

This document contains key information you should know about the OneVest Halal Equity Fund - PTF Series (the "Fund"). You can find more details in the Fund's Offering Memorandum. You can get a copy by asking your Investment Advisor or visiting www.onevest.com.

Before you invest in any fund, you should consider how it would work with your other investments and your tolerance for risk.

Quick facts

Ticker symbol:	HALAL	Fund manager:	OneVest Management Inc. ("OneVest")
Date series started:	May 10, 2023	Portfolio manager:	OneVest Management Inc. ("OneVest")
Asset under management (AUM):	\$10,769,663	Distributions:	Quarterly Variable
Management expense ratio (MER):	1.16%	Minimum investment:	\$1,000

What does the Fund invest in?

The OneVest Halal Equity Fund allows investors to align their investments with their values. The Fund's objective is to provide long-term capital appreciation and quarterly distributions through investments in publicly traded North American companies whose business activities are consistent with Shariah principles and guidelines. Companies with Haram business practices and financial ratios are not eligible to be included in the Fund. The target weightings in the Fund are 90% U.S. and 10% Canadian companies.

The Fund adheres to Shariah principles and guidelines in accordance with the governance standards of the Accounting and Auditing Organization for Islamic Financial Institutions ("AAOIFI"). The structuring and documentation of the Fund have carefully been reviewed by the Fund's Shariah Supervisory Board ("SSB") which has issued a certificate of Shariah compliance.

The tables below give you a snapshot of the Fund's investments as of June 30, 2025. The Fund's investments may change.

Holdings (Top 10)	Weight
Apple Inc.	15.1%
Broadcom Inc.	5.6%
Tesla Inc.	4.4%
Walmart Inc.	3.8%
Eli Lilly & Co.	3.1%
Visa Inc.	3.0%
MasterCard Inc.	2.5%
Costco Wholesale Corp.	2.2%
The Procter & Gamble Co.	1.8%
Johnson & Johnson	1.8%

Sector Allocation	Weight
Technology	38.9%
Healthcare	16.5%
Consumer Defensive	11.2%
Consumer Cyclical	10.0%
Industrials	8.2%
Financial Services	6.3%
Basic Materials	4.7%
Energy	2.9%
Real Estate	1.3%

How risky is it?

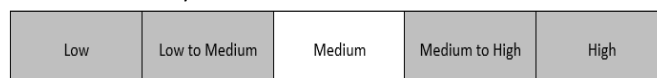
The value of the Fund can go down as well as up. You could lose money.

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

OneVest has rated the volatility of this Fund as **Medium**.

This rating is based on how much the Fund's returns have changed from 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.



For more information about the risk rating and specific risks that can affect this Fund's returns, including, without limitation, liquidity, resale restrictions, credit risk, and collateral risk, see the "Risk Factors" section of the Fund's Offering Memorandum.

No guarantees

Like most investment funds, this Fund doesn't have any guarantees. You may not get back the amount of money you invest.

How has the fund performed?

This section tells you how the PTF series of the Fund has performed using the Fund's net asset value (NAV). Returns are after Fund expenses have been deducted. These expenses reduce the Fund's returns.

Year-by-year returns

This chart shows how Class PTF units of the Fund have performed in each of the past 1 calendar years. Series I units have dropped in value in 0 of the 1 years. 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.



Best and worst 3-month returns

This table shows the best and worst returns for Class PTF units of the Fund in a 3-month period over the past 2 calendar years and up to June 30, 2025. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

	Return	3 months ending	If you invested \$1,000 at the beginning of the period
Best return	12.30%	July 31 2024	Your investment would rise to \$1,123
Worst return	-10.60%	April 30 2025	Your investment would fall to \$894

Average Return

If you had invested \$1,000 in Class PTF units of the Fund on its inception date, you would have \$1447 on June 30, 2025. This works out to an annual compounded rate of return of 18.8% since inception.

Who is this fund for?

Investors who:

- are looking for a long-term investment
- want to invest in North American companies whose business activities are in line with Shariah principles

This Fund is not suitable for an investor seeking a short-term investment.

A word about tax

In general, you'll have to pay income tax on any money you make on the 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, taxable 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 section show the fees and expenses you could pay to buy, own and sell PTF series securities of the Fund. The fees and expenses – including any commissions – can vary among series 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

There are no sale charges applicable to this Fund.

2. Fund total expenses: 1.18%

You don't pay these expenses directly. These expenses reduce the annual return of the Fund. The PTF series' expenses are made up of the management fee, operating expenses and trading costs and any applicable taxes. As of December 31, 2024, the Fund's expenses were 1.18% of its value. This equals \$11.80 for every \$1,000 invested.

2a) Management expense ratio (MER): 1.16%

This is the total of the Fund's management fee and operating expenses.

2b) Trading expense ratio (TER): 0.02%

These are the Fund's trading costs.

2c) Trailing commission: N/A

Trailing commission is an ongoing commission. It is paid for as long as you own the Fund. It is for the services and advice your representative and their firm provide. This Fund does not have a trailing commission.

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 securities within two business days after you receive an Offering Memorandum or 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 Offering Memorandum, annual information form, Fund Facts 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 OneVest or your Investment Advisor for a copy of the Fund's Offering Memorandum 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.