



# Standard Wealth

Helping Families Stay Wealthy

As of October 31, 2025

## Standard Wealth Overview

Since February 2020, Standard Wealth has offered professional asset management services to high net-worth clients via a separately managed account platform.

| 1 Month | 3 Months | YTD   | 1 Year | 3 Years | 5 Years | Inception |
|---------|----------|-------|--------|---------|---------|-----------|
| 1.0%    | 7.2%     | 15.8% | 19.4%  | 18.8%   | 20.5%   | 15.1%     |

## Investment Objectives

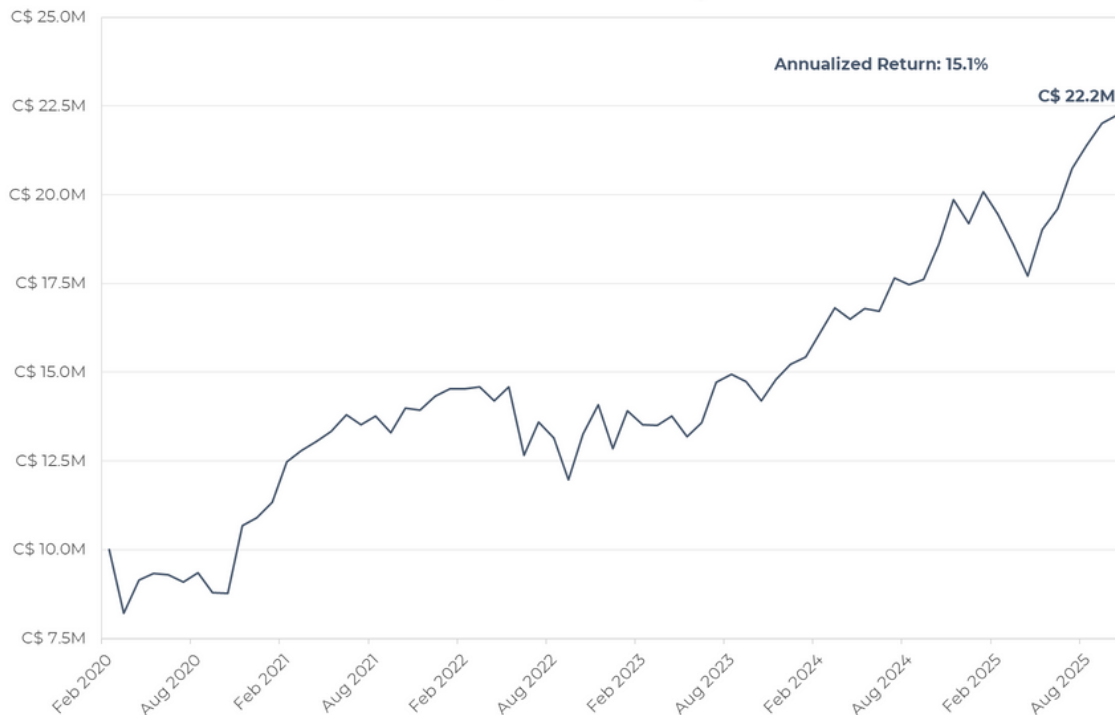
### Four Pillar Strategy

- North American equity and liquid alternative portfolio
- Dividend income
- Disciplined use of leverage
- Performance oriented fee structure

## Monthly Returns Net of Fees and Expenses

|      | Jan  | Feb   | Mar    | Apr   | May   | Jun    | Jul   | Aug   | Sep   | Oct   | Nov   | Dec   | YTD    |
|------|------|-------|--------|-------|-------|--------|-------|-------|-------|-------|-------|-------|--------|
| 2020 |      |       | -18.0% | 11.6% | 1.9%  | -0.3%  | -2.1% | 2.9%  | -6.1% | -0.3% | 21.9% | 2.0%  | 8.9%   |
| 2021 | 4.0% | 10.0% | 2.7%   | 1.9%  | 2.2%  | 3.5%   | -2.1% | 1.9%  | -3.4% | 5.2%  | -0.4% | 2.8%  | 31.5%  |
| 2022 | 1.4% | 0.1%  | 0.3%   | -2.7% | 2.7%  | -13.2% | 7.4%  | -3.3% | -9.0% | 10.9% | 6.1%  | -8.8% | -10.4% |
| 2023 | 8.4% | -2.9% | -0.1%  | 2.0%  | -4.2% | 2.9%   | 8.4%  | 1.5%  | -1.4% | -3.6% | 4.2%  | 2.9%  | 18.6%  |
| 2024 | 1.3% | 4.5%  | 4.3%   | -1.9% | 1.9%  | -0.5%  | 5.6%  | -1.1% | 0.8%  | 5.7%  | 6.7%  | -3.4% | 26.0%  |
| 2025 | 4.7% | -3.2% | -4.4%  | -4.8% | 7.4%  | 3.1%   | 5.8%  | 3.2%  | 2.9%  | 1.0%  |       |       | 15.8%  |

## Growth of C\$ 10M from Inception



DISCLAIMER: The provided performance figures are net investment returns which include fees and expenses charged to fee-paying accounts. The information in this summary does not constitute investment, legal or tax advice. Past performance is not indicative of future results. Any data provided in this summary should not be viewed as a recommendation or solicitation of an offer to buy or sell any securities or investment strategies. This information is based on prevailing market conditions and is not predictive of future performance. Standard Wealth and Accelerate Financial Technologies Inc. do not accept any liability for any direct, indirect or consequential loss or damage suffered by any person as a result of relying on all or any part of this information and any liability is expressly disclaimed.

