Guardian CREATE™

Guardian i³ Canadian Dividend Growth Fund

GICD

August 31, 2026

Guardian Capital LP is the manager and portfolio manager of the Guardian Capital Funds and Guardian Capital ETFs, with capabilities that span a range of asset classes, geographic regions and specialty mandates. Additionally, Guardian Capital LP manages portfolios for institutional clients such as defined benefit and defined contribution pension plans, insurance companies, foundations, endowments and investment funds. Guardian Capital LP is an indirect wholly owned subsidiary of Desjardins Global Asset Management Inc., which is part of the Desjardins Group.

INVESTMENT MANAGERS

Srikanth Iyer
MBA
Managing Diector
Guardian Capital LP

Fiona Wilson
MBA, CFA
Senior Portfolio Manager
Guardian Capital LP

Adam Cilio
MMF, CFA, FRM
Senior Portfolio Manager and Engineer
Guardian Capital LP

Yvonne Jin
CFA, FRM, MMF
Portfolio Manager
Guardian Capital LP

Fund Objective

The primary objective of the Fund is to provide longterm total returns consisting of regular dividend income and long-term capital growth by investing directly and indirectly primarily in equity securities of Canadian companies.

KEY REASONS TO INVEST

1. Income with Growth

Rather than chasing higher-yielding, lower growth stocks, the Manager leverages AI to help identify companies around the world with attractive yields and strong growth potential.

2. Built for Resilience

Designed with downside protection in mind, the Manager deliberately screens out companies it believes are at risk of earnings disappointments and/or dividend cuts.

3. High Conviction Through Innovation

A proprietary AI model helps the portfolio management team screen the Canadian equity universe for pockets of strength and to identify high conviction opportunities.

The i³Investments™ Team combines quantitative and fundamental analysis in managing investment portfolios. The quantitative component of the team's investment process has evolved as new tools and datasets have become available and, over time, new quantitative models which incorporate aspects of artificial intelligence have been incorporated. The i³Investments™ Team provides a modern approach to portfolio construction, combining the advantages of quantitative analysis, big data, and artificial intelligence with the experience, perspective, and decision-making of our investment team. The application of quantitative investment analysis that incorporates artificial intelligence and machine learning in a forecast model is forward-looking and the simulated results are subject to inherent limitations. Investment strategies which rely on predictive artificial intelligence and quantitative models may perform differently than expected, as a result of, among other things, the factors used in the models, the weight placed on each factor, changes from the factors' historical trends and the limitations of technology in the construction and implementation of the models. There is no guarantee that the use of the quantitative model and artificial intelligence will result in effective investment decisions. There are no guarantees that dividend paying stocks will continue to pay dividends. All investments are subject to risk, including loss. There is no assurance that any investment strategy will be successful.

August 31, 2026

Fund Information

Guardian i[3] Canadian Dividend Growth Fund

Ticker: GICD
Asset Class: Canadian Dividend & Income Equity
Management Fee[2]: 0.50%
MER[4]: N/A

Strategy: Growth
Currency: CAD
Risk Rating[1]: Medium
Inception Date[3]: 06/16/2026
Distribution Frequency: Quarterly

NAV per Unit: $20.82
Total Fund AUM: $6,177,671.00
Benchmark: S&P/TSX Canadian Dividend Aristocrats TR Index

RISK CHARACTERISTICS[5]

	ETF
Standard Deviation	-
Sharpe Ratio	-
Sortino Ratio	-
Info	-
Dist	-
Upside Capture	-
Downside Capture	-
Beta	-

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

Trailing 1-year as of August 31, 2026.

MORNINGSTAR RATINGS[8]

Morningstar ESG Risk Rating for Funds

Category	Canadian Equity Large Cap
# of Funds in Category	840

Source: Morningstar® Essentials™ based on long positions only as at July 31, 2026. The Morningstar ESG Risk Rating for Funds is based on the Portfolio Corporate and Sovereign Sustainability Scores. Please read the Definitions of the Morningstar Ratings, Scores and their methodologies below, which includes information about when a rating may not be received. The proportional relative contribution to the overall Morningstar ESG Risk Rating for Funds from the Fund's Corporate and Sovereign positions is 100.00 and 0.00, respectively. These scores are based on the percent of Eligible Portfolio Covered, which is 100.00 of Corporate positions and is - of Sovereign positions.

TOP 10 HOLDINGS

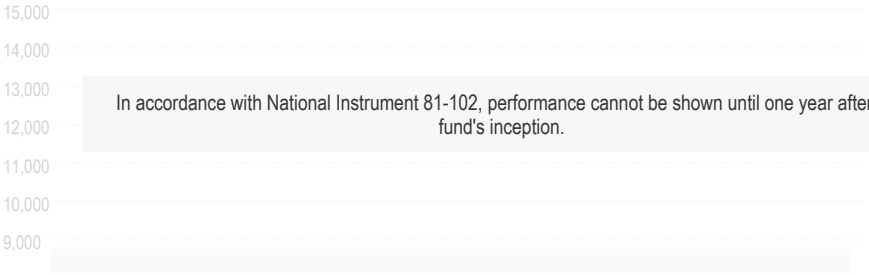
Royal Bank of Canada	8.3%
Altius Minerals Corp	7.9%
DPM Metals Inc	5.9%
Exchange Income Corp	4.4%
Power Corporation of Canada Shs Subord.Voting	4.4%
Canadian Natural Resources Ltd	3.8%
Great-West Lifeco Inc	3.7%
CES Energy Solutions Corp	3.1%
Imperial Oil Ltd	2.8%
Aecon Group Inc	2.8%

FUND PERFORMANCE%[6]

Fund

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]

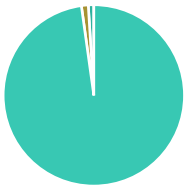


In accordance with National Instrument 81-102, performance cannot be shown until one year after a fund's inception.

SECTOR ALLOCATION[9]

- Energy 25.2%
- Materials 16.1%
- Industrials 13.2%
- Consumer Discretionary 2.1%
- Consumer Staples 2.4%
- Health Care —
- Financials 26.3%
- Information Technology —
- Communication Services —
- Utilities 11.8%
- Real Estate 2.9%

GEOGRAPHIC ALLOCATION



- Canada 97.8%
- United Kingdom 1.2%
- United States 1.0%

Source: Morningstar® Essentials™ as at August 31, 2026.

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 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.
3. 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.
4. The 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 reported herein is from the Fund's most recent Management Report of Fund Performance ("MRFP"), as updated semi-annually, and which can be found on our website at: https://www.guardiancapital.com/investmentsolutions/documents/
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. To review the historical 12-month history of the Fund's ratings, rankings and scores, based on the Morningstar ESG Risk Rating for Funds Methodology and Morningstar Low Carbon Designation Methodology, please visit https://www.guardiancapital.com/investmentsolutions/esg-historical-data/
9. Sector categories are based on the Global Industry Classification Standard ("GICS"). The percentage weights exclude cash.

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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. Guardian Capital's approach to responsible investing is consistent with the framework provided by the UN PRI. 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 have ESG-related investment objectives, while other Guardian Mutual Funds and ETFs do not. Guardian Funds integrate ESG considerations into the investment analysis of securities within their respective portfolios, but which may only have a limited role in the portfolio management team's assessment and investment decision-making process, as applicable to the different portfolio strategies and securities. The consideration of ESG factors is only one of a number of elements and strategies in the portfolio construction process and may or may not have a material influence on portfolio composition and performance at any given time. Certain prospectused ETFs and mutual funds managed by Guardian Capital LP may invest in securities such as derivatives, cash, money market instruments, asset-backed securities and commercial paper, and other similar instruments where ESG integration may not be applicable due to the nature of such instruments. The opportunity for stewardship and active engagement is more limited for funds holding the types of securities listed above as there are typically no voting rights attached. In a fund-of-funds structure, the bottom fund holding the portfolio securities will be the fund engaged in stewardship and/or active engagement. In the case of third-party funds used in fund-of-fund structures, there may be no direct engagement by Guardian Capital LP with the issuers held in those funds. 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

FOR MORE INFORMATION: guardiancapital.com/investmentsolutions | 1.866.383.6546 | insights@guardiancapital.com

Please read the prospectus before investing. Important information about the Guardian Capital exchange traded fund ("ETF") is contained in its prospectus. Commissions, management fees and expenses all may be associated with investments in ETFs. You will usually pay brokerage fees to your dealer if you purchase or sell units of an ETF on a stock exchage. If the units are purchased or sold on a stock exchange, investors may pay more than the current net asset value when buying units of the ETF and may receive less than the current net asset value when selling them. 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. ETFs are not guaranteed, their values change frequently and past performance may not be repeated.

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Published September 11, 2026.