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Powering Human Advice

Prime+ Managed Models Quarterly KYP Update September 30, 2026

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Defining Agora's Managed Models

Agora's Managed Models 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

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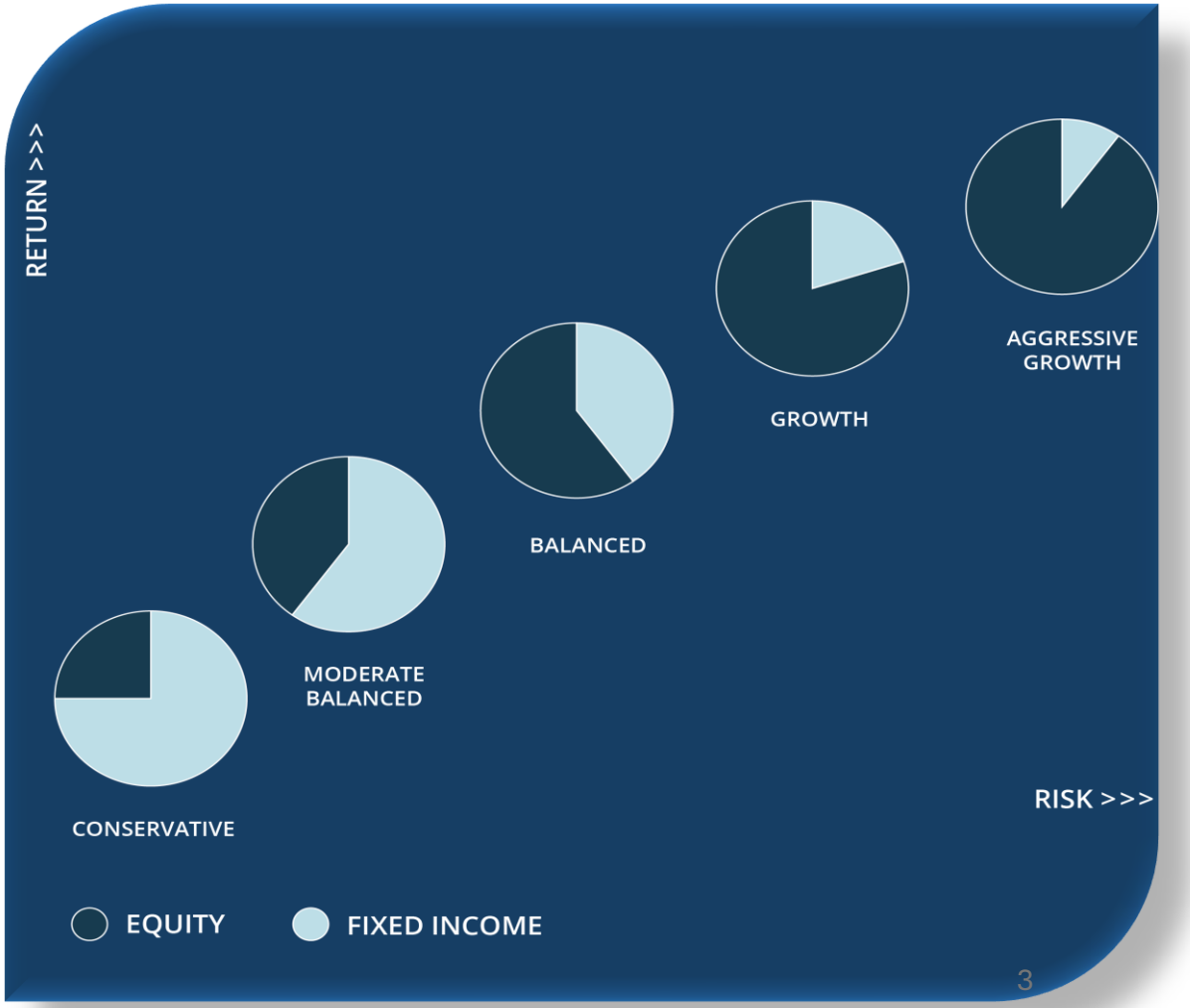
- Manage risk with the built-in, regulator approved Risk Profile Questionnaire. This tool helps assess each client and plan's risk profile, driving your recommendation of the most suitable solution.



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Agora Prime+ Managed Models

The Selection

TEMPO

- Range of options at competitive price points

  Active: Higher exposure to Global equities

  Passive: Higher exposure to Canadian equities

  Access: Entry level, low-cost market return solution

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

PERFORMANCE

♦ Higher exposure to actively managed U.S. equities.

INDEPENDENT

- Actively managed with the opportunity to outperform market indices

ESG

♦ For investors seeking to make a difference through their investments

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Agora Prime+ Managed Models

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.

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Agora Prime+ Managed Models

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.

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Agora Prime+ Managed Models

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

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Tempo ♦ Providence ♦ Velocity ♦ Performance

NCM Asset Management Limited

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.

March 2026 Updates

Tempo • Velocity • Performance • Providence

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After a thorough review, the third-party independent portfolio consultant identified adjustments to keep the model portfolios aligned, diversified, and positioned for stronger long-term results. Their review identified areas where high correlations and overlapping holdings, especially within fixed income, were limiting true diversification, prompting the replacement of several funds with options that offer stronger long-term consistency, better risk-adjusted performance, and lower overlap.

This process also standardized asset-mix targets across each series and harmonized equity exposures to reduce single-fund reliance and improve efficiency, including shifting certain U.S. allocations to lower-cost index strategies. While they remain confident in the overall framework, these periodic updates help ensure the portfolios stay current, resilient, and better equipped to deliver consistent outcomes across market environments.

Empire Life

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.

March 2026 Updates
Independent Series

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The updates to the Independent Series Model Portfolios were made to strengthen portfolio construction after a period of equity-driven underperformance. The independent portfolio consultant's review highlighted that the models had become overly reliant on a small number of managers and investment styles, which challenged results when those styles fell out of favour.

The revised lineup introduced a broader mix of strategies, both active and passive, across equities and fixed income to reduce manager concentration, enhance diversification, and improve alignment with each model's benchmark. These changes are designed to support more consistent long-term outcomes, improve return potential, and reinforce the overall risk-reward profile of the portfolios.

ESG Series

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RGP INVESTMENTS™

Antoine Giasson-Jean serves as Portfolio Manager and Chief Investment Officer at RGP Investments, where he leverages deep expertise in portfolio management and strategic analysis. He holds a Bachelor's degree in Business Administration (B.B.A.) from Université Laval and quickly distinguished himself through his rigor, vision, and disciplined investment approach focused on long-term value creation

In 2016, Antoine became a CFA charterholder, marking a key milestone in his professional journey. Committed to continuously refining his skills and strengthening his mastery of industry best practices, he earned the CFA Institute's CIPM certification in 2019, further enhancing his expertise in performance measurement and attribution. He also completed the CFA Institute's ESG certification in 2022, reflecting his commitment to integrating environmental, social, and governance considerations in a structured way within the investment process.

In 2023, Antoine obtained the CAIA designation, demonstrating his drive to broaden his perspective and innovate in an ever-evolving investment landscape, particularly with respect to alternative strategies. He also completed the Financial Modeling and Valuation Analyst (FMVA) certification in 2024, strengthening his ability to conduct in-depth company analysis using advanced modeling and valuation tools.

Finally, in 2025, Antoine earned the Financial Data Professional (FDP) designation, confirming his expertise at the intersection of finance, data, and analytics. This unique combination of skills reinforces his leadership role at RGP Investments and supports his ability to develop modern, informed investment strategies aligned with today's market realities

ESG Series

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Focuses on ‘Environmental, Social, and Governance’ considerations while providing a well-constructed approach to delivering consistent portfolio returns.

The development and monitoring of the series is overseen by RGP Investments, an innovative Quebec-based investment management firm. Responsible Investing (ESG) is at the heart of RGP’s corporate priorities and investment philosophy. Considering the impact of investments on our society and the environment is no longer an option, but rather a necessity. Our goal, in collaborating with RGP, is to leverage their strengths to maximize portfolio performance, the impact of each invested dollar, and the proper management of ESG risks.

RGP Investments is a United Nations Principles for Responsible Investment (PRI) signatory and member of the Responsible Investment Association (RIA).

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Prime+
Fund Partners

- Exceptional performance rating
- Award winning
- Broadly diversified

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Tempo Active Weightings

.82% portfolio fee

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)	20%	15%	12%	6.5%	-
	Fidelity Cdn Short Term Corporate Bond ETF (L)	10%	8%	5%	-	-
	Mackenzie Floating Rate Income (L-M)	5.5%	5%	3%	-	-
	Pender Corporate Bond (L-M)	20%	15%	12%	7%	-
	TD Short Term Bond (L)	16%	7%	2%	-	-
CANADIAN EQUITY	BMO Growth & Income (M)	3%	5.5%	6%	10.5%	12.5%
	NCM Income Growth (M)	4%	6.5%	10%	10.5%	12.5%
US EQUITY	TD NASDAQ Index (M–H)	-	-	5%	10%	12.5%
	TD U.S. Index (M)	8.5%	13.5%	13%	16%	19%
GLOBAL EQUITY	AGF Global Select (M)	4%	8%	11.5%	13%	15%
	Fidelity International High Dividend ETF (M)	1.5%	2.5%	3.5%	5%	6%
	Brandes International Equity Fund (M)	1.5%	2.5%	3.5%	5%	6%
	NCM Global Income Growth (L-M)	4.5%	10%	12%	15%	15%

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Tempo Active Peer Pricing Comparisons

CONSERVATIVE MODEL			
Tempo Active		*Portfolio Fee	0.82%
MD Precision Conservative Portfolio Series F	MDM9600	MER	0.37%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.31%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.91%
MODERATE BALANCED MODEL			
Tempo Active		*Portfolio Fee	0.82%
DFA Global 40EQ/60FI Portfolio Class F	DFA603	MER	0.29%
CI Select 70i/30e Managed Portfolio Corporate Class Series F	CIG4242	MER	1.34%
Franklin Quotential Balanced Income Portfolio Series F	TML670	MER	0.89%
Symmetry Conservative Portfolio Series F	MFC2914	MER	0.89%
BALANCED MODEL			
Tempo Active		*Portfolio Fee	0.82%
DFA Global 60EQ/40FI Portfolio Class F	DFA605	MER	0.28%
CI Select 50i/50e Managed Portfolio Corporate Class Series F	CIG4244	MER	1.41%
Franklin Quotential Balanced Growth Portfolio Series F	TML671	MER	0.95%
Symmetry Balanced Portfolio Series F	MFC2907	MER	0.95%
GROWTH MODEL			
Tempo Active		*Portfolio Fee	0.82%
DFA Global 80EQ/20FI Portfolio Class F	DFA698	MER	0.30%
CI Select 20i/80e Managed Portfolio Corporate Class Series F	CIG 4247	MER	1.38%
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%
DFA Global Equity Portfolio Class F	DFA607	MER	0.29%
CI Select 100e Managed Portfolio Corporate Class Series F	CIG4248	MER	1.51%
Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.04%
Symmetry Equity Portfolio Series F	MFC8669	MER	1.06%

No annual account fee

No account trading or rebalancing fees

No transfer out fee

*Agora portfolio fee includes cost of underlying mutual fund units, portfolio oversight and certain administrative expenses. Comparative MERs are sourced from most recent Fund Facts document for each fund listed

* Portfolio Fee includes MER

Tempo Passive Weightings

.67% portfolio fee

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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 (L)	12%	10%	10%	5.5%	-
	TD Canadian Bond Index (L)	34.5%	27.5%	17.5%	10%	-
	TD Short Term Bond (L)	25%	14%	9%	-	-
CANADIAN EQUITY	NCM Income Growth (M)	5%	5%	5%	7.5%	7%
	TD Canadian Index (M)	2%	7%	11%	14%	18.5%
US EQUITY	TD NASDAQ Index (M–H)	-	-	5%	10%	12.5%
	TD U.S. Index (M)	11%	21.5%	24.5%	28.5%	33.5%
GLOBAL EQUITY	NCM Global Income Growth (L-M)	5%	5.5%	5%	8%	9%
	TD International Index (M)	4%	8%	11.5%	15%	18%

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Tempo Passive Peer Pricing Comparisons

CONSERVATIVE MODEL			
Tempo Passive		*Portfolio Fee	0.67%
MD Precision Conservative Portfolio Series F	MDM9600	MER	0.37%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.31%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.91%
MODERATE BALANCED MODEL			
Tempo Passive		*Portfolio Fee	0.67%
DFA Global 40EQ/60FI Portfolio Class F	DFA603	MER	0.29%
CI Select 70i/30e Managed Portfolio Corporate Class Series F	CIG4242	MER	1.34%
Franklin Quotential Balanced Income Portfolio Series F	TML670	MER	0.89%
Symmetry Conservative Portfolio Series F	MFC2914	MER	0.89%
BALANCED MODEL			
Tempo Passive		*Portfolio Fee	0.67%
DFA Global 60EQ/40FI Portfolio Class F	DFA605	MER	0.28%
CI Select 50i/50e Managed Portfolio Corporate Class Series F	CIG4244	MER	1.41%
Franklin Quotential Balanced Growth Portfolio Series F	TML671	MER	0.95%
Symmetry Balanced Portfolio Series F	MFC2907	MER	0.95%
GROWTH MODEL			
Tempo Passive		*Portfolio Fee	0.67%
DFA Global 80EQ/20FI Portfolio Class F	DFA698	MER	0.30%
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Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.04%
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* Portfolio Fee includes MER

No annual account fee

No account trading or rebalancing fees

No transfer out fee

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Tempo Access Weightings

.55% portfolio fee

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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)	15%	10%	5%	-	-
	TD Canadian Bond Index (L)	30%	27%	17.5%	11%	-
	Pender Corporate Bond (L-M)	12.5%	7.5%	7.5%	5%	-
	Fidelity Canadian Short Term Corporate Bond ETF (L)	7.5%	2.5%	2.5%	-	-
	Mackenzie Floating Rate Income (L-M)	7.5%	5.0%	4%	-	-
CANADIAN EQUITY	NCM Core Canadian (M)	6%	11%	14.5%	19%	23%
US EQUITY	TD NASDAQ Index (M-H)	-	-	5%	10%	12.5%
	TD U.S. Index (M)	11.5%	20%	22%	25.5%	30%
GLOBAL EQUITY	NCM Global Income Growth (L-M)	4%	7.5%	9.5%	14%	16%
	TD International Index (M)	4.5%	8%	11%	14%	17%

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Tempo Access Peer Pricing Comparisons

CONSERVATIVE MODEL			
Tempo Access		*Portfolio Fee	0.55%
MD Precision Conservative Portfolio Series F	MDM9600	MER	0.37%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.31%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.91%
MODERATE BALANCED MODEL			
Tempo Access		*Portfolio Fee	0.55%
DFA Global 40EQ/60FI Portfolio Class F	DFA603	MER	0.29%
CI Select 70i/30e Managed Portfolio Corporate Class Series F	CIG4242	MER	1.34%
Franklin Quotential Balanced Income Portfolio Series F	TML670	MER	0.89%
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BALANCED MODEL			
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DFA Global 60EQ/40FI Portfolio Class F	DFA605	MER	0.28%
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CI Select 100e Managed Portfolio Corporate Class Series F	CIG4248	MER	1.51%
Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.04%
Symmetry Equity Portfolio Series F	MFC8669	MER	1.06%

* Portfolio Fee includes MER

No annual account fee

No account trading or rebalancing fees

No transfer out fee

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Providence weightings

.84% portfolio fee

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ASSET CLASS		CONSERVATIVE	MODERATE BALANCED	BALANCED	GROWTH	AGGRESSIVE GROWTH
CASH		1.5%	1.5%	1.5%	1.5%	1.5%
FIXED INCOME	Dynamic Ultra Short Term Bond (L)	12%	8%	5%	-	-
	Lysander-Canso Corporate Value Bond (L)	17.5%	12.5%	10%	5%	-
	Fidelity Canadian Short Term Corporate Bond ETF (L)	12.5%	10%	5%	-	-
	Pender Corporate Bond (L-M)	17.5%	12.5%	10%	6%	-
	TD Canadian Bond Index (L)	12%	7.5%	4.5%	3%	-
CANADIAN EQUITY	Dynamic Dividend Advantage (M)	2%	3.5%	5.5%	8.5%	11%
	NCM Income Growth (M)	4%	7.5%	9%	10.5%	11.5%
US EQUITY	TD U.S. Index (M)	9%	16%	17.5%	23.5%	25%
	TD Nasdaq Index (M-H)	-	-	5%	8.5%	12.5%
GLOBAL EQUITY	AGF Global Select (M)	5%	8%	10%	11.5%	14.5%
	Brandes International Equity Fund (M)	1%	2%	2.5%	4%	5%
	Fidelity International High Dividend ETF Fund (M)	1%	2%	2.5%	4%	5%
	NCM Global Income Growth (L-M)	5%	9%	12%	14%	14%

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Providence Peer Pricing Comparisons

CONSERVATIVE MODEL			
Providence		*Portfolio Fee	0.84%
MD Precision Conservative Portfolio Series F	MDM9600	MER	0.37%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.31%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.91%
MODERATE BALANCED MODEL			
Providence		*Portfolio Fee	0.84%
DFA Global 40EQ/60FI Portfolio Class F	DFA603	MER	0.29%
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BALANCED MODEL			
Providence		*Portfolio Fee	0.84%
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Symmetry Balanced Portfolio Series F	MFC2907	MER	0.95%
GROWTH MODEL			
Providence		*Portfolio Fee	0.84%
DFA Global 80EQ/20FI Portfolio Class F	DFA698	MER	0.30%
CI Select 20i/80e Managed Portfolio Corporate Class Series F	CIG 4247	MER	1.38%
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AGGRESSIVE GROWTH MODEL			
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DFA Global Equity Portfolio Class F	DFA607	MER	0.29%
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* Portfolio Fee includes MER

Velocity weightings

.69% portfolio fee

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ASSET CLASS		CONSERVATIVE	MODERATE BALANCED	BALANCED	GROWTH	AGGRESSIVE GROWTH
CASH		1.5%	1.5%	1.5%	1.5%	1.5%
FIXED INCOME	Dynamic Ultra Short Term Bond (L)	15%	8%	5%	-	-
	Pender Corporate Bond (L-M)	15%	10%	5%	7%	-
	TD Canadian Bond Index (L)	27%	17.5%	14%	6%	-
	TD Short Term Bond (L)	15%	15%	10%	-	-
CANADIAN EQUITY	NCM Income Growth (M)	3%	6%	8.5%	12%	12%
	TD Canadian Index (M)	3%	5%	6%	7.5%	11%
US EQUITY	TD U.S. Index (M)	11.5%	21.5%	23%	29%	35%
	TD Nasdaq Index (M-H)	-	-	5.5%	11%	12%
GLOBAL EQUITY	NCM Global Income Growth (L-M)	6%	9.5%	14%	15%	14.5%
	TD International Index (M)	3%	6%	7.5%	11%	14%

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Velocity Peer Pricing Comparisons

CONSERVATIVE MODEL			
Velocity		*Portfolio Fee	0.69%
MD Precision Conservative Portfolio Series F	MDM9600	MER	0.37%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.31%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.91%
MODERATE BALANCED MODEL			
Velocity		*Portfolio Fee	0.69%
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Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.04%
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* Portfolio Fee includes MER

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Performance Weightings

.89% 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 Ultra Short Term Bond (L)	16.5%	8%	4%	-	-
	Lysander - Canso Corporate Value (L)	20%	15%	10%	6.5%	-
	Fidelity Canadian Short Term Corporate Bond ETF (L)	15%	7.5%	5%	-	-
	Pender Corporate Bond (L-M)	20%	20%	15%	7%	-
CANADIAN EQUITY	BMO Growth & Income (M)	1.5%	3.5%	4.5%	6.5%	8.5%
	NCM Core Canadian (M)	1.5%	3.5%	4.5%	6.5%	8.5%
	NCM Income Growth (M)	5%	6.5%	9%	10.5%	10.5%
US EQUITY	TD NASDAQ Index (M-H)	-	-	5%	8%	11%
	TD U.S. Index (M)	8%	13%	14%	18%	20.5%
GLOBAL EQUITY	AGF Global Select (M)	4%	9%	11%	14%	15%
	Brandes International Equity Fund (M)	1%	1.5%	2.5%	3.5%	4.5%
	Fidelity International High Dividend ETF (M)	1.5%	2%	3%	4%	5%
	NCM Global Income Growth (L-M)	4.5%	9%	11%	14%	15%

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Performance Peer Pricing Comparisons

CONSERVATIVE MODEL			
Performance		*Portfolio Fee	0.89%
MD Precision Conservative Portfolio Series F	MDM9600	MER	0.37%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.20%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.91%
MODERATE BALANCED MODEL			
Performance		*Portfolio Fee	0.89%
DFA Global 40EQ/60FI Portfolio Class F	DFA603	MER	0.29%
CI Select 70i/30e Managed Portfolio Corporate Class Series F	CIG4242	MER	1.21%
Franklin Quotential Balanced Income Portfolio Series F	TML670	MER	0.89%
Symmetry Conservative Portfolio Series F	MFC2914	MER	0.89%
BALANCED MODEL			
Performance		*Portfolio Fee	0.89%
DFA Global 60EQ/40FI Portfolio Class F	DFA605	MER	0.28%
CI Select 50i/50e Managed Portfolio Corporate Class Series F	CIG4244	MER	1.21%
Franklin Quotential Balanced Growth Portfolio Series F	TML671	MER	0.95%
Symmetry Balanced Portfolio Series F	MFC2907	MER	0.95%
GROWTH MODEL			
Performance		*Portfolio Fee	0.89%
DFA Global 80EQ/20FI Portfolio Class F	DFA698	MER	0.32%
CI Select 20i/80e Managed Portfolio Corporate Class Series F	CIG 4247	MER	1.28%
Franklin Quotential Growth Portfolio Series F	TML672	MER	0.95%
Symmetry Growth Portfolio Series F	MFC2893	MER	1.00%
AGGRESSIVE GROWTH MODEL			
Performance		*Portfolio Fee	0.89%
DFA Global Equity Portfolio Class F	DFA607	MER	0.29%
CI Select 100e Managed Portfolio Corporate Class Series F	CIG4248	MER	1.35%
Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.04%
Symmetry Equity Portfolio Series F	MFC8669	MER	1.05%

No annual account fee

No account trading or rebalancing fees

No transfer out fee

*Agora portfolio fee includes cost of underlying mutual fund units, portfolio oversight and certain administrative expenses. Comparative MERs are sourced from most recent Fund Facts document for each fund listed

* Portfolio Fee includes MER

Independent Weightings

Account size under $250,000

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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 (L)	14%	10%	8%	4%	-
	Beutel Goodman Core Plus Bond (L)	44%	31%	24.5%	11.5%	-
	PIMCO Monthly Income (L)	10.5%	7.5%	6%	3%	-
CANADIAN EQUITY	Franklin ClearBridge Canadian Equity (M)	6%	10%	12%	16%	20%
US EQUITY	Beutel Goodman American Equity Class (M)	3%	5%	6%	8%	10%
	TD US Index (M)	4.5%	7.5%	9%	12%	15%
GLOBAL EQUITY	Canoe Global Equity (M)	4.5%	7.5%	9%	12%	15%
	Capital Group Global Equity (M)	6%	10%	12%	16%	17.5%
	TD Global Equity Focused (M)	3%	5%	6%	8%	11%
	TD International Index (M)	3%	5%	6%	8%	10%

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Independent Peer Pricing Comparisons

Account size under $250,000

CONSERVATIVE MODEL			
Independent		*Portfolio Fee	0.88%
MD Precision Conservative Portfolio Series F	MDM9600	MER	0.37%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.31%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.91%
MODERATE BALANCED MODEL			
Independent		*Portfolio Fee	0.99%
DFA Global 40EQ/60FI Portfolio Class F	DFA603	MER	0.29%
CI Select 70i/30e Managed Portfolio Corporate Class Series F	CIG4242	MER	1.34%
Franklin Quotential Balanced Income Portfolio Series F	TML670	MER	0.89%
Symmetry Conservative Portfolio Series F	MFC2914	MER	0.89%
BALANCED MODEL			
Independent		*Portfolio Fee	1.04%
DFA Global 60EQ/40FI Portfolio Class F	DFA605	MER	0.28%
CI Select 50i/50e Managed Portfolio Corporate Class Series F	CIG4244	MER	1.41%
Franklin Quotential Balanced Growth Portfolio Series F	TML671	MER	0.95%
Symmetry Balanced Portfolio Series F	MFC2907	MER	0.95%
GROWTH MODEL			
Independent		*Portfolio Fee	1.13%
DFA Global 80EQ/20FI Portfolio Class F	DFA698	MER	0.32%
CI Select 20i/80e Managed Portfolio Corporate Class Series F	CIG 4247	MER	1.38%
Franklin Quotential Growth Portfolio Series F	TML672	MER	0.95%
Symmetry Growth Portfolio Series F	MFC2893	MER	1.00%
AGGRESSIVE GROWTH MODEL			
Independent		*Portfolio Fee	1.20%
DFA Global Equity Portfolio Class F	DFA607	MER	0.29%
CI Select 100e Managed Portfolio Corporate Class Series F	CIG4248	MER	1.51%
Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.04%
Symmetry Equity Portfolio Series F	MFC8669	MER	1.06%

* Portfolio Fee includes MER

No annual account fee

No account trading or rebalancing fees

No transfer out fee

*Agora portfolio fee includes cost of underlying mutual fund units, portfolio oversight and certain administrative expenses. Comparative MERs are sourced from most recent Fund Facts document for each fund listed

ESG Weightings

.94% portfolio fee

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ASSET CLASS		CONSERVATIVE	MODERATE BALANCED	BALANCED	GROWTH	AGGRESSIVE GROWTH
CASH		1.5%	1.5%	1.5%	1.5%	1.5%
FIXED INCOME	BMO Sustainable Global Multi-Sect Bd Adv (L)	28.0%	25.0%	20.0%	8.0%	-
	Lysander-Canso Corporate Value Bond (L)	25.0%	20.5%	15.5%	6.5%	-
	NEI Global Total Return Bond (L)	18.5%	-	-	-	-
CANADIAN EQUITY	NEI Canadian Small Cap Equity RS (M)	5.0%	9.0%	12.0%	16.0%	16,5%
GLOBAL EQUITY	BMO Sustainable Opportunities Global Eq Adv (M)	7.0%	11.0%	14.0%	19.0%	20.0%
	DFA Global Sustainability Core Eq Cl (M)	5.0%	10.0%	12.0%	16.0%	17.0%
	GreenWise Growth Portfolio (M)	10.0%	15.0%	15.0%	18.0%	20.0%
	IA Clarington Enhance Global Eq SRI Cl (M)	-	8.0%	10.0%	15.0%	15.0%
	NEI Environmental Leaders (M)	-	-	-	-	10.0%

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ESG Peer Pricing Comparisons

CONSERVATIVE MODEL			
ESG		*Portfolio Fee	0.94%
MD Precision Conservative Portfolio Series F	MDM9600	MER	0.37%
CI Select 80i/20e Managed Portfolio Corporate Class Series F	CIG4241	MER	1.31%
Franklin Quotential Diversified Income Portfolio Series F	TML3253	MER	0.90%
Symmetry Conservative Income Portfolio Series F	MFC3981	MER	0.91%
MODERATE BALANCED MODEL			
ESG		*Portfolio Fee	0.94%
DFA Global 40EQ/60FI Portfolio Class F	DFA603	MER	0.29%
CI Select 70i/30e Managed Portfolio Corporate Class Series F	CIG4242	MER	1.34%
Franklin Quotential Balanced Income Portfolio Series F	TML670	MER	0.89%
Symmetry Conservative Portfolio Series F	MFC2914	MER	0.89%
BALANCED MODEL			
ESG		*Portfolio Fee	0.94%
DFA Global 60EQ/40FI Portfolio Class F	DFA605	MER	0.28%
CI Select 50i/50e Managed Portfolio Corporate Class Series F	CIG4244	MER	1.41%
Franklin Quotential Balanced Growth Portfolio Series F	TML671	MER	0.95%
Symmetry Balanced Portfolio Series F	MFC2907	MER	0.95%
GROWTH MODEL			
ESG		*Portfolio Fee	0.94%
DFA Global 80EQ/20FI Portfolio Class F	DFA698	MER	0.32%
CI Select 20i/80e Managed Portfolio Corporate Class Series F	CIG 4247	MER	1.38%
Franklin Quotential Growth Portfolio Series F	TML672	MER	0.95%
Symmetry Growth Portfolio Series F	MFC2893	MER	1.00%
AGGRESSIVE GROWTH MODEL			
ESG		*Portfolio Fee	0.94%
DFA Global Equity Portfolio Class F	DFA607	MER	0.29%
CI Select 100e Managed Portfolio Corporate Class Series F	CIG4248	MER	1.51%
Franklin Quotential Diversified Equity Portfolio Series F	TML844	MER	1.04%
Symmetry Equity Portfolio Series F	MFC8669	MER	1.06%

* Portfolio Fee includes MER

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Powering Human Advice

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