



# Providence Moderate Balanced

## Portfolio Snapshot

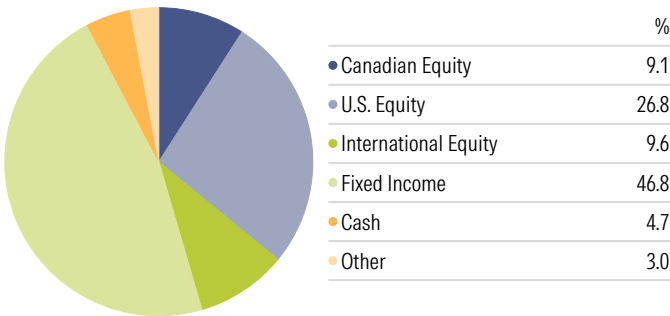
**Avg. Fund MER**  
0.76%

**Portfolio Yield**  
2.61%

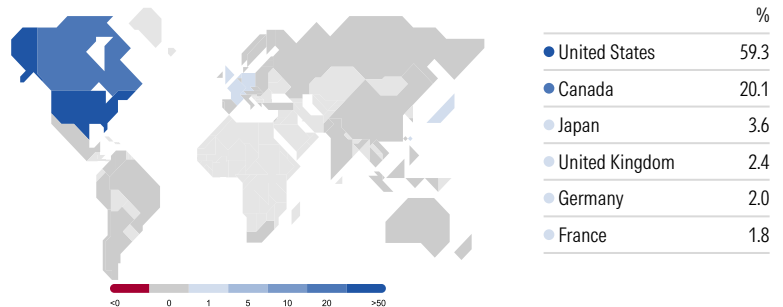
**Inception Date**  
4/10/2017

**Benchmark**  
Benchmark - Moderate Balanced

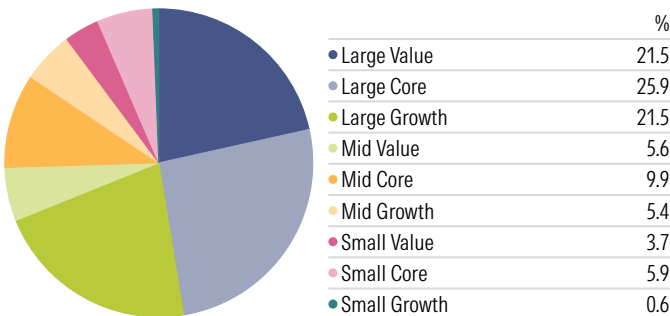
### Asset Allocation



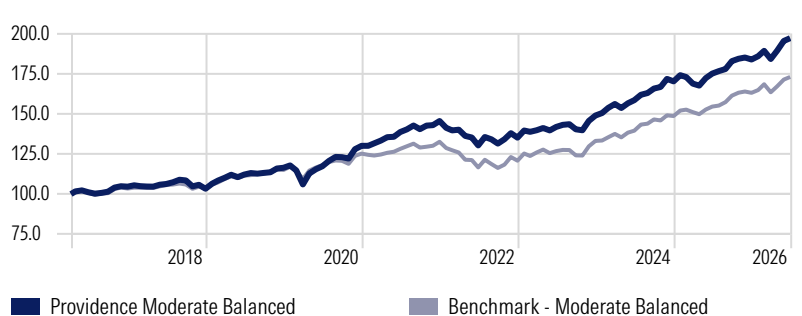
### Equity Country Exposure



### Equity Investment Style



### Performance



### Equity Sector Allocation

| Cyclical               | 29.6%        | Americas                | 79.9%        |
|------------------------|--------------|-------------------------|--------------|
| Basic Materials        | 4.2%         | Canada                  | 20.1%        |
| Consumer Cyclical      | 8.6%         | United States           | 59.3%        |
| Financial Services     | 14.0%        | <b>Greater Europe</b>   | <b>12.0%</b> |
| Real Estate            | 2.9%         | Denmark                 | 0.7%         |
| <b>Sensitive</b>       | <b>54.7%</b> | France                  | 1.8%         |
| Communication Services | 7.4%         | Germany                 | 2.0%         |
| Energy                 | 8.1%         | Netherlands             | 1.2%         |
| Industrials            | 13.9%        | Switzerland             | 1.3%         |
| Technology             | 25.3%        | United Kingdom          | 2.4%         |
| <b>Defensive</b>       | <b>15.7%</b> | <b>Greater Asia</b>     | <b>8.0%</b>  |
| Consumer Defensive     | 5.2%         | Australia               | 0.5%         |
| Healthcare             | 8.4%         | Japan                   | 3.6%         |
| Utilities              | 2.0%         | <b>Emerging Markets</b> | <b>1.5%</b>  |

### Equity Geographic Allocation

### Trailing Returns

|           | Portfolio | Benchmark |      | Portfolio | Benchmark |
|-----------|-----------|-----------|------|-----------|-----------|
| 1 Month   | 0.9%      | 1.0%      | YTD  | 7.2%      | 6.1%      |
| 3 Months  | 7.1%      | 5.8%      | 2025 | 8.0%      | 9.7%      |
| 6 Months  | 7.2%      | 6.1%      | 2024 | 14.3%     | 11.6%     |
| 1 Year    | 12.6%     | 11.9%     | 2023 | 10.2%     | 10.2%     |
| 3 Years   | 11.6%     | 10.9%     | 2022 | -7.1%     | -8.9%     |
| 5 Years   | 7.3%      | 6.2%      | 2021 | 11.9%     | 5.9%      |
| 10 Years  | —         | 6.2%      | 2020 | 11.7%     | 8.9%      |
| Inception | 7.5%      | 5.9%      | 2019 | 12.6%     | 11.1%     |
|           |           |           | 2018 | -1.2%     | 0.1%      |
|           |           |           | 2017 | —         | 6.2%      |

### Calendar Year Returns

### Fixed Income Allocation

|                    |       | Fixed Income Statistics |      |
|--------------------|-------|-------------------------|------|
| Government         | 29.5% | Average Eff Duration    | —    |
| Municipal          | 0.0%  | Average Maturity        | —    |
| Corporate          | 58.0% | Average Coupon          | 4.3% |
| Securitized        | 7.0%  | Average Credit Quality  | AA   |
| Cash & Equivalents | 5.4%  |                         |      |

### Portfolio Risk & Return Statistics

|         | Std Dev | Upside Capture | Downside Capture | Max Drawdown |
|---------|---------|----------------|------------------|--------------|
| 1 Year  | 5.6%    | 103.2%         | 96.8%            | -2.7%        |
| 3 Years | 5.7%    | 105.4%         | 103.5%           | -3.7%        |
| 5 Years | 6.4%    | 101.9%         | 88.4%            | -10.4%       |

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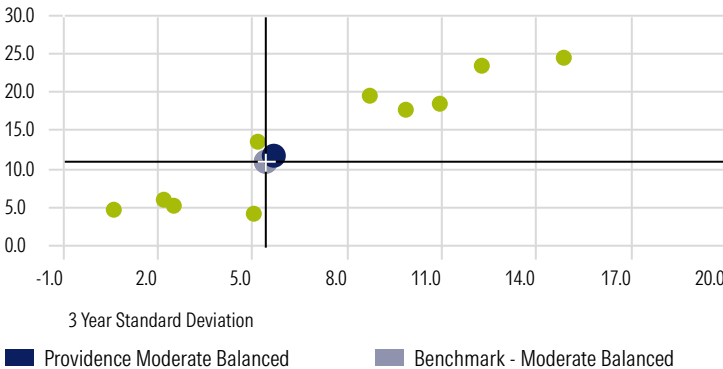
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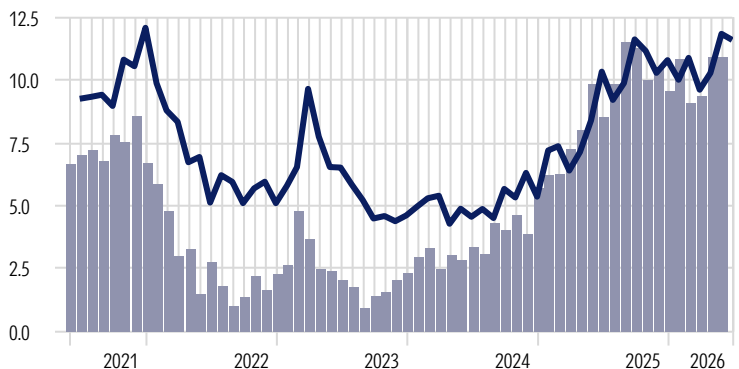
**Inception Date**  
4/10/2017

**Benchmark**  
Benchmark - Moderate Balanced

### 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)         | \$ 217,901 | \$ 279,728 | Canada                | 71.2%     | 96.7%     |
| <b>Valuation Multiples</b> |            |            | United States         | 19.4%     | 2.3%      |
| Price/Book                 | 3.5        | 3.9        | <b>Credit Quality</b> |           |           |
| Price/Cash Flow            | 15.2       | 17.3       | AAA                   | 24.2%     | 43.5%     |
| Price/Earnings             | 24.4       | 24.2       | AA                    | 14.5%     | 31.5%     |
| Price/Sales                | 2.6        | 3.0        | A                     | 16.2%     | 13.3%     |
| <b>Financial Ratios</b>    |            |            | BBB                   | 26.0%     | 10.6%     |
| Net Margin                 | 21.6%      | 23.0%      | BB                    | 3.0%      | 0.0%      |
| Return on Assets           | 13.0%      | 15.1%      | B                     | 3.4%      | 0.0%      |
| Return on Equity           | 27.4%      | 30.9%      | Below B               | 0.7%      | 0.0%      |
| ROIC                       | 22.2%      | 27.0%      | Not Rated             | 12.1%     | 1.1%      |

### 3 Year Risk & Return

|                    | Portfolio | Benchmark |
|--------------------|-----------|-----------|
| Standard Deviation | 5.7%      | 5.4%      |
| Loss Std Dev       | 3.0%      | 3.6%      |
| Sharpe Ratio       | 0.44      | 0.37      |
| Sortino Ratio      | 0.67      | 0.55      |
| Best Month         | 4.2%      | 4.6%      |
| Worst Month        | -2.7%     | -3.0%     |
| Max Drawdown       | -3.7%     | -3.0%     |

### 5 Year Risk & Return

|                    | Portfolio | Benchmark |
|--------------------|-----------|-----------|
| Standard Deviation | 6.4%      | 6.7%      |
| Loss Std Dev       | 3.2%      | 3.9%      |
| Sharpe Ratio       | 0.06      | -0.04     |
| Sortino Ratio      | 0.08      | -0.05     |
| Best Month         | 4.2%      | 4.6%      |
| Worst Month        | -3.6%     | -3.8%     |
| Max Drawdown       | -10.4%    | -12.3%    |

### Portfolio Holdings

| Name                                    | Weight | Risk Rating   | Morningstar Category                          | Mgmt Fee | MER   | Fund Yield |
|-----------------------------------------|--------|---------------|-----------------------------------------------|----------|-------|------------|
| TD US Index F                           | 17.6%  | Medium        | Canada Fund US Equity                         | 0.15%    | 0.17% | 0.71%      |
| Pender Corporate Bond Series F          | 12.0%  | Low to Medium | Canada Fund Multi-Sector Fixed Income         | 0.60%    | 1.03% | 4.55%      |
| Lysander-Canso Corporate Value Bond F   | 11.9%  | Low           | Canada Fund Global Corporate Fixed Income     | 0.75%    | 0.90% | 2.99%      |
| Fidelity Canadian S/T Cprt Bd ETF F     | 9.5%   | Low           | Canada Fund Canadian Short Term Fixed Income  | 0.50%    | 0.51% | 3.74%      |
| NCM Global Income Growth Class Series F | 9.5%   | Low to Medium | Canada Fund Global Equity Balanced            | 1.00%    | 1.37% | 2.89%      |
| AGF Global Select Series F              | 8.7%   | Medium        | Canada Fund Global Equity                     | 0.80%    | 1.01% | 0.00%      |
| Dynamic Ultra Short Term Bond Fund F    | 7.6%   | Low           | Canada Fund Canadian Short Term Fixed Income  | 0.25%    | 0.41% | 2.94%      |
| NCM Income Growth Class Series F        | 7.3%   | Medium        | Canada Fund Canadian Equity Balanced          | 1.00%    | 1.43% | 2.88%      |
| TD Canadian Bond Index - F              | 7.2%   | Low           | Canada Fund Canadian Fixed Income             | 0.15%    | 0.17% | 3.52%      |
| Dynamic Dividend Advantage F            | 3.5%   | Medium        | Canada Fund Canadian Dividend & Income Equity | 0.85%    | 1.04% | 4.02%      |
| Brandes International Equity F          | 2.0%   | Medium        | Canada Fund International Equity              | 0.80%    | 1.16% | 1.06%      |
| Fidelity International Hi Div Idx ETF F | 1.9%   | Medium        | Canada Fund International Equity              | 0.45%    | 0.74% | 3.82%      |

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# Providence Moderate Balanced

## Portfolio MPT Statistics

|          | Std Dev | Alpha | Beta | R2    | Information Ratio | Tracking Error | Positive Months | Neegative Months |
|----------|---------|-------|------|-------|-------------------|----------------|-----------------|------------------|
| 1 Year   | 5.6%    | 0.62  | 0.99 | 97.33 | 0.46              | 1.42           | 10              | 2                |
| 3 Years  | 5.7%    | 0.71  | 0.98 | 95.82 | 0.36              | 1.88           | 27              | 9                |
| 5 Years  | 6.4%    | 1.02  | 0.96 | 96.31 | 0.55              | 2.02           | 40              | 20               |
| 10 Years | —       | —     | —    | —     | —                 | —              | —               | —                |

## Portfolio Composition

|                                         | Weight       | YTD         | 1 Year       | 3 Years      | 5 Years     | 10 Years | Since Inception | Inception Date   |
|-----------------------------------------|--------------|-------------|--------------|--------------|-------------|----------|-----------------|------------------|
| <b>Providence Moderate Balanced</b>     |              | <b>7.2%</b> | <b>12.6%</b> | <b>11.6%</b> | <b>7.3%</b> | <b>—</b> | <b>7.5%</b>     | <b>4/10/2017</b> |
| TD US Index F                           | <b>17.6%</b> | 14.0%       | 27.2%        | 23.6%        | 15.8%       | 16.0%    | 7.7%            | 11/1/2000        |
| Pender Corporate Bond Series F          | <b>12.0%</b> | 5.0%        | 18.8%        | 13.6%        | 7.9%        | 8.6%     | 7.3%            | 6/30/2014        |
| Lysander-Canso Corporate Value Bond F   | <b>11.9%</b> | 1.2%        | 2.7%         | 5.3%         | 3.4%        | 6.0%     | 6.3%            | 12/23/2011       |
| Fidelity Canadian S/T Cprt Bd ETF F     | <b>9.5%</b>  | 1.7%        | 3.8%         | 6.0%         | 2.9%        | —        | 2.9%            | 9/25/2019        |
| NCM Global Income Growth Class Series F | <b>9.5%</b>  | 15.3%       | 22.9%        | 17.7%        | 11.4%       | 10.8%    | 10.3%           | 5/31/2011        |
| AGF Global Select Series F              | <b>8.7%</b>  | 13.5%       | 19.4%        | 24.4%        | 14.1%       | 18.2%    | 7.3%            | 4/27/2000        |
| Dynamic Ultra Short Term Bond Fund F    | <b>7.6%</b>  | 1.5%        | 3.3%         | 4.6%         | 3.6%        | 2.7%     | 2.4%            | 9/6/2013         |
| NCM Income Growth Class Series F        | <b>7.3%</b>  | 12.4%       | 29.3%        | 19.6%        | 11.7%       | 10.8%    | 10.0%           | 12/30/2005       |
| TD Canadian Bond Index - F              | <b>7.2%</b>  | 2.1%        | 3.1%         | 4.1%         | 0.6%        | 1.2%     | 3.8%            | 11/1/2000        |
| Dynamic Dividend Advantage F            | <b>3.5%</b>  | 12.7%       | 30.5%        | 18.5%        | 13.2%       | 10.9%    | 8.5%            | 3/4/2002         |
| Brandes International Equity F          | <b>2.0%</b>  | 10.4%       | 26.0%        | 23.2%        | 15.8%       | 11.8%    | 7.0%            | 7/2/2002         |
| Fidelity International Hi Div Idx ETF F | <b>1.9%</b>  | 10.0%       | 24.9%        | 20.0%        | 13.9%       | —        | 8.6%            | 9/18/2018        |

## Benchmark Composition

|                                      | Weight       | YTD        | 1 Year      | 3 Years     | 5 Years    | 10 Years   | Since Inception | Inception Date    |
|--------------------------------------|--------------|------------|-------------|-------------|------------|------------|-----------------|-------------------|
| <b>Benchmark - Moderate Balanced</b> |              | <b>6.1</b> | <b>11.9</b> | <b>10.9</b> | <b>6.2</b> | <b>6.2</b> | <b>6.6</b>      | <b>12/31/2011</b> |
| FTSE Canada Universe Bond            | <b>37.5%</b> | 2.2%       | 3.5%        | 4.4%        | 0.8%       | 1.7%       | 6.4%            | 12/31/1985        |
| FTSE Canada ST Bond                  | <b>25.0%</b> | 1.4%       | 3.1%        | 5.0%        | 2.3%       | 2.1%       | 6.6%            | 12/31/1979        |
| Morningstar DM xNA NR CAD            | <b>15.0%</b> | 12.7%      | 24.8%       | 19.1%       | 11.5%      | 10.8%      | 5.9%            | 5/1/2015          |
| S&P 500 TR CAD                       | <b>15.0%</b> | 14.1%      | 27.2%       | 23.4%       | 16.5%      | 16.6%      | 9.6%            | 1/31/2002         |
| S&P/TSX Composite TR                 | <b>7.5%</b>  | 11.2%      | 32.9%       | 23.5%       | 14.9%      | 12.9%      | 9.5%            | 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 Moderate Balanced



## Consolidated Holdings

Calculation Benchmark: iShares MSCI World ETF Portfolio Date: 6/30/2026 Top 10 holdings: 10.42% Other: 89.58%

|                                                         | Portfolio Weight | Ticker       | Country    | Sector                        | Portfolio Date | Benchmark Weight |
|---------------------------------------------------------|------------------|--------------|------------|-------------------------------|----------------|------------------|
| <b>NVIDIA Corp</b>                                      | <b>1.74%</b>     | <b>NVDA</b>  | <b>USA</b> | <b>Technology</b>             | —              | <b>5.17%</b>     |
| TD US Index F                                           | 0.76%            | —            | —          | —                             | 12/31/2025     | —                |
| TD U.S. Equity Index ETF                                | 0.52%            | TPU          | CAN        | —                             | 6/30/2026      | —                |
| AGF Global Select Series F                              | 0.46%            | —            | —          | —                             | 5/31/2026      | —                |
| <b>Microsoft Corp</b>                                   | <b>1.18%</b>     | <b>MSFT</b>  | <b>USA</b> | <b>Technology</b>             | —              | <b>2.95%</b>     |
| TD US Index F                                           | 0.62%            | —            | —          | —                             | 12/31/2025     | —                |
| TD U.S. Equity Index ETF                                | 0.30%            | TPU          | CAN        | —                             | 6/30/2026      | —                |
| NCM Global Income Growth Class Series F                 | 0.18%            | —            | —          | —                             | 5/31/2026      | —                |
| Dynamic Dividend Advantage F                            | 0.08%            | —            | —          | —                             | 3/31/2026      | —                |
| <b>Alphabet Inc Class A</b>                             | <b>1.16%</b>     | <b>GOOGL</b> | <b>USA</b> | <b>Communication Services</b> | —              | <b>2.33%</b>     |
| AGF Global Select Series F                              | 0.33%            | —            | —          | —                             | 5/31/2026      | —                |
| TD US Index F                                           | 0.32%            | —            | —          | —                             | 12/31/2025     | —                |
| NCM Global Income Growth Class Series F                 | 0.28%            | —            | —          | —                             | 5/31/2026      | —                |
| TD U.S. Equity Index ETF                                | 0.23%            | TPU          | CAN        | —                             | 6/30/2026      | —                |
| <b>Apple Inc</b>                                        | <b>1.15%</b>     | <b>AAPL</b>  | <b>USA</b> | <b>Technology</b>             | —              | <b>4.76%</b>     |
| TD US Index F                                           | 0.69%            | —            | —          | —                             | 12/31/2025     | —                |
| TD U.S. Equity Index ETF                                | 0.46%            | TPU          | CAN        | —                             | 6/30/2026      | —                |
| <b>Amazon.com Inc</b>                                   | <b>1.07%</b>     | <b>AMZN</b>  | <b>USA</b> | <b>Consumer Cyclical</b>      | —              | <b>2.58%</b>     |
| AGF Global Select Series F                              | 0.43%            | —            | —          | —                             | 5/31/2026      | —                |
| TD US Index F                                           | 0.38%            | —            | —          | —                             | 12/31/2025     | —                |
| TD U.S. Equity Index ETF                                | 0.26%            | TPU          | CAN        | —                             | 6/30/2026      | —                |
| Dynamic Dividend Advantage F                            | 0.00%            | —            | —          | —                             | 3/31/2026      | —                |
| <b>Broadcom Inc</b>                                     | <b>0.97%</b>     | <b>AVGO</b>  | <b>USA</b> | <b>Technology</b>             | —              | <b>1.90%</b>     |
| NCM Global Income Growth Class Series F                 | 0.33%            | —            | —          | —                             | 5/31/2026      | —                |
| TD US Index F                                           | 0.28%            | —            | —          | —                             | 12/31/2025     | —                |
| TD U.S. Equity Index ETF                                | 0.20%            | TPU          | CAN        | —                             | 6/30/2026      | —                |
| AGF Global Select Series F                              | 0.16%            | —            | —          | —                             | 5/31/2026      | —                |
| <b>Canada (Government of) 3.25%</b>                     | <b>0.89%</b>     | —            | <b>CAN</b> | —                             | —              | —                |
| Lysander-Canso Corporate Value Bond F                   | 0.80%            | —            | —          | —                             | 6/30/2026      | —                |
| TD Canadian Aggregate Bond Index ETF                    | 0.09%            | TDB          | CAN        | —                             | 6/30/2026      | —                |
| <b>Canada (Government of) 3%</b>                        | <b>0.85%</b>     | —            | <b>CAN</b> | —                             | —              | —                |
| Lysander-Canso Corporate Value Bond F                   | 0.78%            | —            | —          | —                             | 6/30/2026      | —                |
| TD Canadian Aggregate Bond Index ETF                    | 0.07%            | TDB          | CAN        | —                             | 6/30/2026      | —                |
| <b>Eli Lilly and Co</b>                                 | <b>0.71%</b>     | <b>LLY</b>   | <b>USA</b> | <b>Healthcare</b>             | —              | <b>1.08%</b>     |
| NCM Global Income Growth Class Series F                 | 0.24%            | —            | —          | —                             | 5/31/2026      | —                |
| AGF Global Select Series F                              | 0.20%            | —            | —          | —                             | 5/31/2026      | —                |
| TD US Index F                                           | 0.16%            | —            | —          | —                             | 12/31/2025     | —                |
| TD U.S. Equity Index ETF                                | 0.11%            | TPU          | CAN        | —                             | 6/30/2026      | —                |
| <b>B02303378 Irs Cad R V 06mc, 302303378_flo Ccpois</b> | <b>0.69%</b>     | —            | —          | —                             | —              | —                |
| Dynamic Ultra Short Term Bond Fund F                    | 0.69%            | —            | —          | —                             | 3/31/2026      | —                |