

| | | 1 MONTH | YEAR-TO-DATE | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS | 20 YEARS | 30 YEARS | 5-YEAR STD DEV |
|---------------------------------------|-------|---------|--------------|--------|---------|---------|----------|----------|----------|----------------|
| INCOME | | | | | | | | | | |
| Canadian Income Securities | | | | | | | | | | |
| Inflation | \$CAD | -0.16 | -0.16 | 1.50 | 1.53 | 1.33 | 1.61 | 1.81 | 2.20 | 1.24 |
| Treasury Bills | \$CAD | 0.04 | 0.04 | 0.50 | 0.67 | 0.81 | 1.36 | 2.53 | 4.42 | 0.09 |
| Short Term Bonds | \$CAD | 0.21 | 0.21 | 1.00 | 1.98 | 2.07 | 3.57 | 4.48 | 6.22 | 1.32 |
| Total Bond Market | \$CAD | -0.12 | -0.12 | 1.14 | 3.68 | 3.10 | 4.79 | 5.81 | 7.42 | 3.78 |
| Preferred Shares | \$CAD | 4.05 | 4.05 | 24.23 | 0.08 | 0.42 | 1.59 | N/A | N/A | 9.42 |
| REITs | \$CAD | 0.01 | 0.01 | 16.48 | 7.16 | 6.07 | 5.87 | N/A | N/A | 11.30 |
| Utilities | \$CAD | 1.43 | 1.43 | 12.60 | 8.82 | 6.12 | 6.55 | 9.77 | N/A | 11.65 |
| U.S. Income Securities | | | | | | | | | | |
| Total Bond Market in USD | | 0.20 | 0.20 | 1.45 | 2.59 | 2.09 | 4.37 | 5.28 | 6.29 | 2.95 |
| High-Yield Bonds in USD | | 1.45 | 1.45 | 20.77 | 4.92 | 7.03 | 7.49 | 7.04 | 8.19 | 5.79 |
| High-Yield Bonds | \$CAD | -1.37 | -1.37 | 11.89 | 10.54 | 12.80 | 8.56 | 6.87 | 8.09 | 8.24 |
| Emerging Market Bonds | \$CAD | -1.37 | -1.37 | 2.37 | 12.64 | 10.76 | 7.87 | 8.54 | N/A | 8.84 |
| REITs | \$CAD | -2.62 | -2.62 | 4.48 | 17.48 | 16.60 | 5.28 | 9.44 | 10.04 | 17.80 |
| EQUITY | | | | | | | | | | |
| Canadian Equity | | | | | | | | | | |
| Total Market | \$CAD | 0.85 | 0.85 | 23.55 | 7.08 | 7.51 | 4.69 | 7.19 | 7.94 | 8.81 |
| Large Cap | \$CAD | 1.23 | 1.23 | 24.08 | 8.17 | 8.33 | 4.91 | 7.67 | 8.72 | 8.81 |
| Value | \$CAD | 1.73 | 1.73 | 36.78 | 7.81 | 9.48 | 5.93 | 8.05 | 8.90 | 11.41 |
| Growth | \$CAD | -0.09 | -0.09 | 10.80 | 6.50 | 5.90 | 3.02 | 5.09 | 6.02 | 8.99 |
| Small Cap | \$CAD | 0.53 | 0.53 | 45.15 | 5.04 | 2.64 | 2.11 | | | 15.29 |
| U.S. Equity | | | | | | | | | | |
| Large Cap | \$CAD | -0.94 | -0.94 | 11.21 | 16.78 | 20.23 | 8.05 | 7.28 | 9.66 | 11.13 |
| Large Cap in USD | | 1.90 | 1.90 | 20.04 | 10.85 | 14.09 | 6.99 | 7.46 | 9.76 | 11.66 |
| Large Cap Value | \$CAD | -2.14 | -2.14 | 15.10 | 16.14 | 19.88 | 6.43 | 6.98 | N/A | 10.75 |
| Large Cap Growth | \$CAD | 0.13 | 0.13 | 7.41 | 17.16 | 20.45 | 9.56 | 7.28 | N/A | 12.26 |
| Small Cap | \$CAD | -2.40 | -2.40 | 23.71 | 13.66 | 19.08 | 8.00 | 7.98 | 9.13 | 15.80 |
| Small Cap in USD | | 0.39 | 0.39 | 33.53 | 7.89 | 13.00 | 6.93 | 8.16 | 9.23 | 16.30 |
| Small Cap Value | \$CAD | -3.48 | -3.48 | 29.91 | 15.34 | 19.55 | 7.09 | 9.40 | 10.52 | 15.04 |
| International Equity | | | | | | | | | | |
| Developed Markets | \$CAD | 0.04 | 0.04 | 4.31 | 6.58 | 12.26 | 2.46 | 4.75 | 5.60 | 12.69 |
| Developed Markets in Local Currencies | | 0.10 | 0.10 | 12.54 | 7.26 | 11.52 | 2.50 | 4.97 | 5.16 | 12.67 |
| Europe | \$CAD | -0.75 | -0.75 | 1.46 | 4.65 | 12.06 | 2.12 | 5.72 | 7.81 | 13.90 |
| Pacific | \$CAD | 1.47 | 1.47 | 10.29 | 10.34 | 12.71 | 3.21 | 3.15 | 3.12 | 13.25 |
| Developed Markets Value | \$CAD | -0.38 | -0.38 | 9.19 | 5.77 | 12.03 | 1.54 | 5.46 | 7.10 | 13.67 |
| Developed Markets Growth | \$CAD | 0.49 | 0.49 | -0.46 | 7.27 | 12.38 | 3.28 | 3.88 | 4.09 | 12.36 |
| Developed Markets Small Cap | \$CAD | 0.66 | 0.66 | 6.76 | 9.75 | 15.86 | 4.48 | N/A | N/A | 13.16 |
| Emerging Markets | \$CAD | 2.54 | 2.54 | 16.62 | 7.26 | 5.96 | 3.85 | 5.48 | N/A | 12.40 |

Source: DFA 2.0

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