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FUND FACTS Provisus High Yield Fixed Income - Series PTF

December 31, 2018

This document contains key information you should know about the Provisus MS High Yield Fixed Income PTF. You can find more detailed information in the Platform Traded Funds (PTF) **Offering Memorandum**. Ask your representative for a copy, contact Provisus Wealth Management Limited ("Provisus") at 1-877-768-4787, info@provisus.ca, or visit www.provisus.ca. **Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.**

Date Listing Started: February 21, 2019 Structure: Corporate Class Pooled Funds Distributions: Annually, if necessary Minimum Investment: \$5, 000 linkil; \$1,000 subsequer What does the PTF invest in? Structure: Corporate Class Pooled Funds Profile Active Indexation Benchmark: S0% FTSE Short Bond Index and gement Style: Active Indexation Bonchmark: S0% FTSE Short Bond Index and 50% FTSE Mid Bond Index Active Indexation Surrency: Canadian Dollar Leverage: None Perivatives: None High Water Mark: None Derivatives: None Canada September 30, 2017 Eligibility: No AV Frequency: Weekly (close of day Wednesday) Purchase/Sales: Weekly (close of day Wednesday) Vacharge: NEO Connect Sustodian: Laurentian Bank Securities Administrator: Odyssey Trust Audito: MNP LIP Performance Fee: 20% of the Quarterly excess return relative to the Benchmark. Investments: The value of the PTF can go down a	Quick Facts							
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have changed from year to year. It doesn't tell you how volatile the PTF will be in the future. The rating can change over time. A PTF with a low risk rating can still lose money.

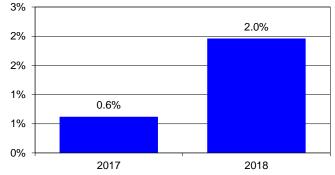
Like most funds, this PTF does not have any guarantees. You may not get back the amount of money you invest.

How has the PTF performed?

This section tells you how the "O" Class of the fund have performed over the past 2 calendar years. Returns are after expenses have been deducted. These expenses reduce the fund's returns.

Year-by-Year Returns

the past 2 years. The fund did not drop in value over to year can help you assess how risky the fund has ۔ اہماد been in the pas perform in the



Best and Worst Three Month Returns

This chart shows how the fund has performed in each of This table shows the best and worst returns for the fund in a 3-month period over the past 2 years. The best and worst 3-month returns those years. The range of returns and change from year 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.

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3%					Return	Endin			riod	
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1% ——				• •		1,026. This w	orks out	to an annual	compound	
				return of 2.0)7%.					
0% +	2017	2018								
Who is this I	PTF for?			A word abo	out tax					
Investors who:			In general, you will have to pay income tax on any money you make							
 are looking 	for a long-term investm	nent		on a PTF. How much you pay depends on the tax laws where you						
 require a growth component for their portfolio 				•	you hold the			-		
 want to invest in a broad range of high yielding 				a RRSP or		,			,	
	ie instruments		,							
can handle the ups and downs of the stock market				Keen in mir	d that if you	, hold this PT	Financ	n-registered	account	
Do not buy this PTF if you need a steady source of			Keep in mind that if you hold this PTF in a non-registered account, fund distributions are included in your taxable income, whether you							
income from your investment.						ave them rein		e income, wh	ether you	
How much d	4			take them i			westeu.			
The following including any	tables show the fees a commissions – can va	ary among se	eries of a	PTFs and a	mong funds	. Higher com	missions	s can influend	ce	
	es to recommend one	investment o	over anot	ther. Ask abc	out other PT	Fs and invest	ments t	hat may be s	uitable for	
you at a lowe										
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No-Load: No purchase or redemption charges apply. PTF Expenses			Provisus does not pay dealers trailing commissions. Other Fees							
You don't pay these expenses directly. They affect you			You may have to pay other fees when you buy, hold, sell or switch							
because they	reduce the PTFs retuin	rns.		shares of th	e PTF.					
	ber 31, 2018, the PTFs			Performan	ce Fee					
0.25% of its value. This equals \$2.50 for every \$1,000			Performance fees are charge quarterly. The following is an example							
		Ann	ual rate	of how the p	performance	e fee is calcul	ated:			
Managemen	t Expense Ratio (MER	R) (% o	f value)							
This is the tot	tal of the PTFs manage	ement				E	xample '	1 Example 2	Example 3	
fee and opera	oting overance		0.25%	PTFs Total	Return		+4.1%	-2.6%	-	
	aung expenses.								+2.7%	
Trading Exp	ense Ratio (TER)			Total Return	n Benchmar	rk	<u>+1.6%</u>	<u>-5.6%</u>	+2.7% <u>+3.0%</u>	
	•		<u>0.00%</u>	Total Return PTFs Relati			<u>+1.6%</u> +2.5%	<u>-5.6%</u> +3.0%		



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