

# Educators Monitored Balanced Portfolio

## Summary of Investment Portfolio

As at the Quarter ended December 31, 2025

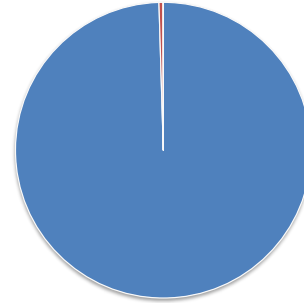
EDUCATORS FINANCIAL GROUP INC. QUARTERLY PORTFOLIO DISCLOSURE F2026

### Summary of Investment Portfolio (based on Net Asset Value)

#### Category

Canadian Mutual Funds  
Cash and Cash Equivalents  
Net Other Assets (Liabilities)

Percentage of  
Net Asset Value  
99.57  
0.45  
(0.02)



### Top Holdings

| Security Name  | Maturity Date | Coupon Rate | Percentage of Net Asset Value |
|--|---------------|-------------|-------------------------------|
| Educators Bond Fund, Class I                         |               |             | 21.05%                        |
| Educators Growth Fund, Class I                       |               |             | 17.82%                        |
| Educators U.S. Equity Fund, Class I                  |               |             | 14.72%                        |
| PHN Short Term Bond & Mortgage Fund, Series O        |               |             | 5.86%                         |
| Educators BrightFuture Bond Fund, Class I            |               |             | 5.22%                         |
| RBC International Equity Index Fund, Series O        |               |             | 5.01%                         |
| RBC High Yield Bond Fund, Series O                   |               |             | 4.90%                         |
| RBC International Equity Fund, Series O              |               |             | 4.90%                         |
| RBC Emerging Markets Bond Fund, Series O             |               |             | 4.88%                         |
| Educators Dividend Fund, Class I                     |               |             | 4.71%                         |
| Educators Money Market Fund, Class I                 |               |             | 4.65%                         |
| RBC Private Canadian Mid Cap Equity Pool, Class O    |               |             | 2.60%                         |
| RBC Emerging Markets Equity Index ETF Fund, Series O |               |             | 1.64%                         |
| RBC Emerging Markets Fund, Series O                  |               |             | 1.61%                         |
| <b>Total Net Assets (000's)</b>                      |               |             | <b>\$76,570</b>               |

The top holdings of the Fund at the quarter end indicated above, and the major asset classes in which the Fund was invested, are indicated in this report. This summary of investment portfolio of the Fund may change due to the Fund's ongoing portfolio transactions. Updates are available quarterly.

