



Providence Growth

Portfolio Snapshot

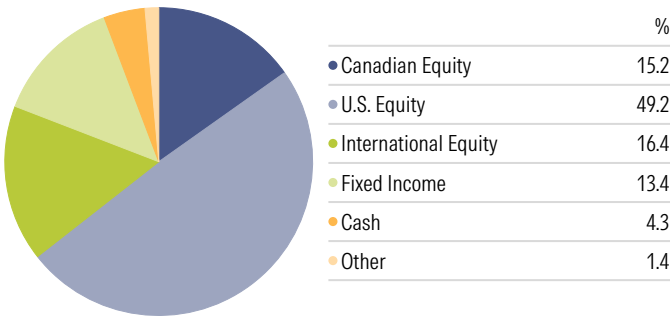
Avg. Fund MER
0.82%

Portfolio Yield
1.92%

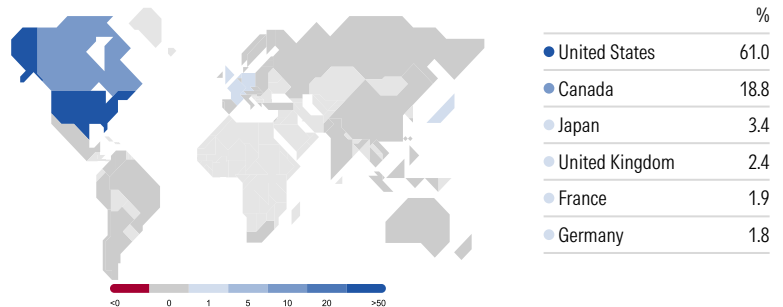
Inception Date
4/10/2017

Benchmark
Benchmark - Growth

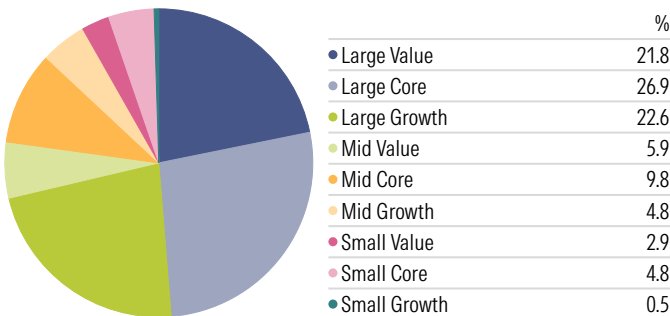
Asset Allocation



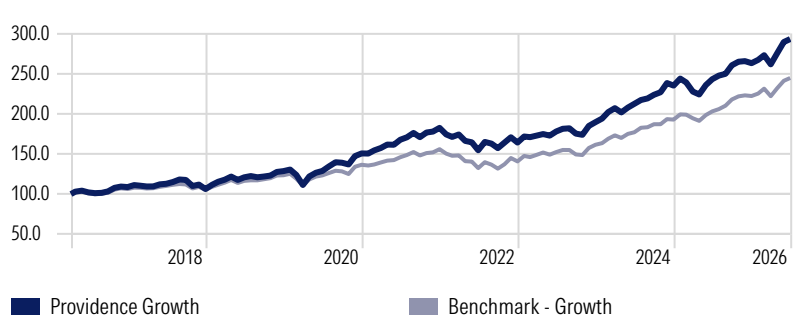
Equity Country Exposure



Equity Investment Style



Performance



Equity Sector Allocation

Cyclical	28.4%	Americas	80.6%
Basic Materials	3.8%	Canada	18.8%
Consumer Cyclical	9.0%	United States	61.0%
Financial Services	12.9%	Greater Europe	12.0%
Real Estate	2.7%	Denmark	0.6%
Sensitive	55.9%	France	1.9%
Communication Services	8.0%	Germany	1.8%
Energy	7.3%	Netherlands	1.3%
Industrials	12.0%	Switzerland	1.3%
Technology	28.6%	United Kingdom	2.4%
Defensive	15.7%	Greater Asia	7.4%
Consumer Defensive	5.4%	Australia	0.5%
Healthcare	8.1%	Japan	3.4%
Utilities	2.2%	Emerging Markets	1.5%

Equity Geographic Allocation

Trailing Returns

	Portfolio	Benchmark		Portfolio	Benchmark
1 Month	1.3%	1.5%	YTD	11.4%	10.1%
3 Months	12.0%	10.2%	2025	11.9%	15.2%
6 Months	11.4%	10.1%	2024	24.0%	19.4%
1 Year	20.6%	20.5%	2023	15.5%	14.7%
3 Years	18.1%	17.1%	2022	-10.0%	-9.8%
5 Years	11.8%	10.9%	2021	21.1%	14.2%
10 Years	—	10.6%	2020	17.1%	10.6%
Inception	12.1%	9.9%	2019	21.0%	17.1%
			2018	-2.3%	-0.8%
			2017	—	10.7%

Calendar Year Returns

Fixed Income Allocation

		Fixed Income Statistics	
Government	26.5%	Average Eff Duration	—
Municipal	0.0%	Average Maturity	—
Corporate	52.0%	Average Coupon	4.3%
Securitized	5.3%	Average Credit Quality	AA
Cash & Equivalents	16.0%		

Portfolio Risk & Return Statistics

	Std Dev	Upside Capture	Downside Capture	Max Drawdown
1 Year	9.1%	103.3%	115.3%	-4.2%
3 Years	9.5%	115.2%	145.2%	-8.1%
5 Years	10.6%	112.0%	115.9%	-15.3%

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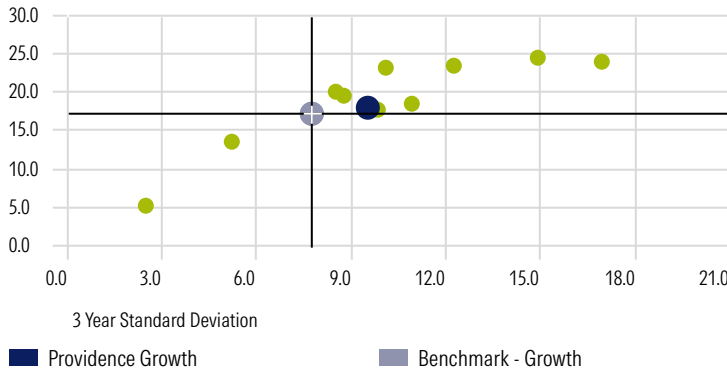
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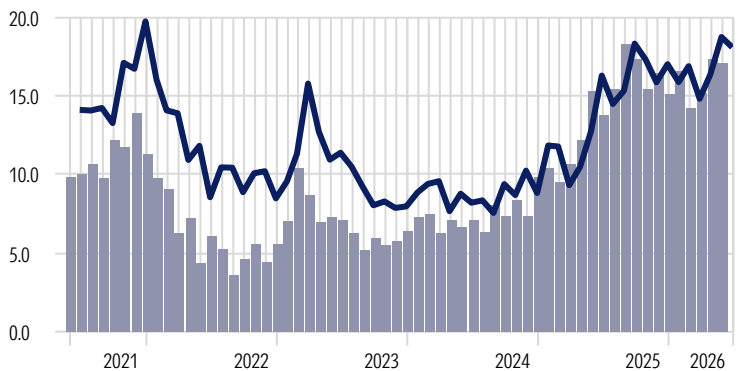
Inception Date
4/10/2017

Benchmark
Benchmark - Growth

3 Year Risk-Reward



3 Year Rolling Returns



Fundamental Analysis

Equity	Portfolio	Benchmark	Fixed Income	Portfolio	Benchmark
Size			Geography		
Avg. Mkt Cap (mil)	\$ 256,744	\$ 279,728	Canada	65.3%	96.7%
Valuation Multiples			United States	16.5%	2.3%
Price/Book	3.6	3.9	Credit Quality		
Price/Cash Flow	15.1	17.3	AAA	25.6%	43.5%
Price/Earnings	24.5	24.2	AA	14.7%	31.5%
Price/Sales	2.7	3.0	A	10.7%	13.3%
Financial Ratios			BBB	20.7%	10.6%
Net Margin	21.8%	23.0%	BB	4.6%	0.0%
Return on Assets	13.7%	15.1%	B	4.5%	0.0%
Return on Equity	27.9%	30.9%	Below B	1.0%	0.0%
ROIC	22.8%	27.0%	Not Rated	18.3%	1.1%

3 Year Risk & Return

	Portfolio	Benchmark
Standard Deviation	9.5%	7.8%
Loss Std Dev	5.0%	5.1%
Sharpe Ratio	0.83	0.84
Sortino Ratio	1.35	1.35
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	10.6%	9.5%
Loss Std Dev	5.6%	5.7%
Sharpe Ratio	0.37	0.32
Sortino Ratio	0.54	0.46
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	24.7%	Medium	Canada Fund US Equity	0.15%	0.17%	0.71%
NCM Global Income Growth Class Series F	14.1%	Low to Medium	Canada Fund Global Equity Balanced	1.00%	1.37%	2.89%
AGF Global Select Series F	12.0%	Medium	Canada Fund Global Equity	0.80%	1.01%	0.00%
NCM Income Growth Class Series F	9.8%	Medium	Canada Fund Canadian Equity Balanced	1.00%	1.43%	2.88%
TD NASDAQ Index - F	9.6%	Medium to High	Canada Fund US Equity	0.50%	0.55%	0.35%
Dynamic Dividend Advantage F	8.2%	Medium	Canada Fund Canadian Dividend & Income Equity	0.85%	1.04%	4.02%
Pender Corporate Bond Series F	5.5%	Low to Medium	Canada Fund Multi-Sector Fixed Income	0.60%	1.03%	4.55%
Lysander-Canso Corporate Value Bond F	4.6%	Low	Canada Fund Global Corporate Fixed Income	0.75%	0.90%	2.99%
Brandes International Equity F	3.8%	Medium	Canada Fund International Equity	0.80%	1.16%	1.06%
Fidelity International Hi Div Idx ETF F	3.6%	Medium	Canada Fund International Equity	0.45%	0.74%	3.82%
TD Canadian Bond Index - F	2.8%	Low	Canada Fund Canadian Fixed Income	0.15%	0.17%	3.52%

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Providence Growth

Portfolio MPT Statistics

	Std Dev	Alpha	Beta	R2	Information Ratio	Tracking Error	Positive Months	Neegative Months
1 Year	9.1%	-0.45	1.05	96.53	0.03	2.24	10	2
3 Years	9.5%	0.23	1.08	94.03	0.32	3.09	27	9
5 Years	10.6%	0.77	1.04	95.63	0.32	2.94	40	20
10 Years	—	—	—	—	—	—	—	—

Portfolio Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Providence Growth		11.4%	20.6%	18.1%	11.8%	—	12.1%	4/10/2017
TD US Index F	24.7%	14.0%	27.2%	23.6%	15.8%	16.0%	7.7%	11/1/2000
NCM Global Income Growth Class Series F	14.1%	15.3%	22.9%	17.7%	11.4%	10.8%	10.3%	5/31/2011
AGF Global Select Series F	12.0%	13.5%	19.4%	24.4%	14.1%	18.2%	7.3%	4/27/2000
NCM Income Growth Class Series F	9.8%	12.4%	29.3%	19.6%	11.7%	10.8%	10.0%	12/30/2005
TD NASDAQ Index - F	9.6%	18.6%	30.8%	24.0%	14.2%	19.4%	8.3%	11/1/2000
Dynamic Dividend Advantage F	8.2%	12.7%	30.5%	18.5%	13.2%	10.9%	8.5%	3/4/2002
Pender Corporate Bond Series F	5.5%	5.0%	18.8%	13.6%	7.9%	8.6%	7.3%	6/30/2014
Lysander-Canso Corporate Value Bond F	4.6%	1.2%	2.7%	5.3%	3.4%	6.0%	6.3%	12/23/2011
Brandes International Equity F	3.8%	10.4%	26.0%	23.2%	15.8%	11.8%	7.0%	7/2/2002
Fidelity International Hi Div Idx ETF F	3.6%	10.0%	24.9%	20.0%	13.9%	—	8.6%	9/18/2018
TD Canadian Bond Index - F	2.8%	2.1%	3.1%	4.1%	0.6%	1.2%	3.8%	11/1/2000

Benchmark Composition

	Weight	YTD	1 Year	3 Years	5 Years	10 Years	Since Inception	Inception Date
Benchmark - Growth		10.1	20.5	17.1	10.9	10.6	11.1	12/31/2011
S&P 500 TR CAD	35.0%	14.1%	27.2%	23.4%	16.5%	16.6%	9.6%	1/31/2002
Morningstar DM xNA NR CAD	25.0%	12.7%	24.8%	19.1%	11.5%	10.8%	5.9%	5/1/2015
FTSE Canada Universe Bond	20.0%	2.2%	3.5%	4.4%	0.8%	1.7%	6.4%	12/31/1985
S&P/TSX Composite TR	12.5%	11.2%	32.9%	23.5%	14.9%	12.9%	9.5%	1/3/1977
FTSE Canada ST Bond	7.5%	1.4%	3.1%	5.0%	2.3%	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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Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 6/30/2026 Top 10 holdings: 18.12% Other: 81.88%

	Portfolio Weight	Ticker	Country	Sector	Portfolio Date	Benchmark Weight
NVIDIA Corp	3.30%	NVDA	USA	Technology	—	5.17%
TD US Index F	1.07%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.87%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.73%	TPU	CAN	—	6/30/2026	—
AGF Global Select Series F	0.63%	—	—	—	5/31/2026	—
Microsoft Corp	2.44%	MSFT	USA	Technology	—	2.95%
TD US Index F	0.87%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.69%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.43%	TPU	CAN	—	6/30/2026	—
NCM Global Income Growth Class Series F	0.27%	—	—	—	5/31/2026	—
Dynamic Dividend Advantage F	0.19%	—	—	—	3/31/2026	—
Apple Inc	2.39%	AAPL	USA	Technology	—	4.76%
TD US Index F	0.97%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.77%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.65%	TPU	CAN	—	6/30/2026	—
Alphabet Inc Class A	2.00%	GOOGL	USA	Communication Services	—	2.33%
AGF Global Select Series F	0.46%	—	—	—	5/31/2026	—
TD US Index F	0.45%	—	—	—	12/31/2025	—
NCM Global Income Growth Class Series F	0.41%	—	—	—	5/31/2026	—
TD NASDAQ Index - F	0.35%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.33%	TPU	CAN	—	6/30/2026	—
Amazon.com Inc	1.97%	AMZN	USA	Consumer Cyclical	—	2.58%
AGF Global Select Series F	0.60%	—	—	—	5/31/2026	—
TD US Index F	0.54%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.47%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.36%	TPU	CAN	—	6/30/2026	—
Dynamic Dividend Advantage F	0.00%	—	—	—	3/31/2026	—
Broadcom Inc	1.70%	AVGO	USA	Technology	—	1.90%
NCM Global Income Growth Class Series F	0.49%	—	—	—	5/31/2026	—
TD US Index F	0.39%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.31%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	6/30/2026	—
AGF Global Select Series F	0.23%	—	—	—	5/31/2026	—
Meta Platforms Inc Class A	1.19%	META	USA	Communication Services	—	1.39%
TD NASDAQ Index - F	0.37%	—	—	—	12/31/2025	—
TD US Index F	0.35%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.19%	TPU	CAN	—	6/30/2026	—
AGF Global Select Series F	0.16%	—	—	—	5/31/2026	—
NCM Global Income Growth Class Series F	0.12%	—	—	—	5/31/2026	—

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Tesla Inc	1.11%	TSLA	USA	Consumer Cyclical	—	1.33%
TD NASDAQ Index - F	0.38%	—	—	—	12/31/2025	—
TD US Index F	0.32%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.22%	TPU	CAN	—	6/30/2026	—
AGF Global Select Series F	0.18%	—	—	—	5/31/2026	—
Eli Lilly and Co	1.02%	LLY	USA	Healthcare	—	1.08%
NCM Global Income Growth Class Series F	0.36%	—	—	—	5/31/2026	—
AGF Global Select Series F	0.27%	—	—	—	5/31/2026	—
TD US Index F	0.22%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.16%	TPU	CAN	—	6/30/2026	—
Alphabet Inc Class C	1.00%	GOOG	USA	Communication Services	—	1.83%
TD US Index F	0.39%	—	—	—	12/31/2025	—
TD NASDAQ Index - F	0.32%	—	—	—	12/31/2025	—
TD U.S. Equity Index ETF	0.28%	TPU	CAN	—	6/30/2026	—