OPTIMUM®
Global Asset Management

40 years of building sustainable assets

Factsheet

As of September 30, 2025

Long term bond – yield+ fund

Investment objectives

The objective of the Optimum Long term bond – yield+ fund is to obtain income and capital security over the long term by primarily investing in fixed-income securities issued by Canadian issuers. Since December 2024, the Fund also seeks to enhance returns through the use of derivatives, primarily to take advantage of market anomalies in bond securities.

In terms of performance, the objective is to generate an average annual return of **0.85% above** the benchmark over 4-year moving periods (before management fees).

Inception date	April 2006
Vehicle offered	Mutual funds
Assets under management	$79.05M
Benchmark	FTSE Canada Long Term
Income distribution	Quarterly
Optimum fund code	**Series O: OPI60O**
Auditor	Ernst & Young
Depositary	RBC Investor Services

Why invest?

- Fixed-income mutual fund focused on long duration and performance enhancement
- Use of derivatives to improve the portfolio's relative value
- Use of exclusive state-of-the-art technology integrating quantitative and qualitative filters
- Rigorous, disciplined investment process that integrates ESG factors
- Stable, experienced multidisciplinary management team

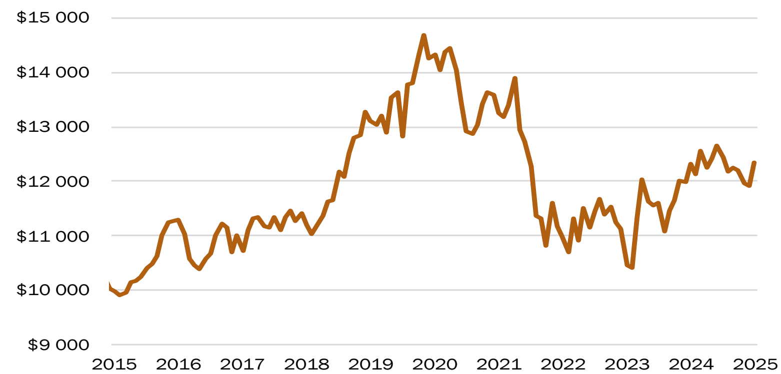
Risk rating

Low	Low to medium	Medium	Medium to high	High

Given that the use of derivatives has only been in place since December 2024, Optimum Asset Management considers the volatility of the Long term bond – yield+ fund to be medium.

This level is based on the variation in returns from one year to the next. It does not indicate future volatility and may change over time. A low level of risk may see its value decrease.

Growth of $10,000 since September 2015



- **Best quarter**

  4th quarter 2023: 15.12%

- **Worst quarter**

  2nd quarter 2022: -11.92%

* Optimum Asset Management Inc. was founded in 1985.

PRI Principles for Responsible Investment

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Performance

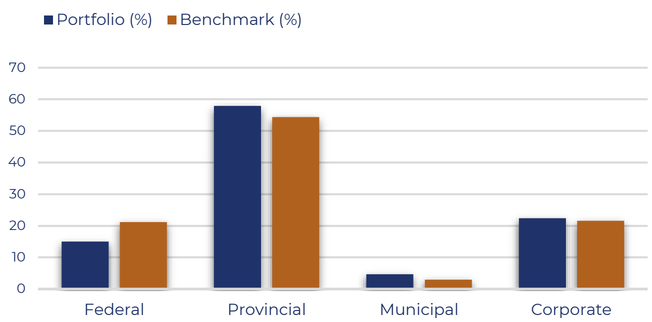
Annualized returns (%)	1 year	2 years	3 years	4 years	5 years	10 years	Since inception†
Portfolio††	0.28	8.74	3.97	-1.72	-2.91	2.16	4.58
FTSE Canada Long Term	-0.17	8.21	3.40	-2.18	-3.40	1.64	4.27
Value added	0.46	0.53	0.57	0.46	0.49	0.52	0.31

Per period (%)	3 mos	YTD	2024	2023	2022	2021	2020
Portfolio††	1.28	0.89	1.81	10.29	-21.54	-3.81	12.14
FTSE Canada Long Term	1.20	0.63	1.35	9.51	-21.76	-4.52	11.90
Value added	0.07	0.26	0.46	0.77	0.22	0.71	0.24

† Inception date: April 2006. The performance is shown in Canadian dollars, before management fees and is annualized for all periods over one year. This information is presented for information purposes only. Please read the legal notices at the end of this document.

†† The portfolio data presented above result from a combination of two funds: the Long term bond strategic bias fund was used until November 30, 2024; the Long term bond – yield+ fund is used since December 1, 2024.

Sector allocation*



Top 10 holdings*

	%
CANADA GOVT 3.50 – 2029	12.61
CANADA GOVT 2.75 – 2055	9.73
CANADA GOVT 1.25 – 2030	9.65
PROV OF QUÉBEC - CAN 5.75 – 2036	8.97
HYDRO-QUÉBEC 6.50 – 2035	7.74
PROV OF QUÉBEC 3.10 – 2051	7.60
PROV OF ONTARIO 1.90 – 2051	7.00
HYDRO-QUÉBEC 6.50 – 2035	6.73
PROV OF QUÉBEC - CAN 4.25 – 2043	6.58
PROV OF ONTARIO 3.95 – 2035	5.51

Risk-return analysis

	5 years	Since inception
Information ratio	1.85	0.28
Sharpe ratio	-0.25	0.53
Batting average (monthly)	65%	65%
Positive monthly value added (period average)	8 bps	14 bps
Negative monthly value added (period average)	-4 bps	-18 bps

Characteristics

	Portfolio	Benchmark
Average coupon	3.74%	3.79%
Market yield	4.41%	4.31%
Modified duration (years)	14.59	14.38
Average credit rating	AA	AA
ESG performance rated out of ten††	8.18	7.82

†† Measured by Groupe investissement responsable inc.

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Who we are

Optimum Asset Management is an asset management firm that serves institutional and private clients. The firm is held by Optimum Financial Group, a private Canadian group with an international presence and over 700 employees across Canada, the United States and France.

Our creativity and market knowledge allow us to develop diversified strategies based on reliable quantitative and fundamental research, as well as modern technologies. Our portfolio management services are founded on extensive experience that guarantees consistent quality. Our value approach enables us to offer sophisticated investment strategies with a focus on capital preservation and risk management.

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Fund notice and price

Investments in the **Optimum Funds** are represented by trust units of the Optimum Funds (the “units"). The Optimum Funds each offer a class of units that can be split into an unlimited number of series of units, the terms of which are determined by the manager. The number of shares in each series is unlimited. The Optimum Funds offer on an ongoing basis, pursuant to this fact sheet and pursuant to prospectus exemptions under the Securities Act (Quebec), the following series of units to "accredited investors" resident in the Province of Quebec:

Series O Units: The units will be offered at the net asset value per series unit which is calculated on the applicable valuation day. For each Optimum Fund, the term "valuation day" means each business day (individually, an "Optimum Fund valuation day"). Fractional shares of up to three decimal places will be issued

Legal notices

The performance is shown in Canadian dollars, before management fees and is annualized for all periods over one year.

The information contained in the present document is provided for information purposes only and should not be construed as investment advice pertaining to your financial situation nor as specific advice relating to finance, legal, accounting, tax or investments. We assume no responsibility for any losses incurred due to the use of this data. It should not be considered as a solicitation to buy nor an offer to sell a security. It does not take into account an investor’s specific investment objectives, tax situation nor investment horizon. There is no representation, warranty nor liability regarding the accuracy of decisions based on this data. All performance-based data factor in the reinvestment of all distributions or dividends and do not take into account management fees and other fees payable by investors which result in reduced returns.

The index used in the present document is a widely recognized benchmark used to measure investment performance for its respective asset class and was chosen based on its degree of comparability and similarity with the investment strategy presented.

Optimum Asset Management Inc. cannot guarantee future performance of funds. Values fluctuate frequently and past performance is not indicative of future performance.