FUND FACTS

Capstone Asset Management Inc.

Capstone Biblically Informed U.S. Equity Fund – Series D Units

October 20, 2025

This document contains key information you should know about Capstone Biblically Informed U.S. Equity 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:	**BIV2051**	**Fund manager:**	Capstone Asset Management Inc.
Date series started:	October 20, 2025	**Portfolio manager:**	Capstone Asset Management Inc.
Total value of the Fund on August 31, 2025:	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: $500

WHAT DOES THE FUND INVEST IN?

The Fund seeks to generate positive long-term returns for investors, primarily through capital appreciation and secondarily through dividend income. The Fund invests primarily in common shares of U.S. companies listed on a U.S. stock exchange and that, in the view of the Manager, conduct their business in a manner that is not inconsistent with Biblical values.

The charts below give you a snapshot of the Fund's investments on August 31, 2025. The Fund's investments will change.

Top 10 Investments (August 31, 2025)

This information is not available because the Fund is new.

Investment Mix (August 31, 2025)

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 **medium**.

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.

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 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 the 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 the 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 long term returns through a combination of capital gains and dividend income;
- are seeking exposure to U.S. companies that are, in the view of the Manager, not inconsistent with Biblical values; and
- plan to hold their investment for a long term.

Don’t buy this Fund if you need a steady source of income from your investment, have a short-term investment time horizon or are unwilling to accept moderate 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 0.95% 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 0-2.0% 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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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.