



NINEPOINT HIGH INTEREST SAVINGS FUND

FORMERLY NINEPOINT SHORT TERM BOND FUND
Class F Performance as of February 28, 2019

LEAD MANAGER

Ninepoint Partners LP

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.

FUND DETAILS

Issuer	Ninepoint Partners LP
Fund Type	High Interest Savings Fund
Inception Date	August 6, 2010
Registered Tax Plan Status	Eligible
Min. Initial Investment	\$1,000
Min. Subsequent Investment	\$25
Valuations	Daily
Redemptions	Daily
Management Fee	0.14%
Valuations	Daily
Performance Fee	None
Min. Investment Term	No minimum investment term
Risk Tolerance	Low

FUND CODES

Class A	NPP 019
Class F	NPP 119

WHY INVEST IN THIS FUND?

- **A better alternative for cash balances** – The Fund invests in high interest savings accounts at Schedule 1 Banks with a current interest rate of 2.25%.*
- **No term commitments** – Unlike GICs and Term Deposits, there is no penalty for redemption.
- **Daily liquidity** – Easy access to cash.

NINEPOINT HIGH INTEREST SAVINGS FUND	
Structure	Mutual Fund
Deposit Holding Banks	Schedule I Canadian Banks
Management Fees	0.14%
Investments	Cash

*The interest rate on the underlying investments of the fund is effective as at March 7, 2019 and is subject to change. The interest rate does not represent your individual return as the fund is subject to Management Fees on Series A of 0.39% and on Series F of 0.14%. The Manager currently absorbs all other expenses.

ATTRACTIVE YIELD & SECURITY OF SCHEDULE I BANK DEPOSITS

During the investing lifecycle, any well diversified portfolio typically includes a cash component that offers liquidity, convenience and yield. The cash portion of the portfolio can be used to temporarily hold funds for new investments, purchases or expenses.

There are limited options for short term, liquid investment vehicles. These options are further narrowed down by the investors' need for reasonable returns without unnecessary risk.

The Ninepoint High Interest Savings Fund (the Fund) invests in high interest savings accounts at Schedule I Banks. The Fund may also invest a portion of its assets in GIC's and Term Deposits offered by Schedule I Canadian Banks.

NINEPOINT HIGH INTEREST SAVINGS FUND, CLASS F

(EFFECTIVE MARCH 7, 2019 THE NINEPOINT SHORT TERM BOND FUND'S NAME WAS CHANGED TO THE NINEPOINT HIGH INTEREST SAVINGS FUND, AND ALSO CHANGED ITS INVESTMENT OBJECTIVE.)

COMPOUNDED RETURNS (%)¹

	1 MTH	YTD	3 MTH	6 MTH	1 YR	3 YR	5 YR	ANNUALIZED INCEPTION ²
NINEPOINT HIGH INTEREST SAVINGS FUND	0.08	0.27	0.48	0.54	0.68	1.17	1.49	1.73

NINEPOINT HIGH INTEREST SAVINGS FUND



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¹ All returns and fund details are a) based on Series F shares; b) net of fees; c) annualized if period is greater than one year; d) as at February 28, 2019; e) 2011 annual returns are from 10/17/11 to 12/31/11.

² 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.

The Fund is generally exposed to the following risks. See the prospectus of the Fund for a description of these risks: capital gains risk; class risk; concentration risk; credit risk; currency risk; cybersecurity risk; derivatives risk; exchange traded fund risk; foreign investment risk; inflation risk; interest rate risk; regulatory risk; securities lending, repurchase and reverse repurchase transactions risk; series risk; specific issuer risk; tax risk.

Ninepoint Partners LP is the investment manager to the Ninepoint 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. The indicated rate of return for Class F shares of the Fund for the period ended February 28, 2019 is based on the historical annual compounded total return including changes in share value and reinvestment of all distributions and does not take into account sales, redemption, distribution or optional charges or income taxes payable by any unitholder that would have reduced returns. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. 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 resident in Canada should contact their financial advisor to determine whether securities of the Fund may be lawfully sold in their jurisdiction.

The information provided is general in nature and is provided with the understanding that it may not be relied upon as, nor considered to be, the rendering of tax, legal, accounting or professional advice. Readers should consult with their own accountants and/or lawyers for advice on the specific circumstances before taking any action.

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