



Prime⁺ Managed Solutions Quarterly KYP Update March 31, 2024

Defining Agora's Managed Solutions

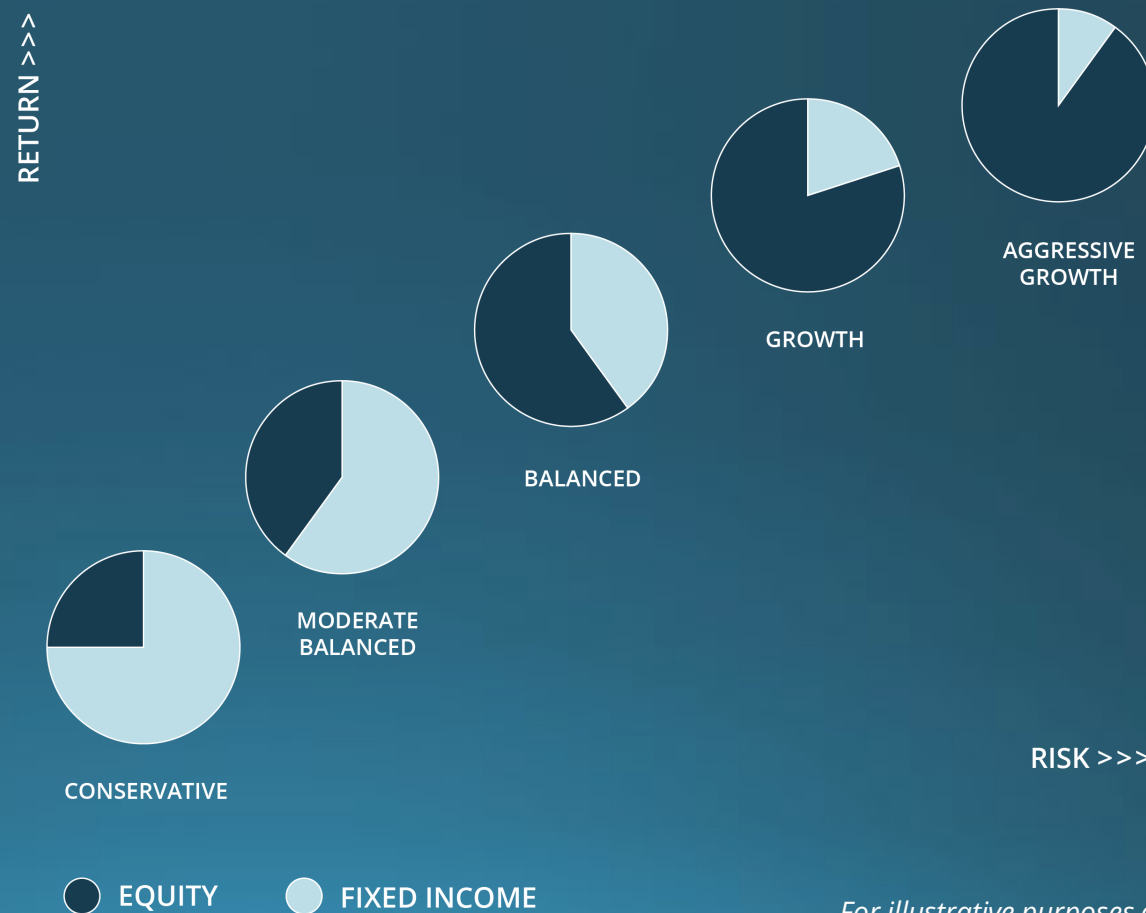
Agora's Managed Solutions are carefully constructed by independent portfolio consultants (licensed Portfolio Managers) using award winning funds selected from Canada's leading fund companies - providing optimum exposure to markets, sectors, and asset classes.

The selection and weighting of funds are calibrated to align with individual investor risk tolerance and monitored by the portfolio consultant to ensure they consistently meet client objectives across all risk profiles and continue to meet KYC requirements.

Unlike many investment models, the product provides clients with direct ownership of underlying funds, identifying each fund holding individually on statements.

A full suite of options available for every risk profile

- ◆ Manage risk with the built-in, regulator approved Risk Profile Questionnaire. This tool helps assess each client and plan's risk profile, driving your recommendation of the most suitable solution.





Agora Prime+ Managed Solutions

The Selection

TEMPO

- ◆ Low-cost market return solutions
 - ◆ Active
 - ◆ Passive
 - ◆ Access

PROVIDENCE

- ◆ Slightly higher exposure to U.S. equities, plus expanded fund selection

VELOCITY

- ◆ Low-cost, passively managed with slightly higher exposure to U.S. equities

INDEPENDENT

- ◆ Actively managed with the opportunity to outperform market indices

RESPONSIBLE INVESTMENT

- ◆ For investors seeking to make a difference through their investments

Agora Prime+ Managed Solutions

The Discipline

4Cs OF MODEL DESIGN

- ◆ Construction: the due diligence undertaken by independent portfolio consultants to select and deploy investments to provide optimum exposure to markets, sectors and asset classes.
- ◆ Composition: the weighting of each investment within the model.
- ◆ Concentration: the diversification achieved by the number of investments in each model. Each of these models is focused on risk management, which is primarily achieved through effective, but not over, diversification.
- ◆ Cost: the analysis and contribution of models designed to be priced competitively.



Agora Prime+ Managed Solutions

The Process

- ◆ Once each model is created, a rigorous ongoing oversight process is conducted by independent professional portfolio consultants, ensuring that each investment continues to perform and contribute to the model as designed.
- ◆ The percentage weighting of each holding in the model is continually reviewed.
- ◆ To ensure the proper fit for specific client objectives, each model within the suite offers five risk tolerance solutions ranging from Conservative to Aggressive Growth, in line with the risk profile questionnaire.



Agora Prime+ Managed Solutions

The Benefits

- ◆ Alignment: Automated rebalancing of the Prime+ series ensures that target weightings always remain aligned with the client's risk questionnaire.
- ◆ Professional Oversight: Experienced independent portfolio consultants provide the due diligence behind the models.
- ◆ Transparent: Unlike many investment models, Prime+ provides clients with direct ownership of underlying funds, identifying them individually on statements.
- ◆ Efficient: One-click purchasing power
Automated rebalancing
One account to manage



Tempo ♦ Providence ♦ Velocity



Keith Leslie, CFA
Portfolio Manager
NCM Asset Management Ltd.



A graduate of Western University, Keith Leslie has been with NCM Asset Management for over 20 years. As an early adopter of factor-based investing, Keith created the quantitative analysis team at Bisset Asset Management.

At NCM Asset Management he uses statistical techniques, evaluation tools and modeling to make investment decisions. He studies Canadian equities from both a long and short-term perspective to find unique opportunities to generate returns for the funds he is involved in.

PHILOSOPHY

Keith has a passion for analyzing company data to find undervalued companies before the market realizes their value. He measures any factor that can be measured numerically – some say "torture the data until it confesses." His favourite advice is from Benjamin Graham 'The essence of portfolio management is the management of risks, not the management of returns.'

PROCESS

His first step in the portfolio construction process is getting the asset mix right – equity versus fixed income and active versus passive. Keith tends to invest passively in the US market given the challenge of outperforming such an efficient market.

Why the Different Models?

- The three Tempo models were created two years before the Providence and Velocity models, so they have a longer track record of live performance
- Over time, new funds pass our stringent criteria, so we have more options for inclusion with the more recent model portfolios
- Correlations and performance change over time which may necessitate model changes or result in better fits for newly created model portfolios
- The Tempo models were revamped in February of 2024
- All models have five risk levels: conservative, moderate balanced, balanced, growth, and aggressive growth
- Slightly more than 75% of the current assets are in the Balanced or Growth models



Independent Series



Dave Paterson, CFA
Portfolio Manager
Empire Life Investments Inc.

Dave Paterson has worked in investment management for over 25 years. A graduate from the University of Windsor, with a CFA designation, Dave specializes in investment fund research, performing ongoing analysis on thousands of mutual funds and exchange traded funds. He focuses on portfolios and a fund-of-funds portfolio program for third party dealers.

Dave joined Empire Life in 2019 where he is responsible for the management of Empire Life Multi-Strategy GIFs, a suite of segregated funds which provide exposure to exchange traded funds (ETFs) and actively managed investments from third party managers.

PHILOSOPHY

In constructing portfolios, Dave uses a multi-step process that blends quantitative and qualitative analysis at each step. This disciplined approach includes setting expected risk-reward metrics, running a portfolio optimization model with regular monitoring.

PROCESS

Dave has developed his own screening and optimization tool, drawing on data from Morningstar Direct, Bloomberg and risk models. He maintains regular contact with each investment manager, conducting back testing and stress testing to assess performance depending on long term market conditions with a focus on shorter term volatility. Sector allocation is not defined but rather assigned based on the outcome of each of these steps.



Independent Series

The Independent series was designed to help reduce risk and may provide more consistent returns by investing in multiple investment styles while applying tactical management to benefit from market opportunities.

These investment portfolios are designed for investors seeking returns with a view to managing risk and volatility. For investors focused on optimal performance and value versus price alone, the Independent series provide an ideal mix of active management, consistent performance and risk mitigation.

Responsible Investment Series

The Agora Responsible Investment Series is currently under review. RGP Investments will be taking over management of the series and their first task will be to complete a full analysis of the funds, weightings and performance of the current portfolio. Working with RGP, Agora is aiming to re-align the Responsible Investment Series during the month of June. We suggest that until that re-alignment is in place, the series should not be recommended to any new investors.

About RGP Investments

Responsible Investing (ESG) is at the heart of RGP's corporate priorities and investment philosophy, having established strategic partnerships to position their firm as a leader in the area of Responsible Investing. **RGP Investments** is a United Nations Principles for Responsible Investment (PRI) signatory and member of the Responsible Investment Association (RIA).



Prime+ Fund Partners

- ◆ Exceptional performance rating
- ◆ Award winning
- ◆ Broadly diversified

Tempo Active Weightings

.82% portfolio fee
Account size under \$250,000

ASSET CLASS		CONSERVATIVE	MODERATE BALANCED	BALANCED	GROWTH	AGGRESSIVE GROWTH
CASH		1.5%	1.5%	1.5%	1.5%	1.5%
FIXED INCOME	Lysander-Canso Corporate Value Bond (L)	15%	15%	12.5%	7%	-
	Lysander-Canso Short Term & Floating Rate (L)	21%	17.5%	12.5%	4.5%	-
	Pender Corporate Bond (L)	10%	10%	10%	-	-
	TD Short Term Bond (L)	25%	10%	-	-	-
CANADIAN EQUITY	BMO Canadian Stock Selection (M)	2.5%	5%	7%	7%	7%
	NCM Income Growth (M)	5%	7%	10%	10%	15%
US EQUITY	TD NASDAQ Index (M-H)	-	2.5%	5%	10%	12.5%
	TD U.S. Index (M)	5%	6.5%	11%	15%	19%
GLOBAL EQUITY	AGF Global Select (M)	5%	10%	10%	18%	17.5%
	Canoe Defensive International Equity (L)	2.5%	5%	5.5%	9%	10%
	NCM Global Income Growth (L-M)	7.5%	10%	15%	18%	17.5%

CONSERVATIVE MODEL			
Tempo Active		*Portfolio Fee	0.82%
AGF Global Yield Class Series F	AGF5029	MER	1.02%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.25%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.92%
MODERATE BALANCED MODEL			
Tempo Active		*Portfolio Fee	0.82%
AGF Elements Conservative Portfolio Series F	AGF384	MER	1.11%
CI Select 70i/30e Managed Portfolio Corporate Class Series F	CIG4242	MER	1.24%
Franklin Quotential Balanced Income Portfolio Series F	TML670	MER	0.89%
Symmetry Conservative Portfolio Series F	MFC2914	MER	0.90%
BALANCED MODEL			
Tempo Active		*Portfolio Fee	0.82%
AGF Elements Balanced Portfolio Series F	AGF480	MER	1.11%
CI Select 50i/50e Managed Portfolio Corporate Class Series F	CIG4244	MER	1.24%
Franklin Quotential Balanced Growth Portfolio Series F	TML671	MER	0.94%
Symmetry Balanced Portfolio Series F	MFC2907	MER	0.95%
GROWTH MODEL			
Tempo Active		*Portfolio Fee	0.82%
AGF Elements Growth Portfolio Series F	AGF459	MER	1.14%
CI Select 20i/80e Managed Portfolio Corporate Class Series F	CIG 4247	MER	1.34%
Franklin Quotential Growth Portfolio Series F	TML672	MER	0.95%
Symmetry Growth Portfolio Series F	MFC2893	MER	1.00%
AGGRESSIVE GROWTH MODEL			
Tempo Active		*Portfolio Fee	0.82%
AGF Elements Global Portfolio Series F	AGF400	MER	1.32%
CI Select 100e Managed Portfolio Corporate Class Series F	CIG4248	MER	1.42%
Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.05%
Symmetry Equity Portfolio Series F	MFC8669	MER	1.06%

Tempo Active Peer Pricing Comparisons Account size under \$250,000

No annual account fee

No account trading or
rebalancing fees

No transfer out fee

Tempo Passive Weightings

.67% portfolio fee
Account size under \$250,000

ASSET CLASS		CONSERVATIVE	MODERATE BALANCED	BALANCED	GROWTH	AGGRESSIVE GROWTH
CASH		1.5%	1.5%	1.5%	1.5%	1.5%
FIXED INCOME	Lysander-Canso Corporate Value Bond (L)	5%	5%	10%	5%	-
	Lysander-Canso Short Term & Floating Rate (L)	5%	5%	-	-	-
	TD Short Term Bond (L)	27%	12.5%	7.5%	-	-
CANADIAN EQUITY	NCM Income Growth (M)	5%	5%	5%	7.5%	7.5%
	TD Canadian Bond Index (L)	35%	30%	20%	9%	-
	TD Canadian Index (M)	3%	7%	12.5%	12%	15%
US EQUITY	TD NASDAQ Index (M-H)	-	2.5%	5%	10%	12.5%
	TD U.S. Index (M)	8.5%	15%	18.5%	30%	36%
GLOBAL EQUITY	NCM Global Income Growth (L-M)	5%	5%	5%	7.5%	7.5%
	TD International Index (M)	5%	11.5%	15%	17.5%	20%

CONSERVATIVE MODEL			
Tempo Passive		*Portfolio Fee	0.67%
AGF Global Yield Class Series F	AGF5029	MER	1.02%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.25%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.92%
MODERATE BALANCED MODEL			
Tempo Passive		*Portfolio Fee	0.67%
AGF Elements Conservative Portfolio Series F	AGF384	MER	1.11%
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BALANCED MODEL			
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GROWTH MODEL			
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Symmetry Growth Portfolio Series F	MFC2893	MER	1.00%
AGGRESSIVE GROWTH MODEL			
Tempo Passive		*Portfolio Fee	0.67%
AGF Elements Global Portfolio Series F	AGF400	MER	1.32%
CI Select 100e Managed Portfolio Corporate Class Series F	CIG4248	MER	1.42%
Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.05%
Symmetry Equity Portfolio Series F	MFC8669	MER	1.06%

Tempo Passive Peer Pricing Comparisons

Account size under
\$250,000

No annual account fee

No account trading or
rebalancing fees

No transfer out fee

Tempo Access Weightings

.55% portfolio fee
Account size under \$250,000

ASSET CLASS		CONSERVATIVE	MODERATE BALANCED	BALANCED	GROWTH	AGGRESSIVE GROWTH
CASH		1.5%	1.5%	1.5%	1.5%	1.5%
FIXED INCOME	Franklin Bissett Corporate Bond (L)	20%	10%	5%	-	-
	Lysander-Canso Short Term & Floating Rate (L)	12.5%	10%	7.5%	-	-
CANADIAN EQUITY	BMO Canadian Stock Selection (L)	6%	11%	15%	16%	18%
	TD Canadian Bond Index (L)	40%	32.5%	25%	14%	-
US EQUITY	TD NASDAQ Index (M)	-	2.5%	5%	10%	12.5%
	TD U.S. Index (M-H)	11%	17.5%	21%	34%	38%
GLOBAL EQUITY	NCM Core International (M)	4%	7.5%	10%	12%	15%
	NCM Growth and Income Portfolio (M)	5%	7.5%	10%	12.5%	15%

CONSERVATIVE MODEL			
Tempo Access		*Portfolio Fee	0.55%
AGF Global Yield Class Series F	AGF5029	MER	1.02%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.25%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.92%
MODERATE BALANCED MODEL			
Tempo Access		*Portfolio Fee	0.55%
AGF Elements Conservative Portfolio Series F	AGF384	MER	1.11%
CI Select 70i/30e Managed Portfolio Corporate Class Series F	CIG4242	MER	1.24%
Franklin Quotential Balanced Income Portfolio Series F	TML670	MER	0.89%
Symmetry Conservative Portfolio Series F	MFC2914	MER	0.90%
BALANCED MODEL			
Tempo Access		*Portfolio Fee	0.55%
AGF Elements Balanced Portfolio Series F	AGF480	MER	1.11%
CI Select 50i/50e Managed Portfolio Corporate Class Series F	CIG4244	MER	1.24%
Franklin Quotential Balanced Growth Portfolio Series F	TML671	MER	0.94%
Symmetry Balanced Portfolio Series F	MFC2907	MER	0.95%
GROWTH MODEL			
Tempo Access		*Portfolio Fee	0.55%
AGF Elements Growth Portfolio Series F	AGF459	MER	1.14%
CI Select 20i/80e Managed Portfolio Corporate Class Series F	CIG 4247	MER	1.34%
Franklin Quotential Growth Portfolio Series F	TML672	MER	0.95%
Symmetry Growth Portfolio Series F	MFC2893	MER	1.00%
AGGRESSIVE GROWTH MODEL			
Tempo Access		*Portfolio Fee	0.55%
AGF Elements Global Portfolio Series F	AGF400	MER	1.32%
CI Select 100e Managed Portfolio Corporate Class Series F	CIG4248	MER	1.42%
Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.05%
Symmetry Equity Portfolio Series F	MFC8669	MER	1.06%

Tempo Access Peer Pricing Comparisons Account size under \$250,000

No annual account fee

No account trading or
rebalancing fees

No transfer out fee

Providence weightings

.84% portfolio fee

ASSET CLASS		CONSERVATIVE	MODERATE BALANCED	BALANCED	GROWTH	AGGRESSIVE GROWTH
CASH		1.5%	1.5%	1.5%	1.5%	1.5%
FIXED INCOME	Dynamic Investment Grade Floating Rate (L)	15%	11.5%	7.0%	-	-
	Lysander-Canso Corporate Value Bond (L)	15%	10%	5%	-	-
	Lysander-Canso Short Term & Floating Rate (L)	17%	12.5%	10%	2.5%	-
	TD Canadian Bond Index (L)	25%	17.5%	14%	5%	-
CANADIAN EQUITY	Dynamic Canadian Dividend Fund (L-M)	2%	4%	6%	6%	6%
	NCM Income Growth (M)	5%	7.5%	7.5%	12.5%	15%
US EQUITY	AGF American Growth (M)	-	-	2.5%	5%	6%
	TD NASDAQ Index (M-H)	-	-	-	4%	6.5%
	TD U.S. Index (M)	5%	8%	9.5%	17.5%	17.5%
	TD U.S. Quantitative Equity (M)	2%	4%	5%	7.5%	7.5%
GLOBAL EQUITY	AGF Global Select (M)	5%	7.5%	10%	12.5%	12.5%
	Canoe Defensive International Equity (L-M)	-	3%	4%	8%	7%
	NCM Global Income Growth (L-M)	5%	10%	15%	15%	17.5%
ALTERNATIVES	Dynamic Global Real Estate (M)	2.5%	3%	3%	3%	3%

CONSERVATIVE MODEL			
Providence		*Portfolio Fee	0.84%
AGF Global Yield Class Series F	AGF5029	MER	1.02%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.25%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.92%
MODERATE BALANCED MODEL			
Providence		*Portfolio Fee	0.84%
AGF Elements Conservative Portfolio Series F	AGF384	MER	1.11%
CI Select 70i/30e Managed Portfolio Corporate Class Series F	CIG4242	MER	1.24%
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BALANCED MODEL			
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Providence		*Portfolio Fee	0.84%
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Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.05%
Symmetry Equity Portfolio Series F	MFC8669	MER	1.06%

Providence Peer Pricing Comparisons Account size under \$250,000

No annual account fee

No account trading or
rebalancing fees

No transfer out fee

Velocity weightings

.69% portfolio fee

ASSET CLASS		CONSERVATIVE	MODERATE BALANCED	BALANCED	GROWTH	AGGRESSIVE GROWTH
CASH		1.5%	1.5%	1.5%	1.5%	1.5%
FIXED INCOME	Dynamic Investment Grade Floating Rate (L)	22%	15%	10%	2.5%	-
	TD Canadian Bond Index (L)	30%	21.5%	15.5%	5%	-
	TD Short Term Bond (L)	20%	15%	10%	-	-
CANADIAN EQUITY	NCM Income Growth (M)	5%	8%	10%	12.5%	15%
	TD Canadian Index (M)	3%	5%	5.5%	8%	8%
US EQUITY	TD U.S. Index (M)	11.5%	15%	20.5%	31%	33.5%
	TD Nasdaq Index (M/H)	-	3.5%	5%	12.5%	15%
GLOBAL EQUITY	NCM Global Income Growth (L/M)	5%	10%	15%	15%	16%
	TD International Index (M)	2%	5.5%	7%	12%	11%

CONSERVATIVE MODEL			
Velocity		*Portfolio Fee	0.69%
AGF Global Yield Class Series F	AGF5029	MER	1.02%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.25%
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Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.92%
MODERATE BALANCED MODEL			
Velocity		*Portfolio Fee	0.69%
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Symmetry Equity Portfolio Series F	MFC8669	MER	1.06%

Velocity Peer Pricing Comparisons

Account size under
\$250,000

No annual account fee

No account trading or
rebalancing fees

No transfer out fee

Independent Weightings

Simplified pricing structure
under consideration

ASSET CLASS	Portfolio Fee					
	\$0 - \$250,000	.88 %	.99%	1.04%	1.13%	1.20%
		CONSERVATIVE	MODERATE BALANCED	BALANCED	GROWTH	AGGRESSIVE GROWTH
CASH		2.5%	2.5%	2.5%	2.5%	2.5%
FIXED INCOME	Beutel Goodman Income (L)	27.5%	25%	27.5%	17.5%	-
	Beutel Goodman Core Plus Bond (L)	20%	15%	10%	-	-
	TD Short Term Bond (L)	20%	7.5%	-	-	-
CANADIAN EQUITY	Franklin Bissett Canadian Equity (M)	5%	7.5%	7.5%	10%	20%
	Canoe Canadian Small-Mid Cap Portfolio Class (M)	-	-	-	-	5%
US EQUITY	Beutel Goodman American Equity (M)	5%	10%	15%	20%	25%
GLOBAL EQUITY	Canoe Global Equity (M)	15%	20%	22.5%	25%	25%
	Capital Group Global Equity (M)	5%	12.5%	15%	25%	22.5%

CONSERVATIVE MODEL			
Independent		*Portfolio Fee	0.88%
AGF Global Yield Class Series F	AGF5029	MER	1.02%
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MODERATE BALANCED MODEL			
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BALANCED MODEL			
Independent		*Portfolio Fee	1.04%
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AGGRESSIVE GROWTH MODEL			
Independent		*Portfolio Fee	1.20%
AGF Elements Global Portfolio Series F	AGF400	MER	1.32%
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Independent Peer Pricing Comparisons Account size under \$250,000

No annual account fee

No account trading or
rebalancing fees

No transfer out fee

