ETF FACTS

Ninepoint American Growth Fund – ETF Series Units

NAGF

August 31, 2026

Manager: Ninepoint Partners LP

This document contains key information you should know about Ninepoint American Growth Fund ("Fund") ETF Series units. You can find more details in the Fund's simplified prospectus. Ask your representative for a copy, contact Ninepoint Partners LP at 1-866-299-9906 or invest@ninepoint.com, or visit www.ninepoint.com.

Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.

QUICK FACTS

Date series started:	August 31, 2026	**Fund Manager:**	Ninepoint Partners LP
Total value of the Fund on August 31, 2026:	Not available because the Fund is new.	**Portfolio Manager:**	Ninepoint Partners LP
Management expense ratio (MER):	Not available because the Fund is new.	**Distributions:**	Annually in December (if any)

Trading information (12 months ending August 31, 2026)

Ticker symbol:	NAGF	**Average daily volume:**	Not available because the Fund is new.
Exchange:	Toronto Stock Exchange	**Number of days traded:**	Not available because the Fund is new.
Currency:	Canadian dollars		

Pricing Information (12 months ending August 31, 2026)

Market price:	Not available because the Fund is new.	**Average bid-ask spread:**	Not available because the Fund is new.
Net asset value (NAV):	Not available because the Fund is new.		

WHAT DOES THE FUND INVEST IN?

The Fund seeks to achieve superior long-term capital growth by investing primarily in equity securities of large and mid-capitalization issuers located in or carrying on business principally in the United States.

The charts below give a snapshot of the Fund's investments on August 31, 2026. The Fund's investments will change.

Top 10 Investments (August 31, 2026)

This information is not available because the Fund is new.

Investment Mix (August 31, 2026)

This information is not available because the Fund is new.

HOW RISKY IS IT?

The value of the Fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility."

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

RISK RATING

Ninepoint Partners LP has rated the volatility of this Fund as **medium**.

Because this is a new fund, the risk rating is only an estimate by Ninepoint Partners LP. Generally, the rating is based on how much the Fund's returns have changed from year to year. It doesn't tell you how volatile the Fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.

Low	Low to Medium	Medium	Medium to High	High

For more information about the risk rating and specific risks that can affect the Fund's returns, see "What Are the Risks of Investing in the Fund?" section of the Fund's simplified prospectus.

NO GUARANTEES

Like most mutual funds, this Fund does not have any guarantees. You may not get back the amount of money you invest.

HOW HAS THE FUND PERFORMED?

This section tells you how the ETF Series units of the Fund have performed, with returns calculated using the Fund's net asset value (NAV). However, this information is not available because the Fund is new.

Year-by-year returns

This section tells you how the ETF Series units of the Fund performed in past calendar years. However, this information is not available because the Fund is new.

Best and worst 3-month returns

This section shows the best and worst returns for the ETF Series units of the Fund in a 3-month period. However, this information is not available because the Fund is new.

Average return

This section shows the value and annual compounded rate of return of a hypothetical $1,000 investment in ETF Series units of the Fund. However, this information is not available because the Fund is new.

TRADING ETF SERIES

Exchange-traded series hold a basket of investments, like mutual funds, but trade on exchanges like stocks. Here are a few things to keep in mind when trading exchange-traded series:

Pricing

Exchange-traded series have two sets of prices: market price and net asset value (NAV).

Market price

- Exchange-traded series are bought and sold on exchanges at the market price. The market price can change throughout the trading day. Factors like supply, demand, and changes in the value of a Fund's investments can affect the market price.
- You can get price quotes any time during the trading day. Quotes have two parts: **bid** and **ask**.
- The bid is the highest price a buyer is willing to pay if you want to sell your exchange-traded units. The ask is the lowest price a seller is willing to accept if you want to buy exchange traded units. The difference between the two is called the "bid-ask spread".
- In general, a smaller bid-ask spread means the exchange-traded series is more liquid. That means you are more likely to get the price you expect.

Net asset value (NAV)

- Like mutual funds, exchange-traded series have a NAV. It is calculated after the close of each trading day and reflects the value of a Fund's investments at that point in time.
- NAV is used to calculate financial information for reporting purposes – like the returns shown in this document.

Orders

There are two main options for placing trades: market orders and limit orders. A market order lets you buy or sell exchange-traded units at the current market price. A limit order lets you set the price at which you are willing to buy or sell exchange-traded units.

Timing

In general, market prices of exchange-traded series can be more volatile around the start and end of the trading day. Consider using a limit order or placing a trade at another time during the trading day.

WHO IS THIS FUND FOR?

The Fund is suitable for investors seeking long-term capital growth and who want to share in the opportunities offered by equity securities of large- and mid-capitalization issuers located in, or carrying on business primarily in, the United States. The Fund is suitable for investors with a medium to long-term investment horizon.

A WORD ABOUT TAX

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live, the type of earnings (i.e., income or capital gains), and whether or not you hold the Fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your Fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

HOW MUCH DOES IT COST?

This section shows the fees and expenses you could pay to buy, own and sell ETF Series units of the Fund. The fees and expenses – including any commissions – can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other series, funds and investments that may be suitable for you at a lower cost.

1. Brokerage commissions

You may have to pay a commission every time you buy and sell ETF Series units of the Fund. Commissions may vary by brokerage firm. Some brokerage firms may offer commission-free funds or require a minimum purchase amount.

2. ETF Expenses

You don't pay these expenses directly. They affect you because they reduce the ETF's returns.

The Fund's expenses are made up of the management fee, fixed administration fee, operating expenses and trading costs. The ETF Series' annual management fee is 0.85% of the series' value. The series' fixed administration fee is 0.30% of the series' value. Because the Fund is new, its operating expenses and trading costs are not yet available.

At its discretion, the Manager may choose to waive all or a portion of the management fee for the Fund resulting in a reduction of the management fee charged to the Fund. In the event all or a portion of the management fee is waived, the Manager reserves the right to discontinue such waiver at any time without notice to or the consent of securityholders. Based on such discretion, the Manager has temporarily waived a portion of ETF Series' annual management fee effective through to the earlier of the Fund's aggregate net asset value first exceeding $200 million or November 30, 2026, such that, until that time, the management fees of the ETF Series will be 0.425% (the "Temporary Fee Reduction"). After the earlier of the Fund's aggregate net asset value first exceeding $200 million or November 30, 2026, unless further extended, the Temporary Fee Reduction will expire (without requiring notice to, or approval by, securityholders) and the management fee will be charged as described in the paragraph above.

Incentive Fee

The Fund pays Ninepoint Partners LP quarterly an incentive fee equal to 10% of the amount by which the return of the series exceeds the return of the S&P 500 Net Total Return Index (CAD), multiplied by the net asset value of the series. If the performance of the series in any calendar quarter is less than the performance of the index (the "Deficiency"), then no incentive fee will be payable in any subsequent calendar quarter until the performance of the series, on a cumulative basis, has exceeded the amount of the Deficiency.

Trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own ETF Series units of the Fund. It is for the services and advice that your representative and their firm provide to you. The ETF Series of the Fund doesn't have a trailing commission.

WHAT IF I CHANGE MY MIND?

Under securities law in some provinces and territories, you have the right to cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase or, in some jurisdictions, claim damages, if the simplified prospectus, ETF Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

FOR MORE INFORMATION

Contact Ninepoint Partners LP or your representative for a copy of the Fund's simplified prospectus and other disclosure documents. These documents and the ETF Facts make up the Fund's legal documents.

Ninepoint Partners LP
Royal Bank Plaza, South Tower
200 Bay Street, Suite 2700, P.O. Box 27
Toronto, Ontario M5J 2J1

Tel: 416-943-6707
Fax: 416-628-2397
Email: invest@ninepoint.com
Website: www.ninepoint.com
Toll Free: 1 (866) 299-9906

ETF FACTS
Ninepoint International Select Fund – ETF Series Units
NITE
August 31, 2026
Manager: Ninepoint Partners LP

This document contains key information you should know about Ninepoint International Select Fund ("Fund") ETF Series units. You can find more details in the Fund's simplified prospectus. Ask your representative for a copy, contact Ninepoint Partners LP at 1-866-299-9906 or invest@ninepoint.com, or visit www.ninepoint.com.

Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.

QUICK FACTS

Date series started:	August 31, 2026	**Fund Manager:**	Ninepoint Partners LP
Total value of the Fund on August 31, 2026:	Not available because the Fund is new.	**Portfolio Manager:**	Ninepoint Partners LP
Management expense ratio (MER):	Not available because the Fund is new.	**Distributions:**	Annually in December (if any)

Trading information (12 months ending August 31, 2026)

Ticker symbol:	NITE	**Average daily volume:**	Not available because the Fund is new.
Exchange:	Toronto Stock Exchange	**Number of days traded:**	Not available because the Fund is new.
Currency:	Canadian dollars		

Pricing Information (12 months ending August 31, 2026)

Market price:	Not available because the Fund is new.	**Average bid-ask spread:**	Not available because the Fund is new.
Net asset value (NAV):	Not available because the Fund is new.		

WHAT DOES THE FUND INVEST IN?

The Fund seeks to achieve superior long-term capital appreciation by investing primarily in equity securities of issuers located in or carrying on business in developed markets outside Canada and the United States.

The charts below give a snapshot of the Fund's investments on August 31, 2026. The Fund's investments will change.

Top 10 Investments (August 31, 2026)

This information is not available because the Fund is new.

Investment Mix (August 31, 2026)

This information is not available because the Fund is new.

HOW RISKY IS IT?

The value of the Fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility."

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

RISK RATING

Ninepoint Partners LP has rated the volatility of this Fund as **medium.**

Because this is a new fund, the risk rating is only an estimate by Ninepoint Partners LP. Generally, the rating is based on how much the Fund's returns have changed from year to year. It doesn't tell you how volatile the Fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.

Low	Low to Medium	Medium	Medium to High	High

For more information about the risk rating and specific risks that can affect the Fund's returns, see "What Are the Risks of Investing in the Fund?" section of the Fund's simplified prospectus.

NO GUARANTEES

Like most mutual funds, this Fund does not have any guarantees. You may not get back the amount of money you invest.

HOW HAS THE FUND PERFORMED?

This section tells you how the ETF Series units of the Fund have performed, with returns calculated using the Fund's net asset value (NAV). However, this information is not available because the Fund is new.

Year-by-year returns

This section tells you how the ETF Series units of the Fund performed in the past calendar years. However, this information is not available because the Fund is new.

Best and worst 3-month returns

This section shows the best and worst returns for the ETF Series units of the Fund in a 3-month period. However, this information is not available because the Fund is new.

Average return

This section shows the value and annual compounded rate of return of a hypothetical $1,000 investment in ETF Series units of the Fund. However, this information is not available because the Fund is new.

TRADING ETF SERIES

Exchange-traded series hold a basket of investments, like mutual funds, but trade on exchanges like stocks. Here are a few things to keep in mind when trading exchange-traded series:

Pricing

Exchange-traded series have two sets of prices: market price and net asset value (NAV).

Market price

- Exchange-traded series are bought and sold on exchanges at the market price. The market price can change throughout the trading day. Factors like supply, demand, and changes in the value of a Fund's investments can affect the market price.
- You can get price quotes any time during the trading day. Quotes have two parts: **bid** and **ask**.
- The bid is the highest price a buyer is willing to pay if you want to sell your exchange-traded units. The ask is the lowest price a seller is willing to accept if you want to buy exchange traded units. The difference between the two is called the "bid-ask spread".
- In general, a smaller bid-ask spread means the exchange-traded series is more liquid. That means you are more likely to get the price you expect.

Net asset value (NAV)

- Like mutual funds, exchange-traded series have a NAV. It is calculated after the close of each trading day and reflects the value of a Fund's investments at that point in time.
- NAV is used to calculate financial information for reporting purposes – like the returns shown in this document.

Orders

There are two main options for placing trades: market orders and limit orders. A market order lets you buy or sell exchange-traded units at the current market price. A limit order lets you set the price at which you are willing to buy or sell exchange-traded units.

Timing

In general, market prices of exchange-traded series can be more volatile around the start and end of the trading day. Consider using a limit order or placing a trade at another time during the trading day.

WHO IS THIS FUND FOR?

The Fund is suitable for investors seeking long-term capital growth and who want to share in the opportunities offered by equity securities of issuers located in or carrying on business in developed markets outside Canada and the United States. The Fund is suitable for investors with a medium to long-term investment horizon.

A WORD ABOUT TAX

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live, the type of earnings (i.e., income or capital gains), and whether or not you hold the Fund in a registered plan such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your Fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

HOW MUCH DOES IT COST?

This section shows the fees and expenses you could pay to buy, own and sell ETF Series units of the Fund. The fees and expenses – including any commissions – can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other series, funds and investments that may be suitable for you at a lower cost.

1. Brokerage commissions

You may have to pay a commission every time you buy and sell ETF Series units of the Fund. Commissions may vary by brokerage firm. Some brokerage firms may offer commission-free funds or require a minimum purchase amount.

2. ETF Expenses

You don't pay these expenses directly. They affect you because they reduce the ETF's returns.

The Fund's expenses are made up of the management fee, fixed administration fee, operating expenses and trading costs. The ETF Series' annual management fee is 0.85% of the series' value. The series' fixed administration fee is 0.30% of the series' value. Because the Fund is new, its operating expenses and trading costs are not yet available.

At its discretion, the Manager may choose to waive all or a portion of the management fee for the Fund resulting in a reduction of the management fee charged to the Fund. In the event all or a portion of the management fee is waived, the Manager reserves the right to discontinue such waiver at any time without notice to or the consent of securityholders. Based on such discretion, the Manager has temporarily waived a portion of ETF Series' annual management fee effective through to the earlier of the Fund's aggregate net asset value first exceeding $100 million or the date that is 60 days following the Fund's launch date, as announced by press release issued by the Manager, such that, until that time, the management fees of the ETF Series will be 0.425% (the "Temporary Fee Reduction"). After the earlier of the Fund's aggregate net asset value first exceeding $100 million or the date that is 60 days following the Fund's launch date, unless further extended, the Temporary Fee Reduction will expire (without requiring notice to, or approval by, securityholders) and the management fee will be charged as described in the paragraph above.

Incentive Fee

The Fund pays Ninepoint Partners LP quarterly an incentive fee equal to 10% of the amount by which the return of the series exceeds the return of the MSCI EAFE Net Total Return Index (CAD), multiplied by the net asset value of the series. If the performance of the series in any calendar quarter is less than the performance of the index (the "Deficiency"), then no incentive fee will be payable in any subsequent calendar quarter until the performance of the series, on a cumulative basis, has exceeded the amount of the Deficiency.

Trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own ETF Series units of the Fund. It is for the services and advice that your representative and their firm provide to you. The ETF Series of the Fund doesn't have a trailing commission.

WHAT IF I CHANGE MY MIND?

Under securities law in some provinces and territories, you have the right to cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase or, in some jurisdictions, claim damages, if the simplified prospectus, ETF Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory.

For more information, see the securities law of your province or territory or ask a lawyer.

FOR MORE INFORMATION

Contact Ninepoint Partners LP or your representative for a copy of the Fund's simplified prospectus and other disclosure documents. These documents and the ETF Facts make up the Fund's legal documents.

Ninepoint Partners LP
Royal Bank Plaza, South Tower
200 Bay Street, Suite 2700, P.O. Box 27
Toronto, Ontario M5J 2J1

Tel: 416-943-6707
Fax: 416-628-2397
Email: invest@ninepoint.com
Website: www.ninepoint.com
Toll Free: 1 (866) 299-9906