



# Providence Growth

## Portfolio Snapshot

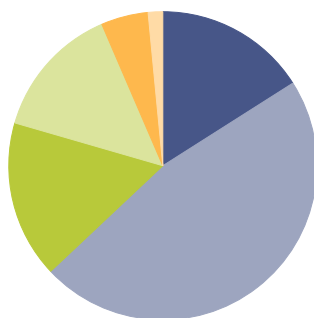
**Avg. Fund MER**  
0.82%

**Portfolio Yield**  
1.97%

**Inception Date**  
4/10/2017

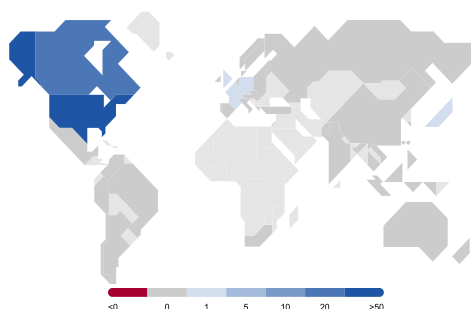
**Benchmark**  
Benchmark - Growth

### Asset Allocation



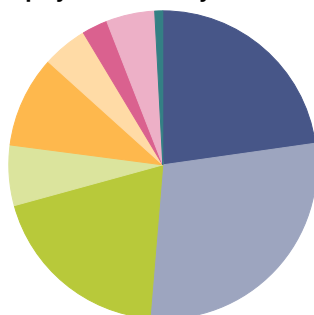
	%
Canadian Equity	16.0
U.S. Equity	47.0
International Equity	16.5
Fixed Income	14.0
Cash	5.0
Other	1.5

### Equity Country Exposure



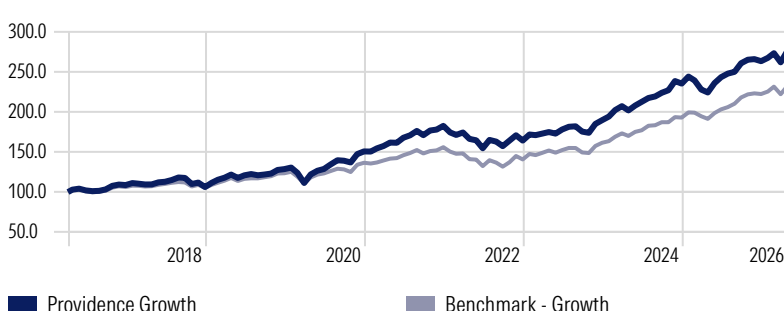
	%
United States	59.2
Canada	20.2
Japan	3.6
United Kingdom	2.9
France	2.1
Germany	1.8

### Equity Investment Style



	%
Large Value	22.8
Large Core	28.6
Large Growth	19.4
Mid Value	6.3
Mid Core	9.6
Mid Growth	4.7
Small Value	2.7
Small Core	5.1
Small Growth	0.8

### Performance



### Equity Sector Allocation

	%
<b>Cyclical</b>	<b>29.8%</b>
Basic Materials	5.1%
Consumer Cyclical	9.0%
Financial Services	13.0%
Real Estate	2.6%
<b>Sensitive</b>	<b>53.0%</b>
Communication Services	8.7%
Energy	8.8%
Industrials	11.9%
Technology	23.6%
<b>Defensive</b>	<b>17.2%</b>
Consumer Defensive	6.2%
Healthcare	8.8%
Utilities	2.2%

### Equity Geographic Allocation

	%
<b>Americas</b>	<b>80.5%</b>
Canada	20.2%
United States	59.2%
<b>Greater Europe</b>	<b>12.7%</b>
Denmark	0.6%
France	2.1%
Germany	1.8%
Netherlands	0.9%
Switzerland	1.4%
United Kingdom	2.9%
<b>Greater Asia</b>	<b>6.8%</b>
Australia	0.5%
Japan	3.6%
<b>Emerging Markets</b>	<b>2.1%</b>

### Trailing Returns

	Portfolio	Benchmark
1 Month	5.3%	4.5%
3 Months	3.1%	2.9%
6 Months	4.0%	4.6%
1 Year	22.9%	21.2%
3 Years	16.4%	15.2%
5 Years	11.2%	10.4%
10 Years	—	10.2%
Inception	11.5%	9.4%

### Calendar Year Returns

	Portfolio	Benchmark
YTD	4.7%	4.4%
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	27.5%
Municipal	0.0%
Corporate	49.8%
Securitized	5.2%
Cash & Equivalents	17.4%

### 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	9.2%	108.8%	115.3%	-4.2%
3 Years	9.4%	116.0%	136.3%	-8.1%
5 Years	10.5%	112.2%	115.9%	-15.3%

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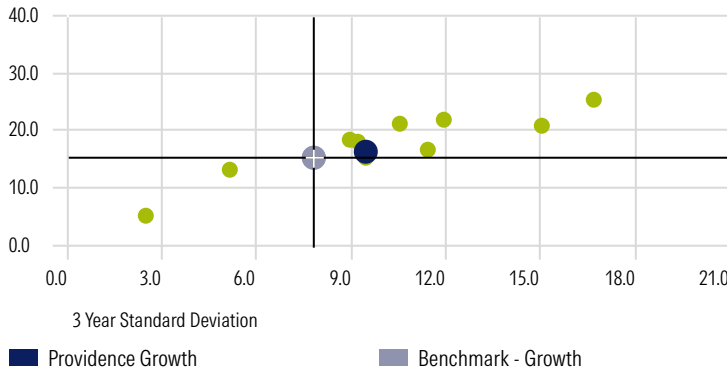
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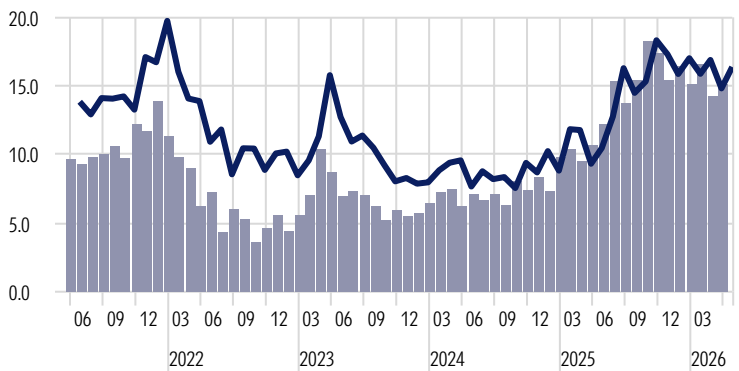
**Inception Date**  
4/10/2017

**Benchmark**  
Benchmark - Growth

### 3 Year Risk-Reward



### 3 Year Rolling Returns



### Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
<b>Size</b>			<b>Geography</b>		
Avg. Mkt Cap (mil)	\$ 209,508	\$ 245,214	Canada	66.4%	97.6%
<b>Valuation Multiples</b>			United States	15.8%	1.4%
Price/Book	3.3	3.6	<b>Credit Quality</b>		
Price/Cash Flow	13.9	16.3	AAA	26.0%	44.4%
Price/Earnings	23.5	23.2	AA	14.0%	30.2%
Price/Sales	2.4	2.7	A	11.0%	13.9%
<b>Financial Ratios</b>			BBB	20.3%	10.7%
Net Margin	20.6%	22.0%	BB	2.8%	0.0%
Return on Assets	12.7%	14.6%	B	4.9%	0.0%
Return on Equity	26.8%	29.9%	Below B	0.7%	0.0%
ROIC	20.5%	25.0%	Not Rated	20.3%	0.8%

### 3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	9.4%	7.8%
Loss Std Dev	5.0%	4.8%
Sharpe Ratio	0.87	0.86
Sortino Ratio	1.44	1.40
Best Month	6.4%	5.9%
Worst Month	-4.8%	-4.1%
Max Drawdown	-8.1%	-4.1%

### 5 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	10.5%	9.4%
Loss Std Dev	5.8%	5.7%
Sharpe Ratio	0.40	0.35
Sortino Ratio	0.58	0.50
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	24.1%	Medium	Canada Fund US Equity	0.15%	0.17%	0.78%
NCM Global Income Growth Class Series F	13.8%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.37%	3.11%
AGF Global Select Series F	11.7%	Medium	Canada Fund Global Equity	0.80%	1.01%	0.00%
NCM Income Growth Class Series F	10.2%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.43%	2.92%
TD NASDAQ Index - F	9.2%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.39%
Dynamic Dividend Advantage F	8.4%	Medium	Canada Fund Canadian Dividend & Income Equity	0.85%	1.04%	4.14%
Pender Corporate Bond Series F	5.8%	Low to Medium	Canada Fund Multi-Sector Fixed Income	0.60%	1.03%	4.09%
Lysander-Canso Corporate Value Bond F	4.8%	Low	Canada Fund Global Corporate Fixed Income	0.75%	0.90%	2.93%
Brandes International Equity F	3.8%	Medium	Canada Fund International Equity	0.80%	1.16%	1.11%
Fidelity International Hi Div Idx ETF F	3.8%	Medium	Canada Fund International Equity	0.45%	0.74%	3.22%
TD Canadian Bond Index - F	2.9%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	3.66%

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# Providence Growth

## Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Negative Months
1 Year	9.2%	0.15	1.08	95.90	0.65	2.56	10	2
3 Years	9.4%	0.47	1.08	94.11	0.40	3.08	26	10
5 Years	10.5%	0.75	1.04	95.42	0.30	2.97	39	21
10 Years	—	—	—	—	—	—	—	—

## Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
<b>Providence Growth</b>		<b>4.7%</b>	<b>22.9%</b>	<b>16.4%</b>	<b>11.2%</b>	<b>—</b>	<b>11.5%</b>	<b>4/10/2017</b>
TD US Index F	<b>24.1%</b>	4.5%	29.1%	22.0%	14.7%	15.6%	7.4%	11/1/2000
NCM Global Income Growth Class Series F	<b>13.8%</b>	6.0%	21.1%	15.2%	10.3%	9.9%	9.8%	5/31/2011
AGF Global Select Series F	<b>11.7%</b>	4.0%	26.0%	20.8%	12.9%	18.6%	7.0%	4/27/2000
NCM Income Growth Class Series F	<b>10.2%</b>	10.2%	35.9%	18.5%	11.9%	10.6%	9.9%	12/30/2005
TD NASDAQ Index - F	<b>9.2%</b>	7.7%	37.2%	25.5%	13.2%	19.5%	8.0%	11/1/2000
Dynamic Dividend Advantage F	<b>8.4%</b>	8.7%	37.1%	16.6%	13.6%	10.6%	8.4%	3/4/2002
Pender Corporate Bond Series F	<b>5.8%</b>	3.6%	18.8%	13.3%	7.9%	8.9%	7.2%	6/30/2014
Lysander-Canso Corporate Value Bond F	<b>4.8%</b>	0.4%	3.5%	5.3%	3.6%	6.0%	6.3%	12/23/2011
Brandes International Equity F	<b>3.8%</b>	5.6%	26.8%	21.2%	15.8%	10.8%	6.8%	7/2/2002
Fidelity International Hi Div Idx ETF F	<b>3.8%</b>	8.2%	29.6%	18.2%	14.1%	—	8.6%	9/18/2018
TD Canadian Bond Index - F	<b>2.9%</b>	0.3%	1.3%	2.9%	0.6%	1.4%	3.8%	11/1/2000

## Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
<b>Benchmark - Growth</b>		<b>4.4</b>	<b>21.2</b>	<b>15.2</b>	<b>10.4</b>	<b>10.2</b>	<b>10.8</b>	<b>12/31/2011</b>
S&P 500 TR CAD	<b>35.0%</b>	5.0%	29.1%	21.8%	15.5%	16.2%	9.3%	1/31/2002
Morningstar DM xNA NR CAD	<b>25.0%</b>	5.7%	23.9%	15.7%	10.6%	9.8%	5.7%	5/1/2015
FTSE Canada Universe Bond	<b>20.0%</b>	0.4%	1.6%	3.2%	0.7%	1.8%	6.4%	12/31/1985
S&P/TSX Composite TR	<b>12.5%</b>	7.9%	40.1%	21.5%	15.5%	12.8%	9.5%	1/3/1977
FTSE Canada ST Bond	<b>7.5%</b>	0.3%	2.4%	4.2%	2.0%	2.1%	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: 4/30/2026 Top 10 holdings: 17.19% Other: 82.81%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
<b>NVIDIA Corp</b>	<b>3.21%</b>	<b>NVDA</b>	<b>USA</b>	<b>Technology</b>	—	<b>5.89%</b>
TD US Index F	1.05%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.84%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.75%	TPU	CAN	—	4/30/2026	—
AGF Global Select Series F	0.58%	—	—	—	3/31/2026	—
<b>Apple Inc</b>	<b>2.31%</b>	<b>AAPL</b>	<b>USA</b>	<b>Technology</b>	—	<b>4.60%</b>
TD US Index F	0.94%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.74%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.62%	TPU	CAN	—	4/30/2026	—
<b>Microsoft Corp</b>	<b>2.28%</b>	<b>MSFT</b>	<b>USA</b>	<b>Technology</b>	—	<b>3.47%</b>
TD US Index F	0.85%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.67%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.48%	TPU	CAN	—	4/30/2026	—
NCM Global Income Growth Class Series F	0.24%	—	—	—	3/31/2026	—
Dynamic Dividend Advantage F	0.04%	—	—	—	1/31/2026	—
<b>Alphabet Inc Class A</b>	<b>1.86%</b>	<b>GOOGL</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>2.36%</b>
TD US Index F	0.44%	—	—	—	12/31/2025	—
AGF Global Select Series F	0.39%	—	—	—	3/31/2026	—
TD U.S. Equity Index ETF	0.36%	TPU	CAN	—	4/30/2026	—
NCM Global Income Growth Class Series F	0.34%	—	—	—	3/31/2026	—
TD NASDAQ Index - F	0.34%	—	—	—	12/31/2025	—
<b>Amazon.com Inc</b>	<b>1.86%</b>	<b>AMZN</b>	<b>USA</b>	<b>Consumer Cyclical</b>	—	<b>2.93%</b>
TD US Index F	0.53%	—	—	—	12/31/2025	—
AGF Global Select Series F	0.46%	—	—	—	3/31/2026	—
TD NASDAQ Index - F	0.46%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.41%	TPU	CAN	—	4/30/2026	—
Dynamic Dividend Advantage F	0.00%	—	—	—	1/31/2026	—
<b>Broadcom Inc</b>	<b>1.54%</b>	<b>AVGO</b>	<b>USA</b>	<b>Technology</b>	—	<b>2.11%</b>
TD US Index F	0.38%	—	—	—	12/31/2025	—
NCM Global Income Growth Class Series F	0.37%	—	—	—	3/31/2026	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	4/30/2026	—
TD NASDAQ Index - F	0.30%	—	—	—	12/31/2025	—
AGF Global Select Series F	0.18%	—	—	—	3/31/2026	—
<b>Meta Platforms Inc Class A</b>	<b>1.19%</b>	<b>META</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>1.69%</b>
TD NASDAQ Index - F	0.36%	—	—	—	12/31/2025	—
TD US Index F	0.34%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.21%	TPU	CAN	—	4/30/2026	—
AGF Global Select Series F	0.16%	—	—	—	3/31/2026	—
NCM Global Income Growth Class Series F	0.12%	—	—	—	3/31/2026	—

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	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
<b>Tesla Inc</b>	<b>1.03%</b>	<b>TSLA</b>	<b>USA</b>	<b>Consumer Cyclical</b>	—	<b>1.22%</b>
TD NASDAQ Index - F	0.37%	—	—	—	12/31/2025	—
TD US Index F	0.31%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.18%	TPU	CAN	—	4/30/2026	—
AGF Global Select Series F	0.17%	—	—	—	3/31/2026	—
<b>Alphabet Inc Class C</b>	<b>1.00%</b>	<b>GOOG</b>	<b>USA</b>	<b>Communication Services</b>	—	<b>1.96%</b>
TD US Index F	0.38%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.31%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.31%	TPU	CAN	—	4/30/2026	—
<b>Walmart Inc</b>	<b>0.90%</b>	<b>WMT</b>	<b>USA</b>	<b>Consumer Defensive</b>	—	<b>0.65%</b>
AGF Global Select Series F	0.36%	—	—	—	3/31/2026	—
NCM Global Income Growth Class Series F	0.33%	—	—	—	3/31/2026	—
TD US Index F	0.12%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.09%	TPU	CAN	—	4/30/2026	—