



**FUND FACTS**

**NYMBUS MONTHLY INCOME FUND**  
(formerly, Nymbus Sustainable Enhanced Short-Term Bond Fund)

**Class A**

**May 12, 2026**

**Manager: Nymbus Capital Inc.**

This document contains key information you should know about Nymbus Monthly Income Fund (formerly, Nymbus Sustainable Enhanced Short-term Bond Fund). You can find more detailed information in the fund's simplified prospectus. Ask your representative for a copy, contact Nymbus Capital Inc., toll free at 1-833-227-2656 or by writing to info@nymbus.ca or visit [www.nymbus.ca](http://www.nymbus.ca).

**Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risks.**

**Quick facts**

<b>Fund code:</b> LDM021	<b>Fund manager:</b> Nymbus Capital Inc.
<b>Date class started:</b> May 12, 2026*	<b>Portfolio manager:</b> Nymbus Capital Inc.
<b>Total value on March 31, 2026:</b> \$163,525,509	<b>Distributions:</b> Net income, end of each month and net realized capital gains for the year, December (automatically reinvested in additional units, unless the investor chooses differently).
<b>Management expense ratio (MER):</b> 1.40%	<b>Minimum investment:</b> \$500 (initial), \$500 (subsequent)

\* From February 10, 2020, until the date the class started, Class A units were distributed pursuant to an exemption from the prospectus requirement. Previously, from 2011 to 2020, they were distributed under a simplified prospectus, and from 2006 to 2011, they were distributed pursuant to an exemption from the prospectus requirement.

**What does the fund invest in?**

The fund seeks to generate high income and moderate capital appreciation, while prioritizing capital preservation and prudent investment management. The fund invests primarily, directly or indirectly, in short-duration, investment-grade Canadian fixed-income securities. Indirect exposure may be obtained through investments in securities of other mutual funds, and the fund may also use highly liquid derivative instruments to manage risk exposure. The fund will focus mainly on the Canadian bond market, but it may invest up to 30% of its net asset value in foreign securities, including up to a maximum of 10% of its assets in emerging market securities.

The charts below provide you with a snapshot of the fund's investments on March 31, 2026. The fund's investments will change.

**Top 10 investments (as at March 31, 2026)**

1.	Sagikor Financial Co 6.359 06/20/29	13.5%
2.	Original Wempi Inc 7.791 10/04/27	9.1%
3.	NorthWest Healthcare Pro 5.514 02/18/30	8.9%
4.	Sun Life Financial Inc 3.6 06/30/2081	7.8%
5.	Empire Life Insurance 3 5/8 04/17/2081	6.8%
6.	Manulife Financial Corp 3 3/8 06/19/2081	6.7%
7.	Great-West Lifeco Inc 3.6 12/31/2081	6.6%
8.	CI Financial Corp 6 09/20/27	5.0%
9.	Bank Of Nova Scotia 3.7 07/27/2081	3.9%
10.	Morguard Corporation 9 1/2 09/26/26	3.8%
<b>Total percentage of top 10 investments:</b>		<b>72.1%</b>
<b>Total number of investments:</b>		<b>50</b>

**Investment mix (as at March 31, 2026)**

**Sector Allocation**

1.	Financials	70.6%
2.	Real Estate	30.2%
3.	Consumer Discretionary	6.9%
4.	Cash	3.0%
5.	Utilities	0.7%
6.	Futures US Currency	0.2%
7.	Futures Canadian Bond	0.1%
8.	Futures US Bond	-0.5%
9.	Other	-1.9%
10.	Government	-10.7%

**How risky is it?**

The value of the fund can go down as well as up. You could lose money. One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility". In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

**Risk Rating**

Nymbus Capital Inc. has rated the volatility of this fund as **Low to medium**.

This rating is based on how much the Fund's returns have changed year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low-risk rating can still lose money.

Low	<b>Low to Medium</b>	Medium	Medium to High	High
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For more information about the risk rating and specific risks that can affect the fund's returns, see the "What is a mutual fund and what are the risks of investing in a mutual fund?" section of the fund's simplified prospectus.

**No guarantees**

Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

**How has the fund performed?**

This section tells you how Class A units of the fund have performed. However, this information is not available because Class A units were distributed under prospectus exemptions prior to May 12, 2026.

**Year-by-year returns**

This section tells you how Class A units of the fund have performed in past calendar years. However, this information is not available because Class A units were distributed under prospectus exemptions prior to May 12, 2026.

**Best and worst three-month returns**

This section shows the best and worst returns for the Class A units of the fund in a 3-month period. However, this information is not available because Class A units were distributed under prospectus exemptions prior to May 12, 2026.

**Average return**

This section shows the value and annual compounded rate of return of a hypothetical \$1,000 investment in Class A units of the fund. However, this information is not available because Class A units were distributed under prospectus exemptions prior to May 12, 2026.

**Who is this fund for?**

This fund is for investors who:

- plan to hold their investments for the short to medium term;
- are seeking high income and moderate capital growth; and
- can tolerate a low to medium level of risk.

**A word about tax**

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan, such as a Registered Retirement Savings Plan, or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

**How much does it cost?**

The following tables show the fees and expenses you could pay to buy, own and sell Class A units of the fund. The fees and expenses, including commissions, can vary among classes of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

**1. Sales charges**

Neither the Fund nor Nymbus Capital Inc. charge you any sales charges when you buy, redeem or switch units of the fund. For Class A units, your dealer may charge you additional fees, not exceeding 0.5% of the subscription price. Nymbus Capital Inc. does not receive any of these initial sales charges – they go directly to your representative. Sales charges are negotiated directly with your representative.

**2. Fund expenses**

You don't pay these expenses directly. They affect you because they reduce the fund's returns.

As of December 31, 2025, the fund's expenses were 1.50% of its value. This equals \$15 for every \$1,000 invested\*.

	Annual rate (as a % of the fund's value)
<b>Management expense ratio (MER)</b> This is the total of the Fund's management fees (which includes the trailing commission), fixed administration fees** and operating expenses not covered by the fixed administration fees.	1.40%
<b>Trading expense ratio (TER)</b> This is the fund's transaction costs.	0.10%
<b>Fund expenses</b>	1.50%

\* Class A units have been distributed under different frameworks over time. From 2006 to 2011, they were distributed pursuant to an exemption from the prospectus requirement. From 2011 to 2020, they were distributed under a simplified prospectus. From February 10, 2020, until the date the class commenced distribution under the current prospectus, they were again distributed pursuant to an exemption from the prospectus requirement. During the periods in which the Fund was not a reporting issuer, the management expense ratio (MER) did not reflect certain fund expenses that are now incurred as a mutual fund distributed by prospectus. Had the Fund been distributed by prospectus during those periods, the MER would have been higher. These fees are charged directly to investors. See "Other Fees" below. To collect these fees, the manager redeems a sufficient number of units from each investor's account to cover the amount owing.

\*\* A-Class units pay a fixed administration fee which is 0.25%.

#### More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own the fund. It is for the services and advice that your representative and their firm provide to you. Nymbus Capital Inc. pays the trailing commission to your representative's firm. It is paid from the fund's management fee and is based on the value of your investment. The rate for the Class A units of the fund is 0.5% of the value of your investment each year. This equals to \$5 each year for every \$1,000 invested.

#### Performance fees

Nymbus Capital Inc. is entitled to a performance fee equal to 15% of the class return above the FTSE Canada Short-Term Corporate Bond Index (hurdle rate) for a calendar year, subject to a high-water mark.

#### 3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

Fees	What you pay
Short-term Trading fees	2% of the value of the units you redeem or switch within 90 days of purchase may be charged. These fees are not paid to the Manager but to the affected Fund.
Transfer fee	Your dealer may charge fees if you transfer to another financial institution or if your dealer provides optional services. These fees are not paid to the Manager.

#### What if I change my mind?

Under securities law in some provinces and territories, you have the right to:

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or a fund facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, fund fact document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

#### For more information

Contact Nymbus Capital Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the fund facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at [www.securities-administrators.ca](http://www.securities-administrators.ca).