

# ForAll Core & More U.S. Equity Index ETF

## FORU



**0% management fee when the monthly return is negative.**

**Rules-based asset allocation provides moderate leverage (max 1.3x) exposure to U.S. equities when signals are strong, and a shift to gold when signals are weak. This can provide better return potential with similar downside to equity markets.**

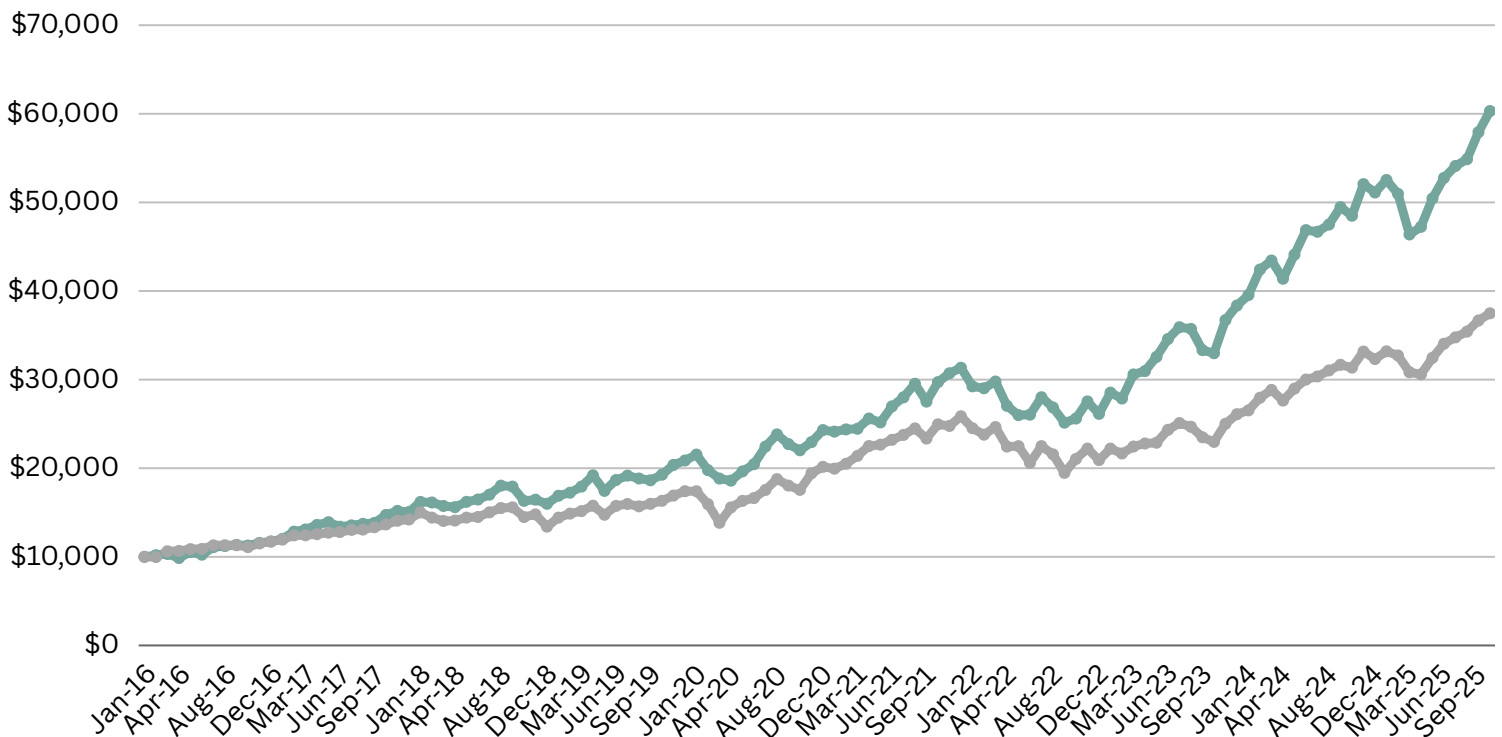
**Reduced fossil fuel exposure.**

### Index Performance (Oct 31<sup>st</sup>, 2025)

|                       |       |
|-----------------------|-------|
| 1 Month               | 4.1%  |
| 3 Month               | 11.5% |
| 6 Month               | 27.6% |
| 1 Year                | 24.3% |
| 3 Year                | 33.0% |
| 5 Year                | 22.3% |
| 7 Year                | 20.5% |
| Inception (1/29/2016) | 20.2% |

The following chart illustrates the performance of a hypothetical investment of \$10,000 in the S&P 500<sup>®</sup> CAD Hdg TR Index and the ForAll Core & More U.S. Equity Index (the “Underlying Index”) for the period from January 29, 2016 to current month-end. This chart illustrates a historic generally positive relationship of the Underlying Index with the S&P 500<sup>®</sup> Index.

● ForAll Core&More U.S. Equity Index (Net) ● S&P 500 CAD Hdg TR



Please note that (i) this illustration of a hypothetical investment in the S&P 500® CAD Hdg TR Index and Underlying Index does not take into account commissions, fees and expenses that may be chargeable to an investor who seeks to invest in the constituent issuers of the S&P 500® or Underlying Index or an investment product that replicates the S&P 500® or Underlying Index. Source: Standard & Poor's and Bloomberg® between Jan 29,2016 and current month-end. The chart refers to the total return series of S&P 500® and Underlying Index.

## Investment Strategy

The ForAll Core & More U.S. Equity Index has a static component that tracks a U.S. equity Fossil Fuel Free Index.

There is an alpha seeking component that dynamically allocates between a leveraged ETF and a volatility ETF using a rules based algorithm resulting in a maximum of 1.3x leverage.

There is a strategic asset allocation component that dynamically allocates between the U.S. equity Fossil Fuel Free Index and gold, again using a rules based algorithm.

## Reasons to Invest

- Exposure to U.S. equities with emphasis on the tech sector.
- Moderate leverage of 30% provides the potential for better returns, and the asset allocation strategy of the index has historically provided similar downside to broad U.S. equity markets.
- The ETF charges no management fee during months when the return is negative.
- Reduced exposure to fossil fuels compared to the broad market.

## ETF Details

|                            |  |
|----------------------------|--|
| <b>Ticker</b>              | FORU   |
| <b>Exchange</b>            | Cboe Canada                                      |
| <b>Management Fee</b>      | 1.08% - only when monthly ETF return is positive |
| <b>Inception Date</b>      | November 12, 2024                                |
| <b>Investment Style</b>    | Rules Based Allocation - Moderate Leverage       |
| <b>Index Administrator</b> | Solactive AG                                     |
| <b>CIFSC Category</b>      | Alternative Multi-Strategy                       |
| <b>Risk Rating</b>         | Medium to High                                   |
| <b>Investment Manager</b>  | LongPoint Asset Management                       |
| <b>Distributions</b>       | Annual   |
| <b>Auditor</b>             | KPMG Canada                                      |

## Holdings (October 31<sup>st</sup>, 2025)

|  |   |
|--|---|
| <b>20% Core</b>  | SPYX - SPDR S&P 500 Fossil Fuel Reserves Free ETF |
| <b>30% Alpha (changes with market conditions)</b>            | QQU - BetaPro NASDAQ-100 2x Daily Bull ETF        |
| <b>50% Asset Allocation (changes with market conditions)</b> | SPYX - SPDR S&P 500 Fossil Fuel Reserves Free ETF |

## Disclaimers

*The ForAll Core & More U.S. Equity Index (SOLFCMU) is calculated and administered by Solactive AG. (www.solactive.com) from 1/29/2016 to present. Index performance is for illustrative purposes and is not intended to reflect future returns. Investors can not invest directly in an index. Commissions, management fees and expenses all may be associated with investments in exchange traded funds (ETFs) managed by LongPoint Asset Management Inc. Please read the prospectus before investing. The indicated rates of return are based on index values, not the ETF, and are the historical annual compounded total returns including changes in per unit value and reinvestment of all dividends or distributions and does not take into account sales, redemptions, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Only the returns for periods of one year or greater are annualized returns. ETFs are not guaranteed, their values change frequently and past performance may not be repeated. The performance of the ETF may differ from the performance of the Index.*

**ForAll**

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