

Sustainable Funds

Managed and offered by Guardian Capital LP*

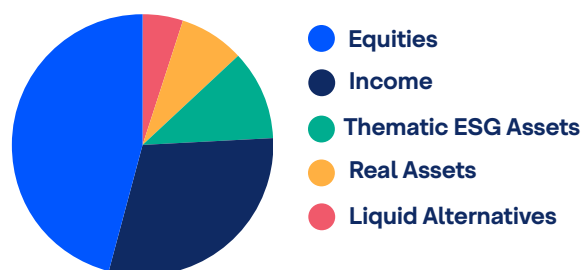
Sustainable Balanced 60/40 Fund

The fund aims to balance long-term capital growth with income generation by targeting a mix of 60% equities and 40% fixed income.

This solution may be suitable for you if:

- You can tolerate low to medium risk
- You have a medium-to-long-term time horizon
- You seek a greater proportion of capital growth relative to income

Strategic Asset Allocation Targets¹



46% Equities
Stocks/shares that represent an ownership stake in a company. Largely used as vehicles to achieve capital growth.

30% Income
Primarily refers to investment income earned from bonds. These positions tend to be more conservative than equities, and therefore are better positioned to preserve capital.

11% Thematic ESG Assets
Investment exposure in assets of either equities or fixed income that are directly focused on improving social or environmental sustainability, such as equities focused on clean energy or green bonds.

8% Real Assets
Refers to equity investments that provide exposure to “hard” or tangible assets, like real estate and infrastructure. These types of securities can be beneficial diversifiers as they tend to perform differently than stocks or bonds.

5% Liquid Alternatives
Investment funds with exposure to equities or fixed income, whereby the portfolio manager is afforded considerable flexibility to utilize certain sophisticated investment tools such as derivatives and leverage, often as a way to manage volatility and/or enhance the level of income earned.

¹For illustrative purposes only. Asset allocation Figures represent strategic targets only and may be subject to change over time.

UNDERLYING HOLDINGS ²	WEIGHT
Guardian Canadian Bond ETF	22.99%
Guardian Fundamental Global Equity Fund Series I	15.90%
Guardian Canadian Sector Controlled Equity Fund Series I	10.06%
Guardian i ³ Global Dividend Growth Fund Series I	9.95%
Guardian Emerging Markets Equity Fund Series I	5.99%
iShares Global Green Bond ETF	5.06%
Guardian Investment Grade Corporate Bond Fund Series I	5.03%
Guardian Strategic Income Fund Series I	5.03%
Guardian i ³ Global REIT ETF	3.96%
Guardian i ³ Global Quality Growth ETF	3.93%
FlexShares STOXX Global Infrastructure ETF	3.88%
iShares Global Clean Energy ETF	2.97%
First Trust Nasdaq Clean Edge Smart Grid Infra ETF	2.94%
Mackenzie Emerging Markets Bond Index ETF (CAD Hdg)	1.96%
Cash	0.36%
TOTAL FUND	100%

²Underlying holdings are as at the inception of the Fund on January 7, 2022 and are subject to change over time.

Investment process and ESG integration.

The Guardian Capital LP portfolio management team employs sophisticated techniques to build and maintain the Sustainable Funds. They seek to deliver results through the utilization of underlying funds whose fund manager is a signatory of the United Nations-supported Principles of Responsible Investment, and with Above Average Morningstar® Sustainability Ratings,^{TM 3} as well as by focusing on ESG-specific and thematic underlying funds, such as those focused on clean energy or green bonds.

Access the solution.

Fund Code **Fund Code (Fee Based)**
GCGCC506 GCGCC606

Let's work together to create a better future.

Connect with a Coast Capital advisor to build a plan that is right for your life.

Metro Vancouver: 604.517.7000

Greater Victoria: 250.483.7000

Toll-free: 1.888.517.7000

coastcapitalsavings.com



³The Morningstar® Sustainability RatingTM is intended to measure how well the issuing companies of the securities within a fund's portfolio are managing their environmental, social, and governance ("ESG") risks and opportunities relative to the fund's Morningstar category peers, and is updated monthly. The Morningstar Sustainability Rating is depicted by globe icons where 5 globes equals High ranking (lowest ESG Risk) and 1 globe equals Low ranking (highest ESG Risk) compared to category peers, based off each fund's Morningstar® Portfolio Sustainability ScoreTM. A Sustainability Rating is assigned to any fund that has more than half of its underlying assets receiving an ESG Risk Rating from Sustainalytics, and is within a Morningstar Category with at least 10 scored funds; therefore, the rating it is not limited to funds with explicit sustainable or responsible investment mandates. Please refer to <http://corporate1.morningstar.com/SustainableInvesting/> for more detailed information about the Morningstar Sustainability Rating and its calculation. Sustainalytics is an ESG and corporate governance research, ratings, and analysis company affiliated with Morningstar, Inc. © 2022 Morningstar®. All Rights Reserved. The information contained herein: (1) is proprietary to Morningstar and/or its content providers; (2) may not be copied or distributed; and (3) is not warranted to be accurate, complete or timely. Neither Morningstar nor its content providers are responsible for any damages or losses arising from any use of this information. Past performance is no guarantee of future results. Morningstar is an independent organization that groups investment funds with generally similar investment objectives for comparison purposes and ranks them on a historical basis. Ratings and/or ranking information is portfolio-based, not performance-based and is subject to change monthly. They do not reflect a fund's performance on either an absolute or risk-adjusted basis, nor are they a qualitative Morningstar evaluation of a fund's merits. They should not be the sole basis for an investment decision.

Please read the prospectus before investing. Important information about the Sustainable Funds is contained in its prospectus. Contact your Coast Capital advisor or visit the Sustainable Funds' website at: www.guardiancapital.com/investmentsolutions or www.sedar.com to obtain a copy of the Fund's prospectus and Fund Facts. Commissions, trailing commissions, management fees and expenses all may be associated with investments in mutual funds. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. Mutual funds are not guaranteed or insured by any financial institution, government or other deposit insurer. These mutual funds are offered in Canada only. This information is not intended for distribution into any jurisdiction where such distribution, publication, availability or use is restricted by law or regulation. This communication is for informational purposes only and does not constitute investment or financial advice or a recommendation to buy, sell or hold a security, and shall under no circumstances be considered an offer or solicitation to deal in any product or service mentioned herein.

Coast Capital Savings Federal Credit Union provides advice and service related to deposit, loan and mortgage products, and its affiliate, Coast Capital Wealth Management Ltd., provides investment and financial planning services (collectively "Coast Capital"). Worldsource Financial Management Inc. ("Worldsource") provides advice and service relating to the Sustainable Funds and is a Principal Distributor of the funds. Certain advisors employed by Coast Capital are also registered as dealing representatives of Worldsource and act as agent in the distribution of mutual funds securities. Worldsource pays commissions generated from the sale of the Sustainable Funds to Coast Capital, which in turn pays compensation to the applicable advisor. Guardian Capital LP ("GCLP") is the Manager and Portfolio Manager of the Sustainable Funds, and has entered into a corporate strategic alliance agreement with Coast Capital, pursuant to which Coast Capital may receive payments directly from GCLP. GCLP and Worldsource are affiliates as each are subsidiaries of Guardian Capital Group Limited ("GCGL"), a publicly traded firm, the shares of which are listed on the Toronto Stock Exchange. For further information on GCGL and its subsidiaries and affiliates, please visit www.guardiancapital.com

This material is sponsored in part by Guardian Capital LP. Trademarks and logos belong to their respective owners and are used under license. Guardian, Guardian Capital, the Guardian Capital logo, Worldsource and the Worldsource logo are all trademarks of Guardian Capital Group Limited. © 2022 Guardian Capital. All rights reserved. Coast Capital and the Coast Capital logo are trademarks of Coast Capital Savings Federal Credit Union. © 2022 Coast Capital Savings. All rights reserved. Date Published: January 24, 2022