Markets</b>	<b>0.4%</b>

### Trailing Returns

	Portfolio	Benchmark
1 Month	2.2%	2.7%
3 Months	2.8%	3.8%
6 Months	9.3%	10.1%
1 Year	14.2%	16.3%
3 Years	16.9%	16.6%
5 Years	12.1%	11.1%
10 Years	—	10.4%
Inception	11.7%	9.6%

### Calendar Year Returns

	Portfolio	Benchmark
YTD	3.8%	4.1%
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

Category	Allocation
Government	31.9%
Municipal	0.0%
Corporate	38.4%
Securitized	4.3%
Cash & Equivalents	25.3%

### Fixed Income Statistics

Statistic	Value
Average Eff Duration	4.6
Average Maturity	5.9
Average Coupon	3.4%
Average Credit Quality	AA

### Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	9.3%	106.7%	171.3%	-6.3%
3 Years	8.6%	111.9%	147.5%	-8.1%
5 Years	10.1%	112.7%	117.2%	-15.3%

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## Portfolio Snapshot

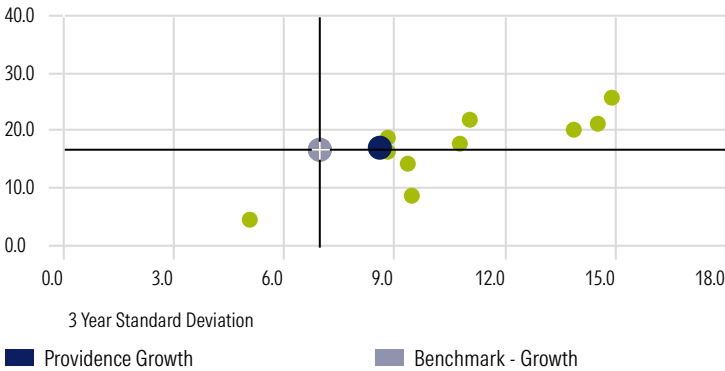
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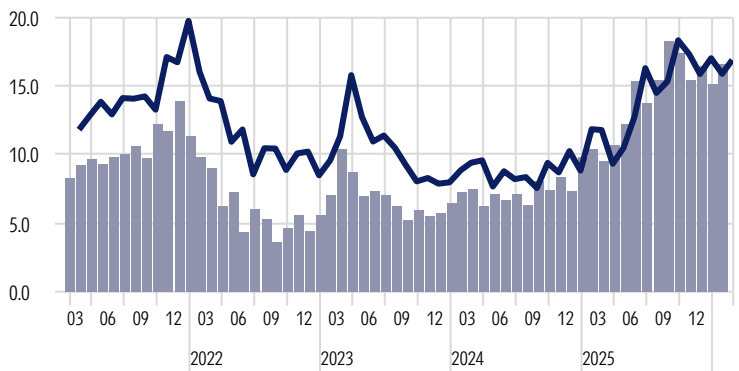
**Inception Date**  
4/10/2017

**Benchmark**  
Benchmark - Growth

### 3 Year Risk-Reward



### 3 Year Rolling Returns



### Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
<b>Size</b>			<b>Geography</b>		
Avg. Mkt Cap (mil)	\$ 188,936	\$ 240,285	Canada	81.0%	97.7%
<b>Valuation Multiples</b>			United States	4.9%	1.3%
Price/Book	3.7	3.7	<b>Credit Quality</b>		
Price/Cash Flow	16.1	16.9	AAA	27.9%	44.2%
Price/Earnings	25.2	24.6	AA	21.1%	30.1%
Price/Sales	2.7	2.9	A	19.8%	14.0%
<b>Financial Ratios</b>			BBB	25.9%	11.0%
Net Margin	21.3%	21.4%	BB	1.8%	0.0%
Return on Assets	12.2%	13.7%	B	0.8%	0.0%
Return on Equity	26.9%	29.4%	Below B	0.2%	0.0%
ROIC	21.1%	24.0%	Not Rated	2.6%	0.6%

### 3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	8.6%	7.0%
Loss Std Dev	4.7%	4.0%
Sharpe Ratio	1.03	1.12
Sortino Ratio	1.76	1.92
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	0.52	0.47
Sortino Ratio	0.76	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	16.8%	Medium	Canada Fund US Equity	0.15%	0.17%	0.81%
NCM Global Income Growth Class Series F	15.3%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.37%	3.09%
NCM Income Growth Class Series F	14.2%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.43%	2.84%
AGF Global Select Series F	12.2%	Medium	Canada Fund Global Equity	0.80%	1.01%	0.00%
Canoe Defensive International Eq F	7.8%	Low to Medium	Canada Fund International Equity	0.75%	1.15%	0.39%
TD US Disciplined Equity Alpha - F	7.3%	Medium	Canada Fund US Equity	0.80%	0.88%	0.00%
Dynamic Canadian Dividend Series F	6.1%	Low to Medium	Canada Fund Canadian Dividend & Income Equity	0.85%	1.14%	2.95%
AGF American Growth Class Series F	4.8%	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%	3.64%
TD NASDAQ Index - F	3.8%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.42%
Dynamic Global Real Estate Series F	3.1%	Medium	Canada Fund Real Estate Equity	1.00%	1.23%	2.14%
Lysander-Canso Short Term & Fltng Rate F	2.4%	Low	Canada Fund Canadian Corporate Fixed Income	0.45%	0.68%	3.01%

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# Providence Growth

## Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Negative Months
1 Year	9.3%	-9.11	1.45	91.78	-0.59	3.56	9	3
3 Years	8.6%	-0.40	1.08	91.83	0.11	3.13	27	9
5 Years	10.1%	0.80	1.04	94.94	0.34	2.99	40	20
10 Years	—	—	—	—	—	—	—	—

## Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
<b>Providence Growth</b>		<b>3.8%</b>	<b>14.2%</b>	<b>16.9%</b>	<b>12.1%</b>	<b>—</b>	<b>11.7%</b>	<b>4/10/2017</b>
TD US Index F	<b>16.8%</b>	-0.1%	10.1%	21.9%	15.0%	14.7%	7.2%	11/1/2000
NCM Global Income Growth Class Series F	<b>15.3%</b>	6.1%	15.1%	16.4%	11.8%	9.6%	10.0%	5/31/2011
NCM Income Growth Class Series F	<b>14.2%</b>	12.7%	38.6%	18.7%	14.3%	11.1%	10.1%	12/30/2005
AGF Global Select Series F	<b>12.2%</b>	2.5%	14.2%	20.3%	12.2%	17.5%	7.0%	4/27/2000
Canoe Defensive International Eq F	<b>7.8%</b>	3.1%	-0.2%	8.7%	6.7%	—	9.7%	1/3/2017
TD US Disciplined Equity Alpha - F	<b>7.3%</b>	-1.2%	8.3%	17.8%	15.5%	—	14.5%	9/13/2016
Dynamic Canadian Dividend Series F	<b>6.1%</b>	5.2%	20.5%	14.1%	14.3%	11.6%	8.7%	4/5/2002
AGF American Growth Class Series F	<b>4.8%</b>	2.9%	12.9%	21.3%	15.2%	17.6%	7.1%	1/20/2000
TD Canadian Bond Index - F	<b>4.8%</b>	2.2%	2.3%	4.6%	0.7%	1.6%	3.9%	11/1/2000
TD NASDAQ Index - F	<b>3.8%</b>	-1.5%	17.0%	25.7%	12.7%	18.0%	7.6%	11/1/2000
Dynamic Global Real Estate Series F	<b>3.1%</b>	8.2%	9.2%	5.7%	5.9%	5.7%	5.9%	1/12/2007
Lysander-Canso Short Term & Fltng Rate F	<b>2.4%</b>	0.8%	3.4%	5.5%	3.1%	3.1%	3.0%	9/18/2013

## Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
<b>Benchmark - Growth</b>		<b>4.1</b>	<b>16.3</b>	<b>16.6</b>	<b>11.1</b>	<b>10.4</b>	<b>10.9</b>	<b>12/31/2011</b>
S&P 500 TR CAD	<b>35.0%</b>	0.2%	10.8%	21.9%	15.9%	15.3%	9.2%	1/31/2002
Morningstar DM xNA NR CAD	<b>25.0%</b>	10.0%	29.3%	18.9%	12.0%	9.2%	5.9%	5/1/2015
FTSE Canada Universe Bond	<b>20.0%</b>	2.2%	2.6%	4.9%	0.8%	2.1%	6.4%	12/31/1985
S&P/TSX Composite TR	<b>12.5%</b>	8.6%	38.8%	22.9%	17.1%	13.1%	9.5%	1/3/1977
FTSE Canada ST Bond	<b>7.5%</b>	1.2%	3.7%	5.1%	2.2%	2.2%	6.6%	12/31/1979

## 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: 2/28/2026 Top 10 holdings: 18.16% Other: 81.84%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
<b>NVIDIA Corp</b>	<b>3.40%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technology</b>	—	<b>5.04%</b>
AGF Global Select Series F	0.95%	—	—	—	1/31/2026	—
TD US Index F	0.70%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.54%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.47%	TPU	CAN	—	2/28/2026	—
AGF American Growth Class Series F	0.38%	—	—	—	1/31/2026	—
TD NASDAQ Index - F	0.35%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	2/27/2026	—
<b>Microsoft Corp</b>	<b>2.25%</b>	<b>MSFT</b>	<b>USA</b>	<b>Technology</b>	—	<b>3.25%</b>
TD US Index F	0.69%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.61%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.34%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.33%	TPU	CAN	—	2/28/2026	—
NCM Global Income Growth Class Series F	0.28%	—	—	—	1/31/2026	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	2/27/2026	—
<b>Alphabet Inc Class A</b>	<b>2.09%</b>	<b>GOOGL</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>2.13%</b>
AGF Global Select Series F	0.71%	—	—	—	1/31/2026	—
NCM Global Income Growth Class Series F	0.40%	—	—	—	1/31/2026	—
AGF American Growth Class Series F	0.28%	—	—	—	1/31/2026	—
TD US Disciplined Equity Alpha - F	0.21%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	2/28/2026	—
TD US Index F	0.19%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.09%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	2/27/2026	—
<b>Amazon.com Inc</b>	<b>1.94%</b>	<b>AMZN</b>	<b>USA</b>	<b>Consumer Cyclical</b>	—	<b>2.37%</b>
AGF Global Select Series F	0.66%	—	—	—	1/31/2026	—
TD US Index F	0.39%	—	—	—	6/30/2025	—
AGF American Growth Class Series F	0.26%	—	—	—	1/31/2026	—
TD U.S. Equity Index ETF	0.23%	TPU	CAN	—	2/28/2026	—
TD NASDAQ Index - F	0.21%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.19%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	2/27/2026	—
<b>Apple Inc</b>	<b>1.82%</b>	<b>AAPL</b>	<b>USA</b>	<b>Technology</b>	—	<b>4.55%</b>
TD US Index F	0.57%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.54%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.43%	TPU	CAN	—	2/28/2026	—
TD NASDAQ Index - F	0.28%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	2/27/2026	—

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## Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 2/28/2026 Top 10 holdings: 18.16% Other: 81.84%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
<b>Broadcom Inc</b>	<b>1.66%</b>	<b>AVGO</b>	<b>USA</b>	<b>Technology</b>	—	<b>1.69%</b>
AGF Global Select Series F	0.43%	—	—	—	1/31/2026	—
NCM Global Income Growth Class Series F	0.39%	—	—	—	1/31/2026	—
TD US Index F	0.24%	—	—	—	6/30/2025	—
TD NASDAQ Index - F	0.20%	—	—	—	6/30/2025	—
AGF American Growth Class Series F	0.17%	—	—	—	1/31/2026	—
TD U.S. Equity Index ETF	0.17%	TPU	CAN	—	2/28/2026	—
TD US Disciplined Equity Alpha - F	0.06%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	2/27/2026	—
<b>Meta Platforms Inc Class A</b>	<b>1.65%</b>	<b>META</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>1.65%</b>
AGF Global Select Series F	0.44%	—	—	—	1/31/2026	—
TD US Index F	0.30%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.28%	—	—	—	6/30/2025	—
AGF American Growth Class Series F	0.17%	—	—	—	1/31/2026	—
TD U.S. Equity Index ETF	0.16%	TPU	CAN	—	2/28/2026	—
TD NASDAQ Index - F	0.15%	—	—	—	6/30/2025	—
NCM Global Income Growth Class Series F	0.14%	—	—	—	1/31/2026	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	2/27/2026	—
<b>ASML Holding NV</b>	<b>1.17%</b>	<b>ASML</b>	<b>NLD</b>	<b>Technology</b>	—	<b>0.66%</b>
Canoe Defensive International Eq F	0.65%	—	—	—	1/31/2026	—
NCM Global Income Growth Class Series F	0.52%	—	—	—	1/31/2026	—
<b>AbbVie Inc</b>	<b>1.09%</b>	<b>ABBV</b>	<b>USA</b>	<b>Healthcare</b>	—	<b>0.48%</b>
AGF Global Select Series F	0.39%	—	—	—	1/31/2026	—
NCM Global Income Growth Class Series F	0.39%	—	—	—	1/31/2026	—
AGF American Growth Class Series F	0.16%	—	—	—	1/31/2026	—
TD US Index F	0.06%	—	—	—	6/30/2025	—
TD US Disciplined Equity Alpha - F	0.05%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.05%	TPU	CAN	—	2/28/2026	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	2/27/2026	—
<b>Walmart Inc</b>	<b>1.09%</b>	<b>WMT</b>	<b>USA</b>	<b>Consumer Defensive</b>	—	<b>0.66%</b>
AGF Global Select Series F	0.39%	—	—	—	1/31/2026	—
NCM Global Income Growth Class Series F	0.38%	—	—	—	1/31/2026	—
AGF American Growth Class Series F	0.16%	—	—	—	1/31/2026	—
TD US Index F	0.08%	—	—	—	6/30/2025	—
TD U.S. Equity Index ETF	0.06%	TPU	CAN	—	2/28/2026	—
TD US Disciplined Equity Alpha - F	0.02%	—	—	—	6/30/2025	—
SPDR® S&P 500® ETF	0.00%	SPY	USA	—	2/27/2026	—