



OPTIMUM
Global Asset Management

40 years
of building
sustainable assets

Factsheet

As of September 30, 2025

Money market

Investment objectives

The objective of the Optimum Money market strategy is to achieve capital preservation over a short- to medium-term horizon and generate an average annual return of **0.25% above** the benchmark over a two-year horizon (before management fees).

The portfolio is comprised of money market securities denominated in Canadian dollars, with maturities up to 12 months.

| | |
|--------------------------|---|
| Inception date | November 2013 |
| Vehicles offered | <ul style="list-style-type: none"> Segregated securities Mutual funds |
| Assets under management* | \$59.84M |
| Benchmark | FTSE Canada 91-Day T-Bill |
| Income distribution | Monthly |
| Optimum fund code | Series O: OPI800 |
| Auditor | Ernst & Young |
| Depository | RBC Investor Services |

*Assets under management for the Optimum Money market strategy.

Why invest?

- Approach focused on capital preservation with a short- to medium-term horizon
- Short-term securities portfolio which provides quick and easy access to liquidity
- Rigorous, disciplined investment process that integrates ESG factors
- Stable, experienced management team

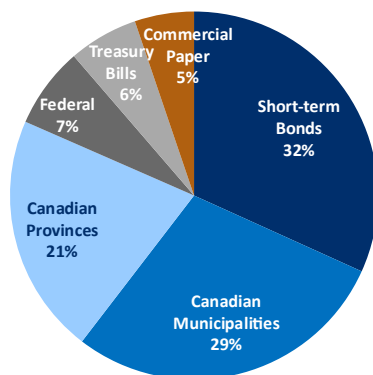
Risk rating

| | | | | |
|-----|---------------|--------|----------------|------|
| Low | Low to medium | Medium | Medium to high | High |
|-----|---------------|--------|----------------|------|

Optimum Asset Management considers the volatility of the Money market strategy to be low.

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.

Sector allocation*



* Data for the Optimum Money market fund.

Top 10 holdings*

| | % |
|--------------------------------------|------|
| QUÉBEC PROV OF QUÉBEC 2.50 – 2026 | 6.21 |
| BROOKFIELD CORP. 4.82 – 2026 | 5.75 |
| CANADA GOVT 4.00 – 2026 | 5.55 |
| VOLKSWAGEN CREDIT CANADA 5.75 – 2026 | 5.09 |
| ONTARIO PROV OF 1.35 – 2026 | 4.91 |
| BRUCE POWER LP 3.97 – 2026 | 4.53 |
| ONTARIO PROV OF 2.77 – 2026 | 4.37 |
| CNH INDUSTRIAL CAPITAL 5.50 – 2026 | 4.08 |
| TORONTO-DOMINION BANK 5.42 – 2026 | 3.84 |
| INTACT FINANCIAL CORP. 3.77 – 2026 | 3.73 |

* Optimum Asset Management Inc. was founded in 1985.
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Performance

| Annualized returns (%) | 1 year | 2 years | 3 years | 4 years | 5 years | 10 years | Since inception [*] |
|---------------------------|--------|---------|---------|---------|---------|----------|------------------------------|
| Portfolio | 3.68 | 4.69 | 4.62 | 3.72 | 3.03 | 2.09 | 1.90 |
| FTSE Canada 91-Day T-Bill | 3.30 | 4.21 | 4.28 | 3.41 | 2.75 | 1.87 | 1.71 |
| Value added | 0.38 | 0.48 | 0.34 | 0.30 | 0.27 | 0.22 | 0.19 |

| Per period (%) | 3 mos | YTD | 2024 | 2023 | 2022 | 2021 | 2020 |
|---------------------------|-------|------|------|------|------|------|------|
| Portfolio | 0.84 | 2.57 | 5.24 | 5.05 | 1.98 | 0.28 | 1.10 |
| FTSE Canada 91-Day T-Bill | 0.71 | 2.20 | 4.92 | 4.71 | 1.82 | 0.17 | 0.86 |
| Value added | 0.13 | 0.37 | 0.33 | 0.34 | 0.16 | 0.11 | 0.24 |

^{*} Inception date: November 2013. The Optimum Money market strategy 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.

Characteristics*

| | Portfolio | Benchmark |
|---------------------------|---|-----------|
| Average coupon | Too weak to make sense. since there are lots of zeros | |
| Modified duration (years) | 0.60 | 0.25 |
| Average credit rating | A+ | AAA |

^{*} Data for the Optimum Money market fund.

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.



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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 strategies. Values fluctuate frequently and past performance is not indicative of future performance.