

This document contains key information you should know about Capstone Biblically Informed Bond Fund (the “Fund”). You can find more details in the Fund’s simplified prospectus. Ask your representative for a copy, contact Capstone Asset Management Inc. (the “Manager”) at 1-855-437-7103 or info@capstoneassets.ca, or visit www.capstoneassets.ca.

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

QUICK FACTS

Fund code:	BIV3001	Fund manager:	Capstone Asset Management Inc.
Date series started:	September 4, 2026	Portfolio manager:	Capstone Asset Management Inc.
Total value of the Fund on June 30, 2026:	This information is not available because the Fund is new.	Distributions:	Quarterly (March, June, September, December) (net income) Annually in December (net capital gains)
Management expense ratio (MER):	This information is not available because the Fund is new.	Minimum investment:	Initial: \$500 Additional: \$25

WHAT DOES THE FUND INVEST IN?

The Fund seeks to provide current income while preserving capital by investing primarily in a diversified portfolio of fixed-income securities issued by corporations, trusts, governments and quasi-government entities that, in the view of the Manager, conduct their business or other activities in a manner that is not inconsistent with Biblical values.

The charts below give you a snapshot of the Fund’s investments on June 30, 2026. The Fund’s investments will change.

Top 10 Investments (June 30, 2026)

This information is not available because the Fund is new.

Investment Mix (June 30, 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

The Manager has rated the volatility of this Fund as **low**.

Because this is a new fund, the risk rating is only an estimate by the Manager. 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.



For more information about the risk rating and specific risks that can affect the Fund’s returns, see the “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 Series A units of the Fund have performed. However, this information is not available because the Fund is new.

Year-by-year returns

This section tells you how Series A units of the Fund have 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 Series A units of the Fund in a 3-month period. However, this information is not available because the Fund is new.

Average return

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

WHO IS THIS FUND FOR?

This Fund may be suitable for investors who:

- are seeking current income while preserving capital;
- are seeking exposure to fixed income securities issued by corporations, trusts, governments and quasi-government entities located primarily in Canada and the United States that are, in the view of the Manager, not inconsistent with Biblical values;
- are willing to accept modest fluctuations in the value of their investment; and
- have a medium to long term investment time horizon.

Don't buy this Fund if you have a short-term investment time horizon or are unwilling to accept modest fluctuations in the value of your investment.

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?

The following tables show the fees and expenses you could pay to buy, own and sell Series A 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 funds and investments that may be suitable for you at a lower cost.

Sales charges

A sales commission of 0-5% of the amount you invest may be charged if you purchase Series A units of the Fund (up to \$50 on every \$1,000 you buy). You can negotiate this amount with your dealer.

Fund expenses

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

The Fund's expenses are made up of the management fee, operating expenses and trading costs. The series' annual management fee is 1.10% of the series' value. Because this series is new, operating expenses and trading costs are not yet available.

More about the trailing commission

The trailing commission is an ongoing commission. It is paid for as long as you own Series A units of the Fund. It is for the services and advice that your representative and their firm provide to you.

The Manager pays the trailing commission to your representative's firm. It is paid from the Series A management fee and is based on the value of your investment. The trailing commission is up to 0.50% of the value of your investment in Series A units each year.

Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the Fund.

FEE	WHAT YOU PAY
Short-term trading fee	The Manager may impose a short-term trading fee payable by you to the Fund of up to 2% of the aggregate net asset value of your Series A units redeemed if such units are redeemed within 60 days of their date of purchase. In addition, if the Manager detects that you are engaging in excessive trading of your Series A units by repeatedly redeeming Series A units within 90 days of purchasing them, the Manager may charge an additional 3% of the aggregate net asset value of the Series A units redeemed.
Switch/Reclassification fee	If you switch your Series A units of the Fund into units of another Capstone Fund, or reclassify your Series A units of the Fund as units of another series of the Fund, you may be charged a fee of 0-2% of the value of the switched or reclassified units, as negotiated with your dealer.

WHAT IF I CHANGE MY MIND?

Under securities law in some provinces and territories, you have the right to

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- 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, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities legislation 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 the Manager or your representative for a copy of the Fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the Fund's legal documents.

Capstone Asset Management Inc.

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QUICK FACTS

Fund code:	BIV3051	Fund manager:	Capstone Asset Management Inc.
Date series started:	September 4, 2026	Portfolio manager:	Capstone Asset Management Inc.
Total value of the Fund on June 30, 2026:	This information is not available because the Fund is new.	Distributions:	Quarterly (March, June, September, December) (net income) Annually in December (net capital gains)
Management expense ratio (MER):	This information is not available because the Fund is new.	Minimum investment:	Initial: \$500 Additional: \$25

WHAT DOES THE FUND INVEST IN?

The Fund seeks to provide current income while preserving capital by investing primarily in a diversified portfolio of fixed-income securities issued by corporations, trusts, governments and quasi-government entities that, in the view of the Manager, conduct their business or other activities in a manner that is not inconsistent with Biblical values.

The charts below give you a snapshot of the Fund’s investments on June 30, 2026. The Fund’s investments will change.

Top 10 Investments (June 30, 2026)

This information is not available because the Fund is new.

Investment Mix (June 30, 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

The Manager has rated the volatility of this Fund as **low**.

Because this is a new fund, the risk rating is only an estimate by the Manager. 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.



For more information about the risk rating and specific risks that can affect the Fund’s returns, see the “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 Series D units of the Fund have performed. However, this information is not available because the Fund is new.

Year-by-year returns

This section tells you how Series D units of the Fund have 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 Series D units of the Fund in a 3-month period. However, this information is not available because the Fund is new.

Average return

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

WHO IS THIS FUND FOR?

This Fund may be suitable for investors who:

- are seeking current income while preserving capital;
- are seeking exposure to fixed income securities issued by corporations, trusts, governments and quasi-government entities located primarily in Canada and the United States that are, in the view of the Manager, not inconsistent with Biblical values;
- are willing to accept modest fluctuations in the value of their investment; and
- have a medium to long term investment time horizon.

Don't buy this Fund if you have a short-term investment time horizon or are unwilling to accept modest fluctuations in the value of your investment.

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?

The following tables show the fees and expenses you could pay to buy, own and sell Series D 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 funds and investments that may be suitable for you at a lower cost.

Sales charges

There are no sales charges or commissions payable to your representative's firm for Series D units of the Fund.

Fund expenses

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

The Fund's expenses are made up of the management fee, operating expenses and trading costs. The series' annual management fee is 0.60% of the series' value. Because this series is new, operating expenses and trading costs are not yet available.

More about the trailing commission

No trailing commission is paid in respect of Series D units of the Fund.

Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the Fund.

FEE	WHAT YOU PAY
Short-term trading fee	The Manager may impose a short-term trading fee payable by you to the Fund of up to 2% of the aggregate net asset value of your Series D units redeemed if such units are redeemed within 60 days of their date of purchase. In addition, if the Manager detects that you are engaging in excessive trading of your Series D units by repeatedly redeeming Series D units within 90 days of purchasing them, the Manager may charge an additional 3% of the aggregate net asset value of the Series D units redeemed.
Switch/Reclassification fee	If you switch your Series D units of the Fund into units of another Capstone Fund, or reclassify your Series D units of the Fund as units of another series of the Fund, you may be charged a fee of 0-2% of the value of the switched or reclassified units, as negotiated with your dealer.

WHAT IF I CHANGE MY MIND?

Under securities law in some provinces and territories, you have the right to

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- 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, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities legislation 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 the Manager or your representative for a copy of the Fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the Fund's legal documents.

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QUICK FACTS

Fund code:	BIV3011	Fund manager:	Capstone Asset Management Inc.
Date series started:	September 4, 2026	Portfolio manager:	Capstone Asset Management Inc.
Total value of the Fund on June 30, 2026:	This information is not available because the Fund is new.	Distributions:	Quarterly (March, June, September, December) (net income) Annually in December (net capital gains)
Management expense ratio (MER):	This information is not available because the Fund is new.	Minimum investment:	Initial: \$500 Additional: \$25

WHAT DOES THE FUND INVEST IN?

The Fund seeks to provide current income while preserving capital by investing primarily in a diversified portfolio of fixed-income securities issued by corporations, trusts, governments and quasi-government entities that, in the view of the Manager, conduct their business or other activities in a manner that is not inconsistent with Biblical values.

The charts below give you a snapshot of the Fund’s investments on June 30, 2026. The Fund’s investments will change.

Top 10 Investments (June 30, 2026)

This information is not available because the Fund is new.

Investment Mix (June 30, 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.

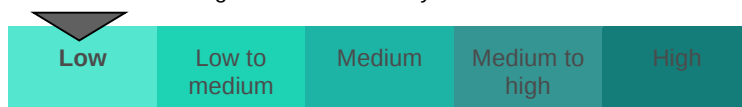
One way to gauge risk is to look at how much a fund’s returns change over time. This is called “volatility”.

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

The Manager has rated the volatility of this Fund as **low**.

Because this is a new fund, the risk rating is only an estimate by the Manager. 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.



For more information about the risk rating and specific risks that can affect the Fund’s returns, see the “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 Series F units of the Fund have performed. However, this information is not available because the Fund is new.

Year-by-year returns

This section tells you how Series F units of the Fund have 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 Series F units of the Fund in a 3-month period. However, this information is not available because the Fund is new.

Average return

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

WHO IS THIS FUND FOR?

This Fund may be suitable for investors who:

- are seeking current income while preserving capital;
- are seeking exposure to fixed income securities issued by corporations, trusts, governments and quasi-government entities located primarily in Canada and the United States that are, in the view of the Manager, not inconsistent with Biblical values;
- are willing to accept modest fluctuations in the value of their investment; and
- have a medium to long term investment time horizon.

Don't buy this Fund if you have a short-term investment time horizon or are unwilling to accept modest fluctuations in the value of your investment.

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?

The following tables show the fees and expenses you could pay to buy, own and sell Series F 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 funds and investments that may be suitable for you at a lower cost.

Sales charges

There are no sales charges or commissions payable to your representative's firm for Series F units of the Fund.

Fund expenses

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

The Fund's expenses are made up of the management fee, operating expenses and trading costs. The series' annual management fee is 0.60% of the series' value. Because this series is new, operating expenses and trading costs are not yet available.

More about the trailing commission

No trailing commission is paid in respect of Series F units of the Fund.

Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the Fund.

FEE	WHAT YOU PAY
Short-term trading fee	The Manager may impose a short-term trading fee payable by you to the Fund of up to 2% of the aggregate net asset value of your Series F units redeemed if such units are redeemed within 60 days of their date of purchase. In addition, if the Manager detects that you are engaging in excessive trading of your Series F units by repeatedly redeeming Series F units within 90 days of purchasing them, the Manager may charge an additional 3% of the aggregate net asset value of the Series F units redeemed.
Switch/Reclassification fee	If you switch your Series F units of the Fund into units of another Capstone Fund, or reclassify your Series F units of the Fund as units of another series of the Fund, you may be charged a fee of 0-2% of the value of the switched or reclassified units, as negotiated with your dealer.
Fee based accounts	Series F units are available to investors who have fee-based accounts with their representative firms. Investors pay their representative firm a fee directly for investment advice and other services.

WHAT IF I CHANGE MY MIND?

Under securities law in some provinces and territories, you have the right to

- withdraw from an agreement to buy mutual funds within two business days after you receive a simplified prospectus or Fund Facts document, or
- 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, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities legislation 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 the Manager or your representative for a copy of the Fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the Fund's legal documents.

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QUICK FACTS

Fund code:	BIV3021	Fund manager:	Capstone Asset Management Inc.
Date series started:	September 4, 2026	Portfolio manager:	Capstone Asset Management Inc.
Total value of the Fund on June 30, 2026:	This information is not available because the Fund is new.	Distributions:	Quarterly (March, June, September, December) (net income) Annually in December (net capital gains)
Management expense ratio (MER):	This information is not available because the Fund is new.	Minimum investment:	Initial: \$1,000,000 Additional: \$25

WHAT DOES THE FUND INVEST IN?

The Fund seeks to provide current income while preserving capital by investing primarily in a diversified portfolio of fixed-income securities issued by corporations, trusts, governments and quasi-government entities that, in the view of the Manager, conduct their business or other activities in a manner that is not inconsistent with Biblical values.

The charts below give you a snapshot of the Fund’s investments on June 30, 2026. The Fund’s investments will change.

Top 10 Investments (June 30, 2026)

This information is not available because the Fund is new.

Investment Mix (June 30, 2026)

This information is not available because the Fund is new.

HOW RISKY IS IT?

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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

The Manager has rated the volatility of this Fund as **low**.

Because this is a new fund, the risk rating is only an estimate by the Manager. 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.



For more information about the risk rating and specific risks that can affect the Fund’s returns, see the “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 Series I units of the Fund have performed. However, this information is not available because the Fund is new.

Year-by-year returns

This section tells you how Series I units of the Fund have 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 Series I units of the Fund in a 3-month period. However, this information is not available because the Fund is new.

Average return

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

WHO IS THIS FUND FOR?

This Fund may be suitable for investors who:

- are seeking current income while preserving capital;
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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?

The following tables show the fees and expenses you could pay to buy, own and sell Series I 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 funds and investments that may be suitable for you at a lower cost.

Sales charges

There are no sales charges or commissions payable to your representative's firm for Series I units of the Fund.

Fund expenses

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

The Fund's expenses are made up of the operating expenses and trading costs. Because this series is new, operating expenses and trading costs are not yet available.

More about the trailing commission

No trailing commission is paid in respect of Series I units of the Fund.

Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the Fund.

FEE	WHAT YOU PAY
Series I management fee	If you hold Series I units of the Fund, you will be charged a management fee, which is paid directly to the Manager. This fee is negotiated, but will not exceed 1.10%, and will be paid by you and not by the Fund.
Short-term trading fee	The Manager may impose a short-term trading fee payable by you to the Fund of up to 2% of the aggregate net asset value of your Series I units redeemed if such units are redeemed within 60 days of their date of purchase. In addition, if the Manager detects that you are engaging in excessive trading of your Series I units by repeatedly redeeming Series I units within 90 days of purchasing them, the Manager may charge an additional 3% of the aggregate net asset value of the Series I units redeemed.
Switch/Reclassification fee	If you switch your Series I units of the Fund into units of another Capstone Fund, or reclassify your Series I units of the Fund as units of another series of the Fund, you may be charged a fee of 0-2% of the value of the switched or reclassified units, as negotiated with your dealer.

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