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Sustainable Income 100 Fund

GCGCC509

Series CCA

September 30, 2022

Responsible investing (RI) is growing rapidly in importance and is defined as the incorporation of environmental, social and governance (ESG) factors into the selection and management of investments. Managed by Guardian Capital LP, the Sustainable Funds aim to provide you with the opportunity to do well while doing good.

INVESTMENT MANAGERS

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*Guardian Capital LP is the Manager and Portfolio Manager of the Sustainable Funds. The Sustainable Funds are multi-asset solutions that aim to achieve their investment objectives primarily through investment in Guardian mutual funds and ETFs and or third-party mutual funds and ETFs

Fund Objective

The primary objective of the Fund is the achievement of income generation with the secondary objective of capital preservation and long-term capital appreciation. The Fund aims to achieve these objectives by investing in a mix of fixed income securities, mutual funds and/or ETFs while also meeting a set of ESG standards and investment criteria.

KEY REASONS TO INVEST

Responsible investing principles
The Fund applies a high standard of ESG oversight, based upon disciplined and objective scrutiny. In practice, this means screening each underlying fund to ensure its fund manager is a signatory of the United Nations-supported Principles of Responsible Investment, and to ensure it continuously meets established sustainability thresholds, as measured by Morningstar® Sustainability Ratings™.

Institutional-quality portfolio management
The Fund's strategic asset allocation is driven by the insights of Guardian Capital's Asset Mix Committee and is actively managed using sophisticated techniques which aim to deliver optimal investment outcomes.

Diversification in a simple, convenient package
The Fund provides broadly diversified investment exposure through exposure to a wide variety of global equity securities in an effort to best capitalize on opportunities and manage volatility, all within a single solution chosen to align with your risk tolerance.

PORTFOLIO HOLDINGS

Guardian Canadian Bond ETF	37.9%
iShares Core Canadian Government Bd ETF	14.0%
iShares ESG Advanced Ttl USD Bd Mrkt ETF	10.3%
Ishares Global Gvmt Bd Idx CAD H	9.7%
BMO Long Provincial Bond ETF	6.5%
Guardian Strategic Income Series X	6.3%
Guardian Investment Grade Corporate Bd I	6.1%
iShares USD Green Bond ETF	4.2%
iShares Floating Rate ETF	4.0%

GUARDIAN CAPITAL

Note: This page is not complete without disclaimers on the last page.

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Fund Information

Sustainable Income 100 Fund

Series CCA
Fund Code: GCGCC509
Asset Class: Global Fixed Income
Management Fee[3]: Not Applicable‡
MER[4]: 1.16%

Currency: CAD
Risk Rating[1]: Low
Inception Date[2]: 01/07/2022
Distribution Frequency: Quarterly

NAV per Unit: $8.92
Total Fund AUM: $193,345.00
Benchmark: 100% FTSE Canada Universe Bond Index

RISK CHARACTERISTICS[5]

	Fund
Standard Deviation	—
Sharpe	—
Sortino	—
Upside	—
Downside Capture	—
Beta	—
Distribution Yield (TTM)	—

In accordance with National Instrument 81-102, performance cannot be shown until one year after a fund's inception.

MORNINGSTAR RATINGS[8]

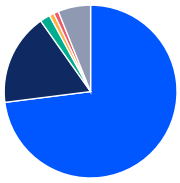
Morningstar® Sustainability Rating™

Ratings are unavailable

Category	Global Fixed Income
% Rank in Global Category	—
No. of Funds in Category	1956
% of AUM	86.01%

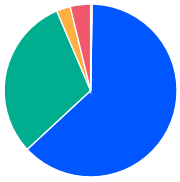
Source: Morningstar® Essentials™. Sustainability Score and Sustainability Rating as of July 31, 2022. Data is based on long positions only. Sustainalytics provides company level analysis used in the calculation of Morningstar's Sustainability Score.

TOP 5 FIXED INCOME COUNTRIES



- Canada: 73.0%
- United States: 17.2%
- Japan: 1.9%
- Other: 0.9%
- France: 0.9%
- Other: 6.1%

FIXED INCOME SECTORS

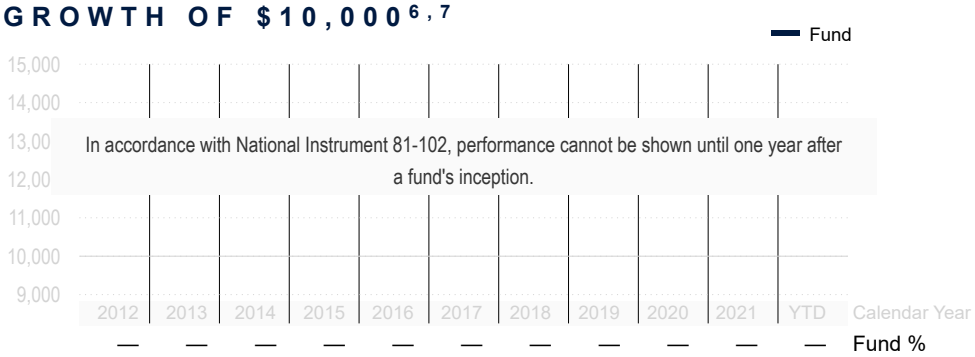


- Government Bonds: 63.1%
- Municipal: 0.0%
- Corporate Bonds: 30.5%
- Securitized: 2.6%
- Cash & Equivalents: 4.1%
- Other: -0.3%

FUND PERFORMANCE%[6]

In accordance with National Instrument 81-102, performance cannot be shown until one year after a fund's inception.

GROWTH OF $10,000[6,7]



In accordance with National Instrument 81-102, performance cannot be shown until one year after a fund's inception.

ASSET ALLOCATION

Equity	0.4%	Fixed Income	91.4%	Cash & Equivalents	3.8%	Other	4.4%

CREDIT QUALITY

	%
AAA	31.6
AA	36.0
A	14.0
BBB	12.3
BB	2.3
B	1.2
Below B	0.0
NR/NA	2.5

TOP 10 SECURITIES

Province Of BC 2.95% 18-12-2028	3.3%
Canada Hsg Tr No 1 1.9% 15-09-2026	3.1%
Ontario (Province Of) 5.85% 08-03-2033	2.9%
Sun Life Financial Inc. 21-11-2033	2.7%
Ontario (Province Of) 1.9% 02-12-2051	2.3%
CIBC 3.3% 26-05-2025	2.0%
Canada (Government of) 1.5% 01-06-2031	1.7%
Bank Montreal Que 3.19% 01-03-2028	1.7%
Canada (Government of) 2% 01-12-2051	1.7%
Ontario (Province Of) 2.8% 02-06-2048	1.6%

Source: From Morningstar Direct based on a consolidation of individually securities held by each of the underlying funds within the portfolio.

Source: Morningstar® Essentials™ as at September 30, 2022.

For more information on the Sustainable Funds, including the prospectus and Fund Facts, please contact your Coast Capital Advisor or visit https://www.coastcapitalsavings.com

1. The Risk Classification of a fund has been determined in accordance with a standardized risk classification methodology in National Instrument 81-102, that is based on the fund's historical volatility as measured by the 10-year standard deviation of the fund's returns. Where a fund has offered securities to the public for less than 10 years, the standardized methodology requires that the standard deviation of a reference mutual fund or index that reasonably approximates the fund's standard deviation be used to determine the fund's risk rating. Please note that historical performance may not be indicative of future returns and a fund's historical volatility may not be indicative of future volatility.
2. The Inception Date is the start date of investment performance and may not coincide with the date the fund or series was first offered for sale under a prospectus or its legal date of creation.
3. The Management Fee is the fee paid to the Fund's Manager for managing the investment portfolio and for the day-to-day operations of the Fund. ‡ To be eligible to purchase Series I Units of this mutual fund, a Dealer firm must enter into an agreement with Guardian Capital which sets out, among other things, the investment advisory fees payable to us or our affiliate, as the case may be.
4. As of June 2022. Management Expense Ratio ("MER") represents the trailing 12-month management expense ratio, which reflects the cost of running the fund, inclusive of applicable taxes including HST, GST and QST (excluding certain portfolio transaction costs) as a percentage of daily average net asset value the period, including the fund's proportionate share of any underlying fund(s) expenses, if applicable. The MER is reported in the fund's Management Report of Fund Performance ("MRFP"). The Manager absorbed some of the Fund's expenses, if it had not done so the MER would have been higher.
5. For more information on the financial terms used in this section, please refer to the Glossary of Terms on our website at: https://www.guardiancapital.com/glossary-of-terms/.
6. The indicated rates of return in the charts above are used only to illustrate the effects of the compound growth rate and are not intended to reflect the future value of the fund or returns on investment in the fund.
7. The Growth of $10,000 chart shows the final value of a hypothetical $10,000 investment in securities of this series of the fund as at the end of the investment period indicated and is not intended to reflect future values or returns on investment in such securities.
8. The Morningstar® Sustainability Rating™ 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 Score™. A Sustainability Rating is assigned to any fund that has more than half of its underlying assets rated by 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. The Morningstar® Portfolio Sustainability Score™ measures the degree to which a fund's underlying portfolio of companies are exposed to material ESG factors that can negatively impact economic value, and is updated monthly. The Portfolio Sustainability Score ranges between 0 to 100, with a higher score indicating that a fund has, on average, more of its assets invested in companies with high ESG Risk Rating. A fund with a lower score indicates lower ESG risk. The Portfolio Sustainability Score™ uses an asset-weighted average of all covered securities. To receive a Morningstar® Portfolio Sustainability Score™, at least 67% of a fund's AUM must have an ESG Risk Score. Cash, short term corporate investments, and derivatives are excluded from calculations. Sustainalytics provides company-level analysis for the ESG Risk Rating used in the calculation of Morningstar's Historical Sustainability Score. 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.
9. Sector categories are based on the Global Industry Classification Standard ("GICS"). The percentage weights exclude cash.
10. As disclosed in the Fund's prospectus. Distributions may consist of net income, dividends, net realized capital gains, and may also include return of capital

Guardian Capital LP is a signatory of the United Nations-supported Principles of Responsible Investment (UN PRI). The UN PRI does not prescribe the exclusion of any particular type of company or industry; rather it requires that, as the Manager, we are informed on the ESG issues, and that we are comfortable with the activities and practices of the companies that we invest in. Our Responsible Investing policies are publicly available on our website at https://www.guardiancapital.com/investmentsolutions/responsible-investing/

Responsible investing is an approach to investing that incorporates ESG considerations into investment decisions. This approach may incorporate considerations beyond traditional financial information into the investment selection process, which could result in investment performance deviating from other products with comparable objectives or from broad market benchmarks.

Guardian's Sustainable Funds and GEM Pools have ESG-related investment objectives, while other Guardian Mutual Funds and ETFs do not have ESG-related investment objectives. All Guardian Funds integrate ESG considerations into the investment analysis of all holdings within their respective portfolio. A Fund's ESG characteristics and performance may change from time to time. Please review the Fund's prospectus for details on how the Fund's investment strategy incorporates responsible investing considerations and the associated risks, and consult your financial professional prior to investing.

The Fund's Morningstar ratings and rankings evaluate the ESG aspects of the Fund's portfolio holdings and do not evaluate the efficacy of the Fund's ESG investment strategies and are not indicative of how well ESG considerations are integrated by the Fund. The full rating methodology employed by Morningstar can be found on their website or by clicking on the following link: https://www.morningstar.com/content/dam/marketing/shared/research/methodology/744156_Morningstar_Sustainability_Rating_for_Funds_Methodology.pdf. A copy of the Morningstar Sustainability Rating for Fund Methodology may be obtained, free of charge, by contacting us at 1 (866) 383-6546 or insights@guardiancapital.com Other providers may also prepare ESG ratings and rankings of mutual funds and ETFs based on their own methodologies, which may differ from the methodology employed by Morningstar.

For more information on the Sustainable Funds, including the prospectus and Fund Facts, please contact your Coast Capital Advisor or visit https://www.coastcapitalsavings.com

Please read the prospectus before investing. Important information about the Sustainable Funds is contained in its prospectus. Commissions, trailing commissions, management fees and expenses all may be associated with investments in mutual funds. The indicated rate(s) of return is/are the historical annual compounded total return(s) including changes in unit value and reinvestment of all distributions and does/do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Performance is calculated net of fees. 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.

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