

## Factsheet

As of March 31, 2026

# Money market

### Investment objectives

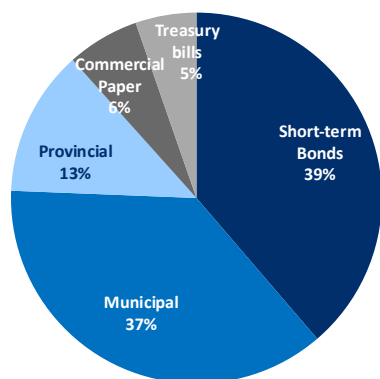
The objective of the Optimum Money market strategy is to achieve capital preservation over a short- to medium-term horizon and generate an average annual return of **0.25% above** the benchmark over a two-year horizon (before management fees).

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

### 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

### Sector allocation\*



\* Data for the Optimum Money market fund.

Inception date	November 2013
Vehicles offered	<ul style="list-style-type: none"> <li>• Segregated securities</li> <li>• Mutual funds</li> </ul>
Assets under management*	\$45.42M
Benchmark	FTSE Canada 91-Day T-Bill
Income distribution	Monthly
Optimum fund code	<b>Series O: OPI800</b>
Auditor	Ernst & Young
Depository	RBC Investor Services

\*Assets under management for the Optimum Money market strategy.

### Risk rating

Low	Low to medium	Medium	Medium to high	High
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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.

### Top 10 holdings\*

	%
ONTARIO PROV OF 2.42 – 2026	7.86
QUEBEC CITY PQ. 2.00 – 2027	7.10
CANADIAN IMPERIAL BANK OF COMM. 5.00 – 2026	7.10
SUNCOR ENERGY INC. 5.40 – 2026	5.71
CANADA T/B 2.41 – 2026	4.74
VOLKSWAGEN CREDIT CANADA 5.75 – 2026	4.48
ENBRIDGE INC. 2.74 – 2026	4.27
NATIONAL BANK OF CANADA 4.97 – 2026	4.26
DAIMLER TRUCKS FI CANADA 5.81 – 2026	4.20
BROOKFIELD REN. PARTNERS ULC 3.63 – 2027	4.18

## Money market

### Performance

Annualized returns (%)	1 year	2 years	3 years	4 years	5 years	10 years	Since inception <sup>†</sup>
Portfolio	3.02	3.95	4.36	4.04	3.27	2.20	1.94
FTSE Canada 91-Day T-Bill	2.52	3.50	3.95	3.66	2.98	1.97	1.74
Value added	0.51	0.45	0.41	0.38	0.30	0.23	0.20

Per period (%)	3 mos	YTD	2025	2024	2023	2022	2021
Portfolio	0.62	0.62	3.34	5.24	5.05	1.98	0.28
FTSE Canada 91-Day T-Bill	0.51	0.51	2.84	4.92	4.71	1.82	0.17
Value added	0.10	0.10	0.50	0.33	0.34	0.16	0.11

<sup>†</sup> 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)	0.59	0.25
Average credit rating	AA+	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.

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