



FUND FACTS  
NYMBUS SUSTAINABLE ENHANCED BOND FUND

Class F

May 12, 2026

Manager: Nymbus Capital Inc.

This document contains key information you should know about Nymbus Sustainable Enhanced 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> LDM201	<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> \$ 157,205,706	<b>Distributions:</b> Net income 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> 1.34%*	<b>Minimum investment:</b> \$500 (initial), \$500 (subsequent)

\* From April 21, 2023 until the date the class started, Class F units of the fund were distributed pursuant to an exemption from the prospectus requirement.

### What does the fund invest in?

The fund seeks to generate income and moderate capital appreciation, while prioritizing capital preservation and prudent investment management and integrating a sustainable and responsible investment approach. The fund follows a security-selection policy that emphasises sustainable and responsible issuers. The fund invests primarily, directly or indirectly, in investment-grade Canadian fixed-income securities. Indirect exposure may be obtained through investments in exchange-traded funds (ETFs), and the fund may also use 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.	Toronto Community Housing Corporation Issuer Trust 4.877 05/11/37	8.2%
2.	South Coast British Columbia Transportation Authority 2.65 10/29/50	7.9%
3.	Hydro-Quebec 6 1/2 02/15/35	7.1%
4.	Sagicor Financial Co 6.359 06/20/29	4.8%
5.	Anglian Water Services Financing 4.525 08/26/32	4.3%
6.	NorthWest Healthcare Properties REIT 5.514 02/18/30	4.3%
7.	Allied Properties REIT 3.095 02/06/32	4.1%
8.	Province of Newfoundland 4 1/2 04/17/37	3.7%
9.	Ontario Infra Land Corp 4.7 06/01/37	3.3%
10.	City of Ottawa 4.1 12/06/52	3.0%
<b>Total percentage of top 10 investments:</b>		<b>50.7%</b>
<b>Total number of investments:</b>		<b>58</b>

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

Asset Allocation	
1.	Canadian Corporate Bonds 44.8%
2.	Canadian Provincial Bonds 41.8%
3.	Canadian Municipal Bonds 7.9%
4.	Cash and Equivalents 3.2%
5.	Canadian Government Bonds 1.9%
6.	Canadian Mortgage Bonds 1.2%
7.	Financial Derivatives (Short Positions) -0.0%
8.	Financial Derivatives (Long Positions) -0.2%

**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**.

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	Low to Medium	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**

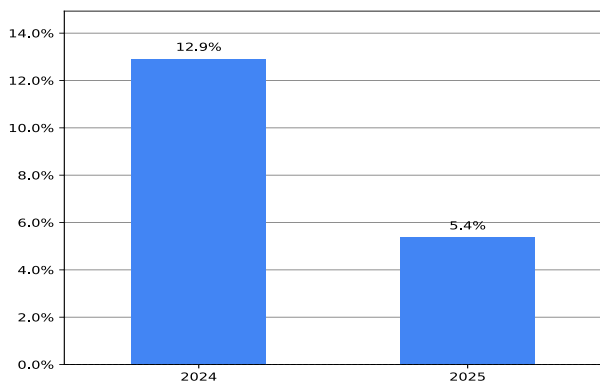
Like most mutual funds, this fund does not have any guarantees. You may not get back the amount of money you invest.

**How has the fund performed?**

This section tells you how Class F units of the fund have performed over the past two years. Returns are after expenses have been deducted. These expenses reduce the fund's returns.

**Year-by-year returns**

This chart shows how Class F units of the fund performed in each of the past two years\*. The fund did not drop in value during this year. The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.



\* From April 21, 2023, until the date the class started, Class F units of the fund were distributed pursuant to an exemption from the prospectus requirement. The expenses of the Class F units of the fund would have been higher during such period had the Class F units been subject to the additional regulatory requirements applicable to a reporting issuer.

**Best and worst three-month returns**

This table shows the best and worst 3-month returns for Class F units in the last two full calendar years\*. These returns could go up or down. Consider the loss you would be able to bear over a short period of time.

	Return	3 months ended	If you invested \$1,000 at the beginning of this period
<b>Best return</b>	7.04%	September 30, 2024	Your investment would increase to \$1,070.43
<b>Worst return</b>	-4.92%	May 30, 2025	Your investment would decrease to \$950.79

\* April 21, 2023, until the date the class started, Class F units of the fund were distributed pursuant to an exemption from the prospectus requirement. The expenses of the Class F units the fund would have been higher during such period had the Class F units been subject to the additional regulatory requirements applicable to a reporting issuer.

**Average return**

As of March 31, 2026, the value of a \$1,000 investment in Class F of the fund since its inception is now worth \$1,294.24. This works out to an annual compounded return of 9.83%\*.

\* April 21, 2023, until the date the class started, Class F units of the fund were distributed pursuant to an exemption from the prospectus requirement. The expenses of the Class F units of the fund would have been higher during such period had the Class F units been subject to the additional regulatory requirements applicable to a reporting issuer.

**Who is this fund for?**

This fund is for investors who:

- plan to hold their investments for the medium to long term;
- are seeking income and moderate capital growth;
- want ESG criteria to be considered in investments; and
- can tolerate a low 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 F 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**

Class F units are only offered to investors who have a fee-based account or wrap program with an authorised representative's firm. Professional Service Fees are determined between you and your representative and are payable to your representative's firm. They are generally based on the market value of the assets you have with your representative's firm. Such fees are not paid to the fund or its manager.

**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 1.45% of its value. This equals \$14.50 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.	1.34%
<b>Trading expense ratio (TER)</b> This is the fund's transaction costs.	0.11%
<b>Fund expenses</b>	1.45%

\* April 21, 2023, until the date the class started, Class F units of the fund were distributed pursuant to an exemption from the prospectus requirement. The fund was not previously a reporting issuer, and the MER did not take into account various fund expenses that will now be incurred as a mutual fund whose shares are distributed by prospectus. If the fund had been a mutual fund distributed by prospectus, the fees would have been higher. These fees are charged directly to you. See "Other Fees" below. To pay these fees, the fund manager redeems a sufficient number of units from each investor to cover the amount of fees owed to the fund manager.

\*\* F-Class units pay a fixed administration fee which is 0.17%.

**More about the trailing commission**

There is no trailing commission for Class F units of the fund.

**Performance fees**

Nymbus Capital Inc. is entitled to a performance fee equal to 15% of the class return above the FTSE Canada Universe 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
<b>Short-term Trading fees</b>	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.
<b>Transfer fee</b>	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.
<b>Fee-based account fee</b>	Class F units are only offered to investors who have entered into an agreement to pay fees directly to their representative's firm. These investors pay their representative's firm annual compensation based on the asset value of their account.

**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).