

This document contains key information you should know about the Steadyhand Savings Fund. You can find more detailed information in the fund's simplified prospectus. Ask your representative for a copy, contact Purpose Investments Inc. ("Purpose") at 1.877.789.1517 or [info@purposeinvest.com](mailto:info@purposeinvest.com) or visit [www.purposeinvest.com](http://www.purposeinvest.com).

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

### Quick Facts

Date series started:	February 13, 2007	Fund Manager:	Purpose Investments Inc.
Total value on October 31, 2025:	\$169,221,701	Portfolio Manager:	Purpose Investments Inc.
Management expense ratio (MER):	0.45%	Distributions:	Monthly at month-end
		Minimum investment:	\$10,000 initial, \$1,000 additional

Effective as of January 1, 2026, the *One Simple Fee* in respect of Series A units will be reduced from 0.45% to 0.40%.

### What does the fund invest in?

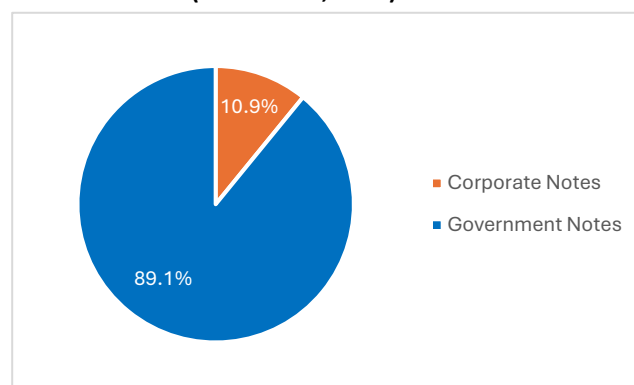
The fund invests primarily in high-quality debt securities, generally maturing in not more than one year and/or high interest deposit accounts. The fund's maximum exposure to investments in foreign markets is 30%.

The charts below give you a snapshot of the fund's investments on October 31, 2025. The fund's investments will change.

### Top 10 investments (October 31, 2025)

1. Canada Tbill 2.33% 5 Nov 2025	36.1%
2. Canada Tbill 2.44% 31 Dec 2025	6.6%
3. Canada Tbill 2.63% 22 Apr 2026	5.7%
4. Province of Alberta Tbill 2.69% 18 Nov 2025	4.3%
5. Province of Ontario Tbill 2.68% 28 Jan 2026	3.4%
6. Province of Ontario Tbill 2.70% 24 Dec 2025	3.3%
7. Canada Tbill 2.51% 11 Feb 2026	3.1%
8. Safe Trust CP 2.64% 2 Jan 2026	2.9%
9. Province of Ontario Tbill 2.57% 4 Mar 2026	2.9%
10. Province of Newfoundland Tbill 2.75% 13 Nov 2025	3.0%
Total percentage of top 10 investments	71.3%
Total investments	26

### Investment mix (October 31, 2025)



### How risky is it?

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

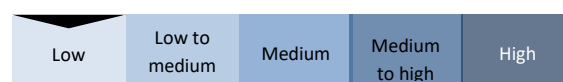
One way to gauge risk is to look at how much the fund's returns change over time. This is called "volatility".

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

Purpose has rated this fund's risk as **low**.

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 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 doesn't have any

guarantees. You may not get back the amount of money you invest.

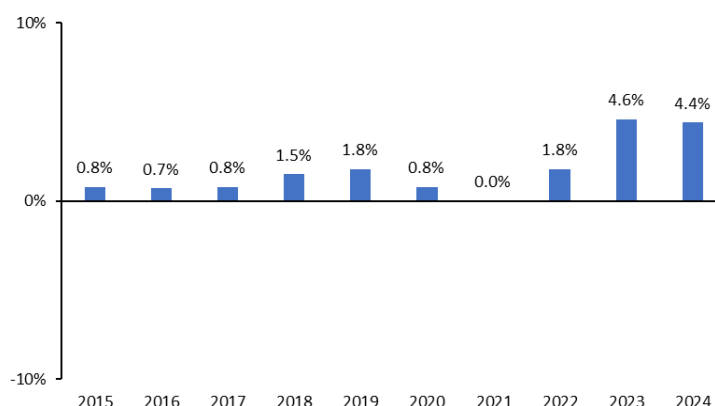
### How has the fund performed?

This section tells you how Series A units of the fund have performed over the past 10 years. Returns are after expenses have been deducted. These expenses reduce the returns of this series.

#### Year-by-year returns

This chart shows how Series A units of the fund have performed in each of the past 10 years. The fund did not drop in value in the past 10 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 Series A units of the fund in a 3-month period over the past 10 years. 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
<b>Best return</b>	1.2%	December 31, 2023	Your investment would rise to \$1,012
<b>Worst return</b>	0.0%	December 31, 2021	Your investment would remain at \$1,000

#### Average return

An individual who invested \$1,000 in Series A units of the fund over the past 10 years has \$1,203 on October 31, 2025. This works out to an annual compound return of 1.9%.

### Who is this fund for?

Investors who:

- are looking for investment in high-quality debt securities and/or high interest deposits
- want to preserve capital
- want a source of interest income

### 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 Series A units of the fund. The fees and expenses – including any commissions – can vary among the 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**

You pay no sales or redemption charges if you buy, sell or switch units of the fund through Steadyhand Investment Funds Inc.

**2. Fund expenses**

You don't pay these expenses directly. They affect you because they reduce the returns of the series. As of June 30, 2025, the expenses of this series were 0.45% of its value. This equals \$4.50 for every \$1,000 invested.

**Annual rate  
(as a % of the fund's value)**

**Management expense ratio (MER)**

This is the total of the fund's management fee and operating expenses. The manager waived some of the expenses of this series. If it had not done so, the MER would have been higher.

0.45%

**Trading expense ratio (TER)**

These are the fund's trading costs.

0%

**Fund expenses**

**0.45%**

**More about the trailing commission**

The fund does not pay any trailing commissions.

**3. Other fees**

You may have to pay other fees when you buy, hold, sell or switch units of the fund. You may also have to pay sales charges, switch fees or redemption charges if you invest through a registered representative other than Steadyhand Investment Funds Inc. These charges and fees are negotiated and paid between you and your registered representative.

**Fee****What you pay****Short term trading fee**

A short-term trading fee of 2% may be payable if units are sold within five business days of the original purchase. This fee goes to the fund.

**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 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, 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 Purpose 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.

Purpose Investments Inc.  
130 Adelaide Street West, Suite 3100  
P.O. Box 109  
Toronto, Ontario M5H 3P5

Toll-free: 1-877-789-1517  
Email: [info@purposeinvest.com](mailto:info@purposeinvest.com)  
Website: [www.purposeinvest.com](http://www.purposeinvest.com)

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).

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### Quick Facts

Date series started	February 17, 2012	Fund Manager	Purpose Investments Inc.
Total value on October 31, 2025:	\$169,221,701	Portfolio Manager:	Purpose Investments Inc.
Management expense ratio(MER)	n/a	Distributions:	Monthly at month-end
		Minimum investment:	\$10,000 initial, \$1,000 additional

### What does the fund invest in?

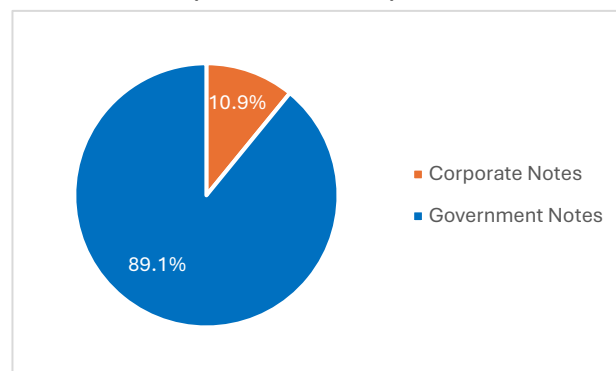
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### Risk rating

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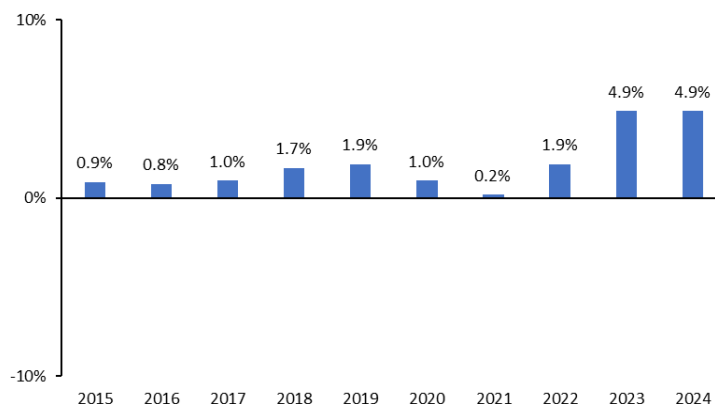
**How has the fund performed?**

This section tells you how Series O units of the fund have performed over the past 10 years. Returns are after expenses have been deducted. These expenses reduce the returns of this series.

Year-by-year returns

This chart shows how Series O units of the fund have performed in the past 10 years. The fund did not drop in value in the past 10 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 Series O units of the fund in a 3-month period over the past 10 years. 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
<b>Best return</b>	1.3%	December 31, 2023	Your investment would rise to \$1,013
<b>Worst return</b>	0.0%	September 30, 2021	Your investment would remain at \$1,000

Average return

An individual who invested \$1,000 in Series O units of the fund over the past 10 years has \$1,228 on October 31, 2025. This works out to an annual compound return of 2.08%.

**Who is this fund for?**

Investors who:

- are looking for investment in high-quality debt securities and/or high interest deposits
- want to preserve capital
- want a source of interest income

**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.

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2. Fund expenses

You don’t pay these expenses directly. They affect you because they reduce the returns of this series.

As of June 30, 2025, the expenses of the series were 0% of its value. This equals \$Nil 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 operating expenses of this series. The Manager waived some of the expenses of the series. If it had not done so, the MER would have been higher.	0%
<b>Trading expense ratio (TER)</b>	
These are the fund’s trading costs.	0%
<b>Fund expenses</b>	0%

More about the trailing commission

The fund does not pay any trailing commissions.

3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund. You may also have to pay sales charges, switch fees or redemption charges if you invest through a registered representative other than Steadyhand Investment Funds Inc. These charges and fees are negotiated and paid between you and your registered representative.

Fee	What you pay
<b>One Simple Fee</b>	The One Simple Fee for Series O units is negotiable and paid directly to the manager by unitholders, the maximum amount of which will not exceed 0.65%.
<b>Short term trading fee</b>	A short-term trading fee of 2% may be payable if units are sold within five business days of the original purchase. This fee goes to the fund.

**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 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, 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 Purpose 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.

Purpose Investments Inc.  
130 Adelaide Street West, Suite 3100  
P.O. Box 109  
Toronto, Ontario M5H 3P5

Toll-free: 1-877-789-1517  
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