Ninepoint Cash Management Fund

FORMERLY NINEPOINT HIGH INTEREST SAVINGS FUND

SERIES ETF - NSAV

A high-quality, short-term investment solution for investors who want to earn a better rate of return on their idle cash.

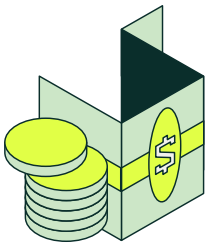
Canadian Money Market	Monthly	Low
FUND	DISTRIBUTIONS*	RISK TOLERANCE

WHY THIS FUND

1

Liquidity and Flexibility

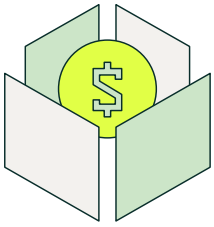
Offers easy access to your money, allowing for quick withdrawals without penalties, which is ideal for managing cash flow needs.



2

Low Risk

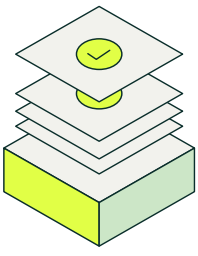
Invests in high-quality, short-term securities like government bonds and money market instruments. The focus on safe assets helps minimize volatility and protect your capital.



3

Competitive Yield vs. Savings Accounts

Cash management funds often offer higher yields compared to traditional savings accounts. This allows investors to earn a better return on idle cash without taking on significant risk.*



DIVERSIFYING CORE

PERFORMANCE SNAPSHOT (as of August 31, 2026)

COMPOUNDED RETURNS (%)[1] | INCEPTION DATE: NOVEMBER 18, 2020

	1M	YTD	3M	6M	1YR	3YR	5YR	INCEPTION
Fund	0.21	1.60	0.63	1.23	2.50	3.70	3.38	2.99

Effective September 3, 2024, Ninepoint High Interest Savings Fund changed its name to Ninepoint Cash Management Fund; and changed its investment strategies to follow the legal requirements for money market funds with respect to quality, liquidity and maturity of investments; and permitted the Fund to engage in securities lending as permitted by securities regulations. Effective March 4, 2019 the Ninepoint Short Term Bond Fund's name was changed to the Ninepoint High Interest Savings Fund, and also changed its investment objective. Effective August 3, 2023 the Fund's strategy was changed to include the option to invest in high-quality money market securities. The above is the performance for the Ninepoint Short Term Bond Fund up to March 4, 2019, the Ninepoint High Interest Savings Fund from March 8, 2019 to August 2, 2023 and that of the new strategy for the Ninepoint High Interest Savings Fund to September 2, 2024. All performance after September 3, 2024 is that of the Ninepoint Cash Management Fund.

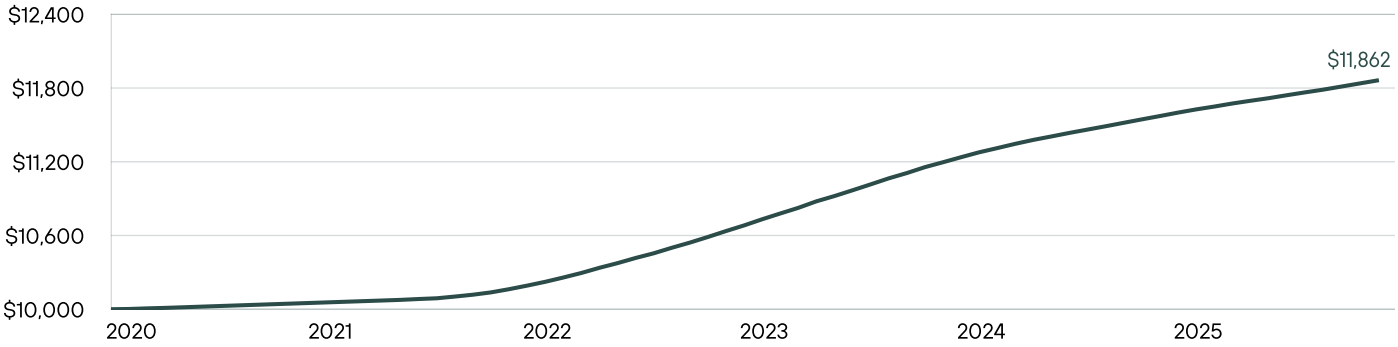
MONTHLY RETURNS (%)[1]

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	YTD
2026	0.19	0.18	0.20	0.20	0.19	0.21	0.21	0.21					1.60
2025	0.28	0.25	0.25	0.24	0.24	0.24	0.24	0.23	0.25	0.22	0.20	0.21	2.89
2024	0.49	0.40	0.42	0.45	0.44	0.39	0.44	0.36	0.37	0.35	0.30	0.31	4.82
2023	0.40	0.37	0.41	0.36	0.43	0.40	0.44	0.45	0.43	0.47	0.44	0.42	5.14
2022	0.05	0.05	0.07	0.07	0.14	0.15	0.19	0.26	0.28	0.31	0.33	0.37	2.29
2021	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.60
2020											0.02	0.05	0.07

DISTRIBUTION YIELDS

DISTRIBUTION PER UNIT	CURRENT DISTRIBUTION RATE	12 MONTH TRAILING YIELD	DISTRIBUTION FREQUENCY	RECORD DATE
$0.11	2.53%	2.47%	Monthly	August 31, 2026

GROWTH OF $10,000 INVESTED[1]



TOP TEN HOLDINGS

ISSUER NAME
AIMCO REALTY INVESTORS LP 2.195% 11/04/2026
BCIMC REALTY CORP 3% 03/31/2027
CANADIAN IMPERIAL BANK OF COMMERCE 03/19/2027
FORTIFIED TRUST 1.964% 10/23/2026
GLACIER CREDIT CARD TRUST 4.74% 09/20/2026
LAURENTIAN BANK OF CANADA 3.545% 04/20/2027
MANULIFE BANK OF CANADA 2.864% 02/16/2027
PACIFIC LIFE GLOBAL FUNDING II 2.65029% 02/01/2027
ROYAL BANK OF CANADA 10/06/2026
TORONTO-DOMINION BANK/THE (TORONTO BRANCH)

STATISTICAL ANALYSIS

STATISTICS	FUND
Cumulative Return	18.61%
Standard Deviation	0.49%
Sharpe Ratio	1.88
Total Positive Months	69
Total Down Months	0

SECTOR ALLOCATION

Short Term Corporate Bonds	43.8%
Short Term Bank Bonds	37.2%
Asset Backed Securities	12.2%
Schedule 1 Bank High Interest Savings Account	5.6%
Mortgage Backed Securities	1.3%
Cash and Cash Equivalents	0.0%

PORTFOLIO CHARACTERISTICS

Portfolio Yield	2.67%‡
Weighted Avg Days to Maturity	147‡
Avg Credit Rating	AA-‡
7-day Yield	2.55%‡

‡This is an annualized historical yield based on the seven day period ended on August 31, 2026 and does not represent an actual one year return.

FUND OBJECTIVE

The objective of this Fund is to maximize yield on cash balances, while providing easy access to investments with daily liquidity. The Fund invests in high interest savings accounts offered at Schedule 1 Canadian Banks and/or high-quality money market securities.

FUND CODES

Series A	NPP019
Series ETF	NSAV
Series F	NPP 119

FUND DETAILS

Fund Type	Canadian Money Market
Inception Date	August 06, 2010
Registered Tax Plan Status	Eligible
Distributions*	Monthly and annually in December (if any)
Management Fee	Series A: 0.39% Series F: 0.14% Series ETF: 0.14%
Performance Fee	-
Minimum Initial Investment	$500
Minimum Subsequent Investment	$25
Minimum Investment Term	No minimum investment term
Valuations	Daily
Redemptions	Daily
CUSIP	NSAV: 65443X105 (Cboe)

*Distributions are net realized income, which fluctuate from month to month, and are subject to change without notice.

MANAGED BY

Mark Wisniewski
Partner, Senior Portfolio Manager

Etienne Bordeleau-Labrecque, MBA, CFA
Vice President, Portfolio Manager

Nick Warwick, MBA, CFA
Associate Portfolio Manager

NOTES

Ninepoint Cash Management Fund

Effective September 3, 2024, Ninepoint High Interest Savings Fund changed its name to Ninepoint Cash Management Fund; and changed its investment strategies to follow the legal requirements for money market funds with respect to quality, liquidity and maturity of investments; and permitted the Fund to engage in securities lending as permitted by securities regulations. Effective March 4, 2019 the Ninepoint Short Term Bond Fund's name was changed to the Ninepoint High Interest Savings Fund, and also changed its investment objective. Effective August 3, 2023 the Fund's strategy was changed to include the option to invest in high-quality money market securities. The above is the performance for the Ninepoint Short Term Bond Fund up to March 4, 2019, the Ninepoint High Interest Savings Fund from March 8, 2019 to August 2, 2023 and that of the new strategy for the Ninepoint High Interest Savings Fund to September 2, 2024. All performance after September 3, 2024 is that of the Ninepoint Cash Management Fund.

***NO GUARANTEES-** Like most mutual funds, this Fund does not have any guarantees. Mutual fund securities are not covered by the Canada Deposit Insurance Corporation or any other government deposit insurer. There can be no assurances that the fund will be able to maintain its net asset value per unit at a constant amount or that the full amount of your investment in the fund will be returned to you.

ninepoint PARTNERS

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[1]All returns and fund details are a) based on Series ETF shares; b) net of fees; c) annualized if period is greater than one year; d) as at August 31, 2026.

Where applicable, all figures are annualized and based on monthly returns since inception. Risk-free rate and minimum acceptable rate calculated using rolling 90-day CDN T-bill rate. The rate of return or mathematical table shown is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the mutual fund or returns on investment in the mutual fund. Top ten holdings and sector allocation as at August 31, 2026. Top ten holdings based on % of net asset value. Sector allocation based on % of net asset value. Numbers may not add up due to rounding. Cash and cash equivalents include non-portfolio assets and/or liabilities.

The rate of return is used only to illustrate the effects of the compound growth rate and is not intended to reflect future values of the investment fund or returns on investment in the investment fund.

The monthly distribution amount may be adjusted by the Manager without notice throughout the year as market conditions change. Monthly distributions will be comprised of net income, net realized capital gains and/or return of capital. Any net income and/or net realized capital gains earned by the Fund in excess of the monthly distribution will be distributed to unitholders annually in December.

The Fund is generally exposed to the following risks: Active management risk; Borrowing risk; Credit risk; Cybersecurity risk; Inflation risk; Interest rate risk; Leverage risk; Market risk; Securities lending, repurchase and reverse repurchase transactions risk; Series risk; Specific issuer risk; Tax risk; Absence of an active market for ETF Series risk; Halted trading of ETF Series risk; Trading price of ETF Series risk.

Ninepoint Partners LP is the investment manager to a number of funds (collectively, the "Funds"). Commissions, trailing commissions, management fees, performance fees (if any), and other expenses all may be associated with investing in the Funds. Please read the prospectus carefully before investing. 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. The indicated rates of return for series ETF units of the Funds for the period ended August 31, 2026 are based on the historical annual compounded total returns including changes in unit value and reinvestment of all distributions or dividends and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any securityholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. This communication does not constitute an offer to sell or solicitation to purchase securities of the Funds. The information contained herein does not constitute an offer or solicitation by anyone in the United States or in any other jurisdiction in which such an offer or solicitation is not authorized or to any person to whom it is unlawful to make such an offer or solicitation. Prospective investors who are not a resident in Canada should contact their financial advisor to determine whether securities of the Fund may be lawfully sold in their jurisdiction.

Ninepoint Partners LP: Toll Free: 1.866.299.9906. DEALER SERVICES: CIBC Mellon GSSC Record Keeping Services: Toll Free: 1.877.358.0540