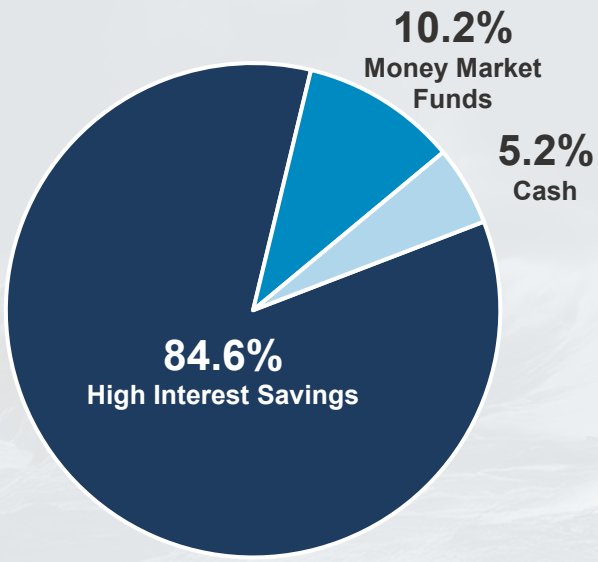
VPI HIGH INTEREST SAVINGS POOL

SECURITY, STABILITY

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





Current Yield*
1.7%

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. This approach provides exposure to industry-leading companies with a proven track record of dividend payments.

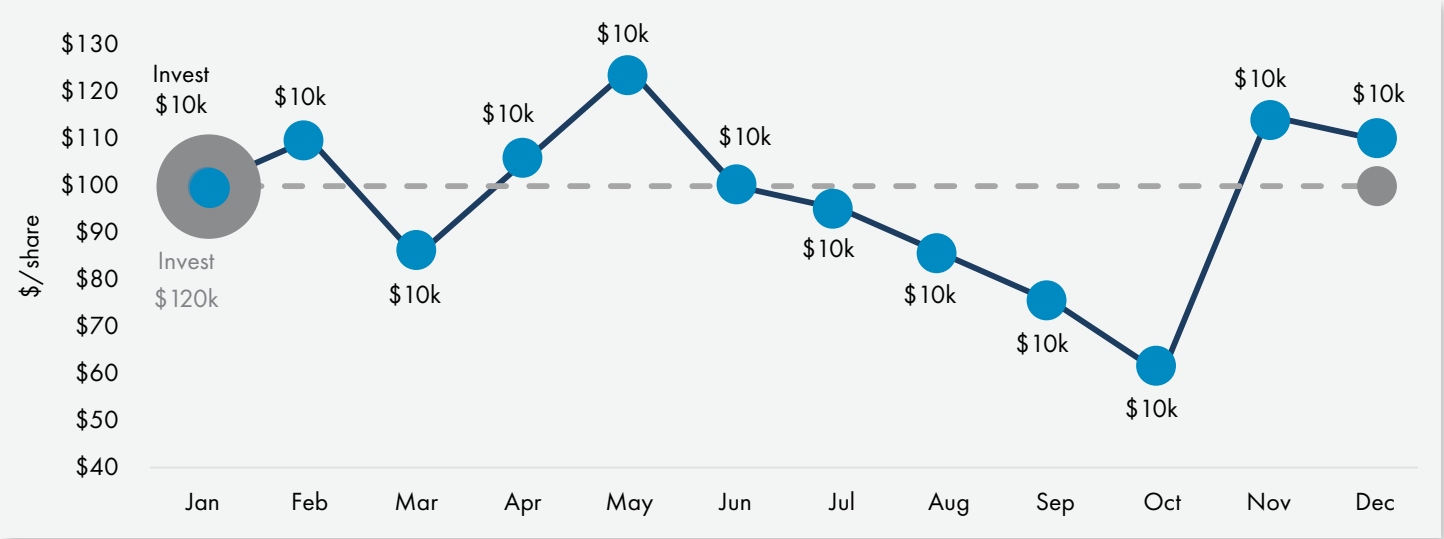
*Current Yield is for series A units as of September 30, 2026. *Please see the disclaimer at the end of this presentation for more information.

VPI HIGH INTEREST SAVINGS POOL

SECURITY, STABILITY

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.

(204) 949-0059
valuepartnersinvestments.ca
300-175 Hargrave St.
info@vpinvestments.ca

VPI HIGH INTEREST SAVINGS POOL

SECURITY, STABILITY

STANDARD PERFORMANCE DATA

CURRENT YIELD*
1.7%

Current Yield for series A units as of September 30, 2026.

DISCLAIMER

*The annualized historical yield shown is based on the average return over seven-day period ended as specified (net of fees and expenses payable by the fund) and does not represent an actual one-year return.

This material has been prepared based on information that is publicly available or that has been provided by Value Partners Investments Inc. (Value Partners). Information obtained via public sources is not independently verified by 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 prospectus before investing. The performance data provided assumes reinvestment of distributions only and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Please note that mutual fund securities are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per security at a constant amount or that the full amount of your investment in the fund will be returned to you. Past performance may not be repeated.

Date of Publication: October 2026

Click or Scan to Watch Our Latest Update Video