Frontier Financial Portfolio Program Peer Universe members; current as of May 19/2026

Fund Name

AGF Elements Conservative Portfolio Series F
AGF Elements Balanced Portfolio Series F
AGF Elements Growth Portfolio Series F
ATB Compass Conservative Portfolio Series F1
ATB Compass Conservative Balanced Portfolio Series F1
ATB Compass Balanced Portfolio Series F1
ATB Compass Balanced Growth Portfolio Series F1
ATB Compass Growth Portfolio Series F1
ATB Compass Maximum Growth Portfolio Series F1
BMO Ascent Income Portfolio Series F
BMO Ascent Conservative Portfolio Series F
BMO Ascent Balanced Portfolio Series F
BMO Ascent Growth Portfolio Series F
BMO Ascent Equity Growth Portfolio Series F
BMO Income ETF Portfolio Series F
BMO Conservative ETF Portfolio Series F
BMO Balanced ETF Portfolio Series F
BMO Growth ETF Portfolio Series F
BMO Equity Growth ETF Portfolio Series F
BMO SelectTrust Income Portfolio Series F
BMO SelectTrust Conservative Portfolio Series F
BMO SelectTrust Balanced Portfolio Series F
BMO SelectTrust Growth Portfolio Series F
BMO SelectTrust Equity Growth Portfolio Series F
Canada Life Conservative Portfolio F
Canada Life Moderate Portfolio F
Canada Life Balanced Portfolio F
Canada Life Advanced Portfolio F
Canada Life Aggressive Portfolio F
CIBC Managed Income Portfolio Class F
CIBC Managed Income Plus Portfolio Class F
CIBC Managed Balanced Portfolio Class F
CIBC Managed Balanced Growth Portfolio Class F
CIBC Managed Growth Portfolio Class F
CIBC Managed Growth Plus Portfolio Class F
CIBC Smart Income Solution Series F
CIBC Smart Balanced Income Solution Series F
CIBC Smart Balanced Solution Series F
CIBC Smart Balanced Growth Solution Series F
CIBC Smart Growth Solution Series F
CI Mosaic Income ETF Portfolio Class F
CI Mosaic Balanced Income ETF Portfolio Class F
CI Mosaic Balanced ETF Portfolio Class F
CI Mosaic Balanced Growth ETF Portfolio Class F
CI Mosaic Growth ETF Portfolio Class F
CI Portfolio Series Income Fund (Class F units)
CI Portfolio Series Conservative Fund (Class F units)
CI Portfolio Series Conservative Balanced Fund (Class F units)
CI Portfolio Series Balanced Fund (Class F units)
CI Portfolio Series Balanced Growth Fund (Class F units)
CI Portfolio Series Growth Fund (Class F units)
CI Select 80i20e Managed Portfolio Corporate Class (Class F)
CI Select 70i30e Managed Portfolio Corporate Class (Class F)
CI Select 60i40e Managed Portfolio Corporate Class (Class F)
CI Select 50i50e Managed Portfolio Corporate Class (Class F)
CI Select 40i60e Managed Portfolio Corporate Class (Class F)
CI Select 30i70e Managed Portfolio Corporate Class (Class F)
CI Select 20i80e Managed Portfolio Corporate Class (Class F)
Counsel Conservative Portfolio Series F
Counsel Balanced Portfolio Series F
Counsel Growth Portfolio Series F
Counsel All Equity Portfolio Series F
Desjardins Active Strategy Conservative Portfolio F-Class Units
Desjardins Active Strategy Moderate Portfolio F-Class Units
Desjardins Active Strategy Balanced Portfolio F Class
Desjardins Active Strategy Growth Portfolio F Class
Desjardins Active Strategy Aggressive Portfolio F Class
Desjardins Sustainable Conservative Portfolio F Class
Desjardins Sustainable Moderate Portfolio F
Desjardins Sustainable Balanced Portfolio F Class
Desjardins Sustainable Growth Portfolio F Class
Desjardins Sustainable Agressive Portfolio F Class
DFA Global 40EQ-60FI Portfolio Class F
DFA Global 50EQ-50FI Portfolio - Class F
DFA Global 60EQ-40FI Portfolio Class F
DFA Global 70EQ-30FI Portfolio - Class F
DFA Global 80EQ-20FI Portfolio Class F
DFA Global Equity Portfolio Class F
DynamicEdge Defensive Portfolio Series F
DynamicEdge Conservative Class Portfolio Series F
DynamicEdge Balanced Portfolio Series F
DynamicEdge Balanced Growth Portfolio Series F
DynamicEdge Growth Portfolio Series F
DynamicEdge Equity Portfolio Series F
Dynamic Integrated Balanced Portfolio Series F
Dynamic Integrated Balanced Growth Portfolio Series F
Dynamic Integrated Growth Portfolio Series F
Dynamic Integrated Equity Portfolio Series F
Fidelity Global Income Portfolio Series F
Fidelity Global Balanced Portfolio Series F
Fidelity Global Growth Portfolio Series F
Fidelity Global Equity Portfolio Ser F
Franklin Quotential Diversified Income Portfolio Series F
Franklin Quotential Balanced Income Portfolio Series F
Franklin Quotential Balanced Growth Portfolio Series F
Franklin Quotential Growth Portfolio Series F

Investors IG Core Portfolio - Income Focus Series F
Investors IG Core Portfolio - Income Balanced Series F
Investors IG Core Portfolio - Balanced Series F
Investors IG Core Portfolio - Balanced Growth Series F
Investors IG Core Portfolio - Growth Series F
Investors iProfile Portfolio - Global Fixed Income Bal F
Investors iProfile Portfolio - Global Neutral Balanced Ser F
Investors iProfile Portfolio - Global Equity Balanced Ser F
Investors iProfile Portfolio - Global Equity Series F
Investors IG Low Volatility Portfolio - Income Focus F
Investors IG Low Volatility Portfolio Income Balanced Series F
Investors IG Low Volatility Portfolio Balanced Series F
Investors IG Low Volatility Portfolio - Growth F
Mackenzie Conservative Income ETF Portfolio F
Mackenzie Conservative ETF Portfolio Series F
Mackenzie Balanced ETF Portfolio Series F
Mackenzie Moderate Growth ETF Portfolio F
Mackenzie Growth ETF Portfolio Series F
Mackenzie Symmetry Conservative Income Portfolio Series F
Mackenzie Symmetry Conservative Portfolio Series F
Mackenzie Symmetry Balanced Portfolio Series F
Mackenzie Symmetry Moderate Growth Portfolio Series F
Mackenzie Symmetry Growth Portfolio Series F
Manulife Conservative Portfolio Series F
Manulife Moderate Portfolio Series F
Manulife Balanced Portfolio Series F
Manulife Growth Portfolio Series F
Manulife Simplicity Conservative Portfolio Series F
Manulife Simplicity Moderate Portfolio Series F
Manulife Simplicity Balanced Portfolio Series F
Manulife Simplicity Growth Portfolio Series F
MD Precision Conservative Portfolio Series F
MD Precision Balanced Income Portfolio Series F
MD Precision Moderate Balanced Portfolio Series F
MD Precision Moderate Growth Portfolio Series F
MD Precision Balanced Growth Portfolio Series F
MD Precision Maximum Growth Portfolio Series F
National Bank NBI Secure Portfolio Series F
National Bank NBI Conservative Portfolio Series F
National Bank NBI Moderate Portfolio Series F
National Bank NBI Balanced Portfolio Series F
National Bank NBI Growth Portfolio Series F
National Bank NBI Equity Portfolio Series F
NEI Select Income RS Portfolio Series F
NEI Select Income & Growth RS Portfolio Series F
NEI Select Balanced RS Portfolio Series F
NEI Select Growth & Income RS Portfolio Series F
NEI Select Growth RS Portfolio Series F
NEI Select Maximum Growth RS Portfolio Series F
RBC Select Very Conservative Portfolio Series F
RBC Select Conservative Portfolio Series F
RBC Select Balanced Portfolio Series F
RBC Select Growth Portfolio Series F
RBC Select Aggressive Growth Portfolio Series F
Scotia Essentials Income Portfolio F
Scotia Essentials Balanced Portfolio F
Scotia Essentials Growth Portfolio F
Scotia Essentials Maximum Growth Portfolio F
Scotia INNOVA Income Portfolio Series F
Scotia INNOVA Balanced Income Portfolio Series F
Scotia INNOVA Balanced Growth Portfolio Series F
Scotia INNOVA Growth Portfolio Series F
Scotia INNOVA Maximum Growth Portfolio Series F
Scotia Partners Income Portfolio Series F
Scotia Partners Balanced Income Portfolio - Series F
Scotia Partners Balanced Growth Portfolio - Series F
Scotia Partners Growth Portfolio - Series F
Scotia Partners Maximum Growth Portfolio - Series F
Scotia Selected Income Portfolio Series F
Scotia Selected Balanced Income Portfolio - Series F
Scotia Selected Balanced Growth Portfolio - Series F
Scotia Selected Growth Portfolio - Series F
Scotia Selected Maximum Growth Portfolio - Series F
SEI Income 20/80 Fund Class F
SEI Income 40/60 Fund Class F
SEI Balanced 60/40 Fund Class F
SEI Growth 80/20 Fund Class F
SEI Growth 100 Fund Class F
Sun Life Granite Conservative Portfolio Series F
Sun Life Granite Moderate Portfolio Series F
Sun Life Granite Balanced Portfolio Series F
Sun Life Granite Balanced Growth Portfolio Series F
Sun Life Granite Growth Portfolio Series F
TD Comfort Conservative Income Portfolio - F Series
TD Comfort Balanced Income Portfolio - F Series
TD Comfort Balanced Portfolio - F Series
TD Comfort Balanced Growth Portfolio - F Series
TD Comfort Growth Portfolio - F Series
TD Comfort Aggressive Growth Portfolio - F Series
TD Managed Income Portfolio - F-Series
TD Managed Income & Moderate Growth Portfolio - F-Series
TD Managed Balanced Growth Portfolio - F-Series
TD Managed Aggressive Growth Portfolio - F-Series
TD Managed Maximum Equity Growth Portfolio - F-Series

Portfolio funds excluded from peer universe, though other funds in same program included

1) AGF Elements Global Portfolio

- Excluded because its US equity weight is much higher and its Canadian equity weight much lower than the other AGF Elements portfolios (scaled), and than the Frontier Financial 100% Equities portfolio.

At Dec 31/2025: AGF Elements Portfolios

	Elements Conservative	Elements Balanced	Elements Growth	Elements Global	Frontier Financial 100% Equities
US Equities	19.9%	31.2%	47.7%	63.3%	
Cdn Equities	8.8%	14.0%	8.9%	3.9%	
Intl Equities	12.4%	17.4%	25.6%	29.8%	
Total Equities	41.1%	62.6%	82.2%	97.0%	
% of Total Equities:					
US	48.4%	49.8%	58.0%	**65.3%**	45%
Cdn	21.4%	22.4%	10.8%	**4.0%**	25%
Intl	30.2%	27.8%	31.1%	30.7%	30%

2) Mackenzie Symmetry Equity Portfolio

- Excluded because its US equity weight is much higher and its Canadian equity weight much lower than the other Symmetry portfolios (scaled), and than the Frontier Financial 100% Equities portfolio.

At Dec 31/2025: Mackenzie Symmetry Portfolios

	Symmetry Cons Income	Symmetry Conservative	Symmetry Balanced	Symmetry Mod Growth	Symmetry Growth	Symmetry Equity	Frontier Finl. 100% Equities
US Equities	11.7%	14.3%	23.2%	24.8%	43.3%	65.8%	
Cdn Equities	11.7%	14.3%	18.5%	20.3%	23.0%	4.8%	
Intl Equities	6.6%	8.8%	11.8%	12.1%	16.9%	22.7%	
Total Equities	30.0%	37.4%	53.5%	57.2%	83.2%	93.3%	
% of Total Equities:							
US	39.0%	38.2%	43.4%	43.4%	52.0%	**70.5%**	45%
Cdn	39.0%	38.2%	34.6%	35.5%	27.6%	**5.1%**	25%
Intl	22.0%	23.5%	22.1%	21.2%	20.3%	24.3%	30%

3) Mackenzie All- Equity ETF Portfolio

- Excluded because its US equity weight is much higher and its Canadian equity weight much lower than the other Mackenzie ETF portfolios (scaled), and than the Frontier Financial 100% Equities portfolio.

At Dec 31/2025: Mackenzie ETF Portfolios

	Cons Income	Conservative	Balanced	Mod Growth	Growth	All-Equity	Frontier Finl. 100% Equities
US Equities	14.6%	17.8%	25.8%	29.7%	42.2%	69.4%	
Cdn Equities	12.1%	13.1%	16.5%	18.0%	23.2%	5.1%	
Intl Equities	7.6%	9.4%	12.9%	12.5%	19.0%	23.0%	
Total Equities	34.3%	40.3%	55.2%	60.2%	84.4%	97.5%	
% of Total Equities:							
US	42.6%	44.2%	46.7%	49.3%	50.0%	**71.2%**	45%
Cdn	35.3%	32.5%	29.9%	29.9%	27.5%	**5.2%**	25%
Intl	22.2%	23.3%	23.4%	20.8%	22.5%	23.6%	30%

4) Franklin Quotential Diversified Equity Portfolio

- Excluded because its US equity weight is much higher and its Canadian equity weight much lower than the other Franklin Quotential portfolios (scaled), and than the Frontier Financial 100% Equities portfolio.

At Sep 30/2025: Franklin Quotential Portfolios

	Divsfd Income	Balanced Income	Balanced Growth	Growth	Divsfd Equity	Frontier Finl. 100% Equities
US Equities	13.5%	20.4%	30.2%	39.8%	64.1%	
Cdn Equities	7.6%	11.5%	17.0%	22.3%	3.5%	
Intl Equities	6.6%	9.9%	14.7%	19.4%	31.6%	
Total Equities	27.6%	41.9%	61.8%	81.5%	99.3%	
% of Total Equities:						
US	48.8%	48.8%	48.8%	48.8%	**64.6%**	45%
Cdn	27.4%	27.5%	27.4%	27.4%	**3.5%**	25%
Intl	23.8%	23.8%	23.8%	23.8%	31.9%	30%

5) Desjardins Active Strategy Global Equity Portfolio

- Excluded from future cost and performance comparisons because in the last half of 2025 its Canadian equity weight was reduced to much less than the other Desjardins Active Strategy portfolios (scaled), and than the Frontier Financial 100% Equities portfolio.

At Dec 31/2025: Desjardins Active Strategy Portfolios

	Conservative	Moderate	Balanced	Growth	Aggressive	Global Equity	Frontier Finl. 100% Equities
US Equities	8.2%	14.9%	21.4%	24.7%	32.4%	53.4%	
Cdn Equities	12.5%	11.4%	14.6%	17.4%	23.3%	8.2%	
Intl Equities	6.9%	12.7%	16.6%	18.9%	25.8%	34.6%	
Total Equities	27.6%	39.0%	52.6%	61.0%	81.6%	96.3%	
% of Total Equities:							
US	29.8%	38.3%	40.7%	40.4%	39.8%	55.5%	45%
Cdn	45.4%	29.1%	27.8%	28.6%	28.6%	**8.6%**	25%
Intl	24.9%	32.6%	31.5%	31.0%	31.7%	35.9%	30%

6) Desjardins Sustainable Global Equity Portfolio

- Excluded from future cost and performance comparisons because in the last half of 2025, its Canadian equity weight was reduced to much less than the other Desjardins Sustainable portfolios (scaled), and than the Frontier Financial 100% Equities portfolio.

At Dec 31/2025: Desjardins Sustainable Portfolios

	Conservative	Moderate	Balanced	Growth	Aggressive	Global Equity	Frontier Finl. 100% Equities
US Equities	7.4%	12.7%	19.9%	22.9%	30.5%	51.6%	
Cdn Equities	12.1%	9.9%	12.8%	14.5%	19.9%	5.4%	
Intl Equities	6.5%	13.0%	17.9%	20.6%	29.3%	40.7%	
Total Equities	26.0%	35.6%	50.6%	57.9%	79.7%	97.8%	
% of Total Equities:							
US	28.6%	35.6%	39.3%	39.5%	38.3%	52.8%	45%
Cdn	46.5%	27.9%	25.2%	25.0%	25.0%	**5.6%**	25%
Intl	24.9%	36.5%	35.5%	35.5%	36.7%	41.6%	30%

7) CI Portfolio Series Maximum Growth Fund

- Excluded because its combined Information Technology and non-Tech Magnificent-7 equity weight is much higher than its other portfolios (second-most aggressive shown), and than the Frontier Financial 100% Equities portfolio.
    - The non-Tech Magnificent-7 stocks are Google/Alphabet, Facebook/Meta, Amazon, and Tesla.
    - Frontier's 100% Equities portfolio's sector exposure is measured at Dec 31/2024.

At Mar 31/2025: CI Portfolio Series

	Growth Fund	Max Growth Fund	Frontier Finl. 100% Equities
Info Tech + non-Tech Mag7	14.2%	44.9%	
Other Equities	68.0%	50.8%	
Total Equities	82.1%	95.7%	
% of Total Equities:			
Info Tech + non-Tech Mag7	17.2%	**46.9%**	21.1%
Other Equities	82.8%	53.1%	78.9%

8) CI Select 100e Managed Portfolio

- Excluded because its combined Information Technology and non-Tech Magnificent-7 equity weight is much higher than its other portfolios (second-most aggressive shown), and than the Frontier Financial 100% Equities portfolio.
    - The non-Tech Magnificent-7 stocks are Google/Alphabet, Facebook/Meta, Amazon, and Tesla.
    - Frontier's 100% Equities portfolio's sector exposure is measured at Dec 31/2024.

At Mar 31/2025: CI Select Portfolios

	Select 20i80e	Select 100e	Frontier Finl. 100% Equities
Info Tech + non-Tech Mag7	14.0%	45.5%	
Other Equities	66.7%	50.4%	
Total Equities	80.7%	95.9%	
% of Total Equities:			
Info Tech + non-Tech Mag7	17.4%	**47.4%**	21.1%
Other Equities	82.6%	52.6%	78.9%