

ETF Managed Portfolios

ETF Income

Quick facts

Inception date:
January 31, 2017

Asset class:
Income
Equity: 20%
Fixed Income: 80%

Minimum investment:
\$50,000¹

Number of ETF holdings:
5

Portfolio risk:

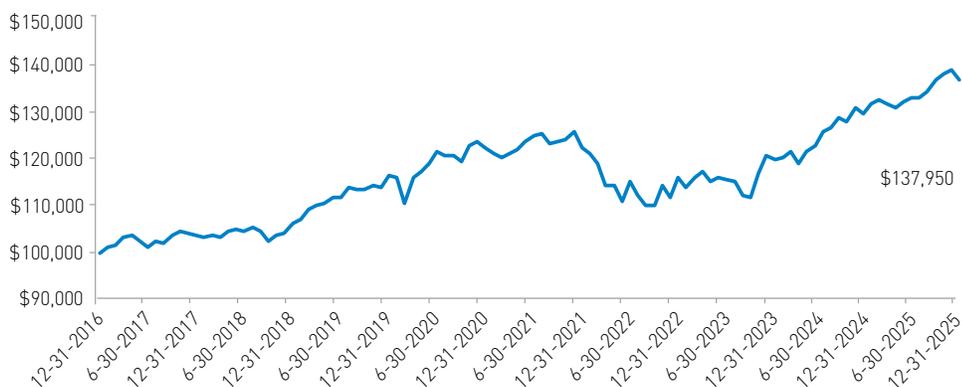


What does the Portfolio invest in?

The ETF Managed Portfolios provide clients with a wide range of exposure across asset classes, geographies, industries, and sectors. Using various ETF issuers further ensures the unbiased selection and added diversification of each holding. The Income Portfolio is designed to provide income with a lower emphasis on capital appreciation.

Performance

(Gross of ETF Managed Portfolios fees)



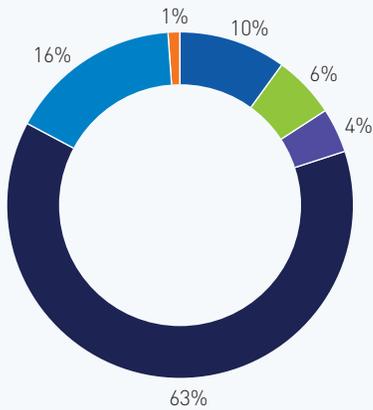
	QTD	YTD	1 yr	3 yrs	5 yrs	Since inception (annualized)
Portfolio	0.0%	5.9%	5.9%	7.0%	2.0%	3.7%
Standard deviation		5.9%				
Sharpe ratio		0.45				

Suitable for conservative investors who prefer to protect capital, uncomfortable with fluctuating markets, or want to earn regular income from the investments.

Holdings

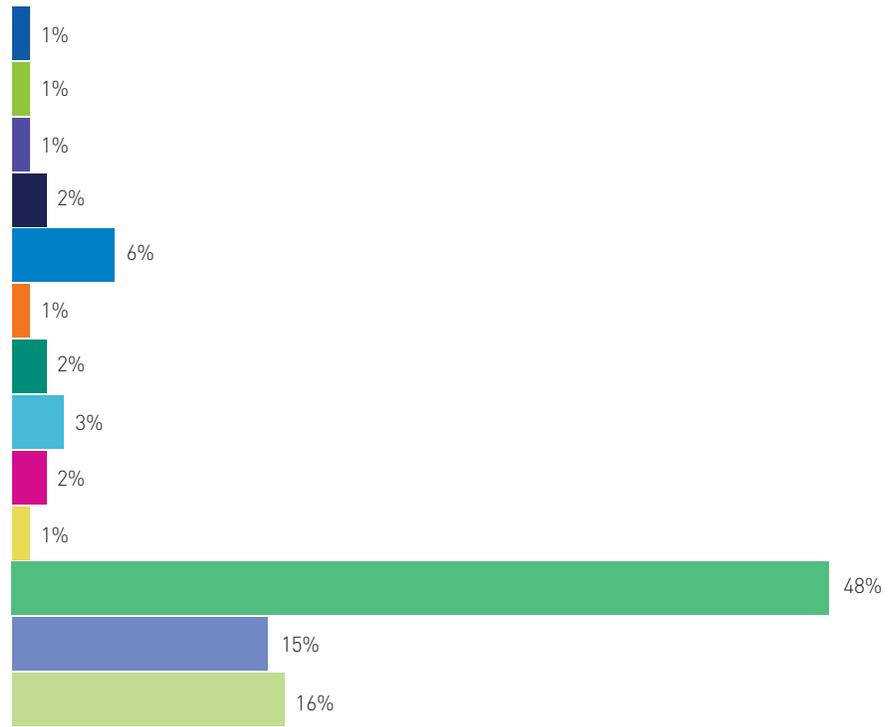
Ticker	ETF	Target
ITOT	iShares Core S&P Total U.S. Stock Market ETF	6.0%
IXUS	iShares Core MSCI Total International Stock ETF	4.0%
VAB	Vanguard Canadian Aggregate Bond Index ETF	63.2%
VCN	Vanguard FTSE Canada All Cap Index ETF Vanguard	10.0%
VBU	Vanguard U.S. Aggregate Bond Index ETF	15.8%
	Cash	1.0%

Asset allocation



- Canadian equities
- US equities
- International equities
- Canadian bonds
- Foreign bonds
- Cash

Sector allocation



- Communication services
- Consumer discretionary
- Consumer staples
- Energy
- Financials
- Healthcare
- Industrials
- Information technology
- Materials
- Utilities
- Canadian corporate bonds
- Canadian government bonds
- Foreign bonds

Portfolio attributes

Weighted average MER	Number of constituents	Portfolio yield	Average credit rating	Modified duration (fixed income only)
0.10%	19,592	3.12%	AA	6.92%

Investment process and selection criteria

- A global multi-asset strategy that seeks to mitigate risks for investors by gaining broad-based diversification through investing in highly liquid Exchange Traded Funds (ETF)
- The criteria used for the selection of each ETF in the ETF Managed Portfolios is extensive and robust, taking into consideration factors such as ETF construction methodology, management fees, issuer reputation, trading spreads, market making, currency hedging, and taxation

Management style

Multi-asset indexed

¹ Minimum Investment is \$50,000 or \$5,000 provided that the client has a separate Managed Portfolios account with at least \$50,000 invested.

Please be advised that the information contained herein does not constitute investment advice and it should not be relied on as such. Past performance is no guarantee of future results. The information contained in this report was obtained from sources believed to be reliable; however, we cannot guarantee that it is accurate or complete. Indicated rates of return are calculated using the time-weighted rate of return methodology for the period ended, December 31, 2025, and do not take into account management expenses, custodial fees, account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns.

ETF Managed Portfolios are distributed by Aviso Wealth. Mutual funds and other securities are offered through Aviso Wealth, a division of Aviso Financial Inc. Online brokerage services are offered through Qtrade Direct Investing. Referral fees, commissions, management fees, and expenses all may be associated with managed accounts or the investments therein. Managed accounts, and the investments therein, are not insured nor guaranteed, their values change frequently and past performance may not be repeated.

Aviso Wealth Inc. ('Aviso') is a wholly owned subsidiary of Aviso Wealth LP, which in turn is owned 50% by Desjardins Financial Holding Inc. and 50% by a limited partnership owned by the five Provincial Credit Union Centrals and The CUMIS Group Limited. NEI Investments is a registered trademark of Northwest & Ethical Investments L.P. ("NEI LP"). Northwest & Ethical Investments Inc. is the general partner of NEI LP and a wholly-owned subsidiary of Aviso Wealth Inc. ("Aviso"). Aviso is the sole limited partner of the NEI LP. The following entities are subsidiaries of Aviso: Aviso Financial Inc. (including divisions Aviso Wealth, Qtrade Direct Investing, Qtrade Guided Portfolios, Aviso Correspondent Partners), and Northwest & Ethical Investments L.P.

NDG0105E_4 01/26

About Aviso Wealth

Aviso Wealth is part of Aviso, one of Canada's largest independent wealth management firms. Owned by the credit unions, we serve hundreds of thousands of investors at credit unions across Canada.

With approximately \$130 billion of assets under administration and management, Aviso has the resources to bring the best products and services to credit unions and their members. Invest with confidence, with your credit union and Aviso.

- Nearly 30 years as the wealth management provider to credit unions across Canada.
- One of Canada's largest independent wealth management firms.
- Parent company of Aviso Wealth, NEI Investments, and Qtrade.
- Owned by Canada's credit unions and Desjardins.

