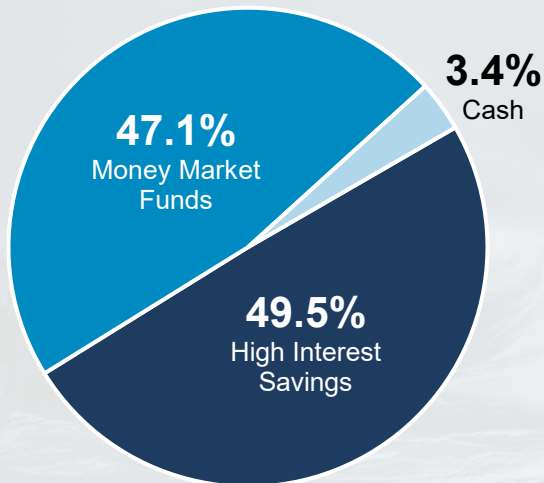


SHELTER FROM THE STORM

The VPI High Interest Savings Pool is designed to provide a stable withdrawal source with lower risk of short-term losses than equities or bonds. It does this through exposure to high interest savings exchange-traded funds, money market funds for a yield boost, as well as cash for liquidity purposes.

ASSET ALLOCATION**Gross Interest Paid***

VPI High Interest Savings Pool

2.6%

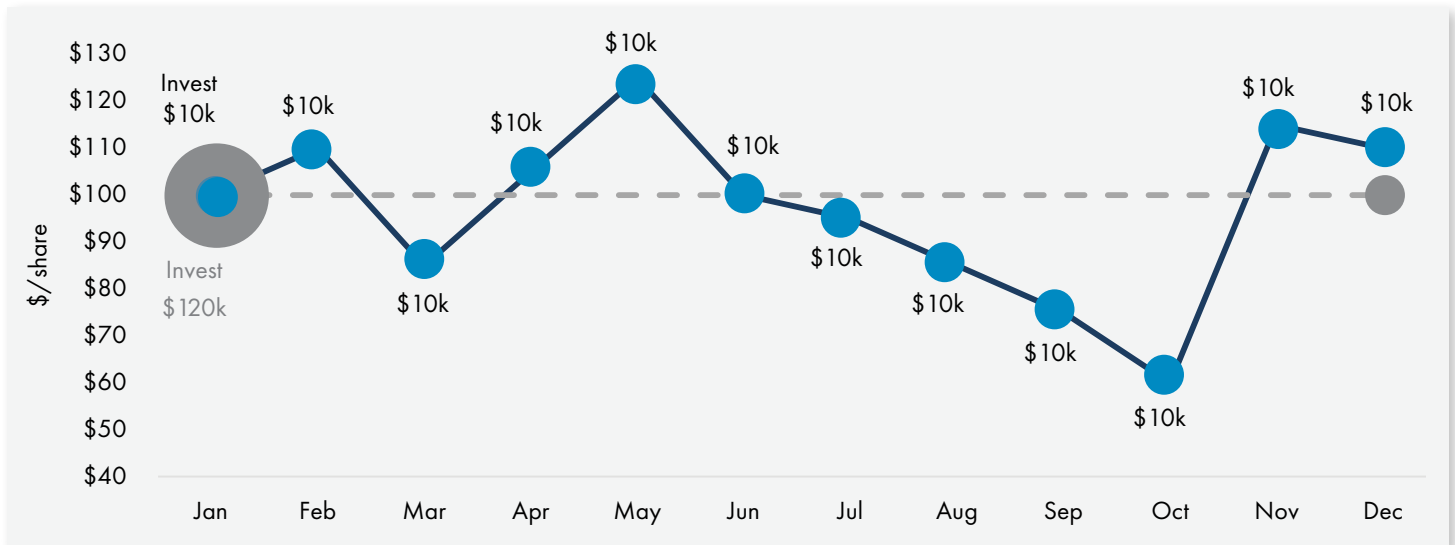
A GREAT WAY TO USE THE VPI HIGH INTEREST SAVINGS POOL

Dollar-cost averaging is a great way to buy shares of industry-leading, dividend-paying companies like those found in the VPI investment options. Here's how it works: take a small percentage of your holdings in the VPI High Interest Savings Pool every month and redeploy them into one of VPI's equity pools. Then you'll have exposure to industry-leading and top dividend-paying companies.

*Please see the disclaimer at the end of this presentation for more information on the gross interest paid to the pool. All figures as of September 30, 2025. Source: Value Partners Investments.

VOLATILITY IS YOUR FRIEND WHEN YOU DOLLAR-COST AVERAGE

You have \$120,000 to invest. You can choose to invest all \$120,000 at once or invest \$10,000 each month for 12 months.



Since the same amount is invested each month, you'll naturally purchase more shares when prices go down and fewer when prices go up.

Invest all \$120,000 at once

End Value: \$132,000

(\$132,000 = 1,200 shares x \$110 ending share price)

versus

Invest \$10,000 each month for 12 months

End Value: \$141,350

(\$141,350 = 1,285 shares x \$110 ending share price)

BENEFITS OF DOLLAR-COST AVERAGING



Avoid Mistiming
the Market



Take Emotion
Out of Investing



Think
Longer-Term

Note: This hypothetical illustration shows how investing \$10,000 each month in fluctuating markets can potentially produce superior returns in a portfolio. However, it should not be inferred that dollar cost averaging will always be beneficial. In rising markets, you may forgo gains that you otherwise would have earned if you had invested your portfolio in a lump-sum. Source: Value Partners Investments.

VPI HIGH INTEREST SAVINGS POOL

SECURITY, STABILITY



DISCLAIMER

*The VPI High Interest Savings Pool invests in ETFs and Mutual Funds that hold cash deposits and money market instruments. The gross interest paid to the Pool is based on the weighted-average current yield on cash deposits and money market instruments held indirectly by the Pool. The effective interest rate paid to unitholders may vary from the gross rate provided to the Pool depending on multiple factors including the fees of the series purchased, the settlement date of the purchase, and the growth rate of the Pool. Interest is calculated daily on the total closing balance in the Pool's investment on each day and paid monthly. The VPI High Interest Savings Pool is not insured by the Canada Deposit Insurance Corporation (CDIC).

This material has been prepared based on information that is publicly available or that has been provided by Value Partners Investments Inc. (Value Partners). The information provided includes views or opinions of Value Partners, in its capacity as the fund manager of VPI High Interest Savings Pool (the Pool), and does not constitute individual, legal, investment, or tax advice about the Pool or the issuers discussed therein. Please consult your own legal, investment, and/or tax advisor prior to making a decision to invest in the Pool.

The complete holdings of the Pool are disclosed in its Financial Statements semi-annually. On a quarterly basis, the Pool discloses its top 25 holdings in its Top 25 Holdings report. Both these documents are available on our website at www.valuepartnersinvestments.ca. Value Partners is a registered investment fund manager, portfolio manager, and exempt market dealer.

Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the fund facts document and the prospectus before investing. If included, the indicated returns represent historical annual compounded total returns, including changes in share or unit value and reinvestment of all dividends, and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently, and past performance will not tell you how the Pool will perform in the future.

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