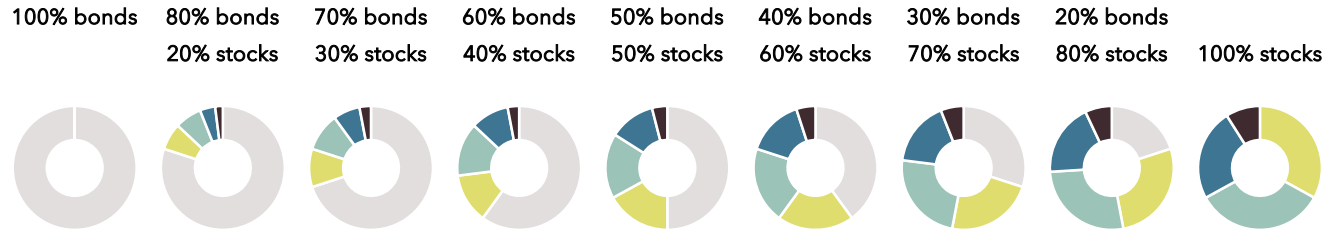


RRSP & RRIF Accounts



Security Name	Symbol	100% bonds	80% bonds 20% stocks	70% bonds 30% stocks	60% bonds 40% stocks	50% bonds 50% stocks	40% bonds 60% stocks	30% bonds 70% stocks	20% bonds 80% stocks	100% stocks
BMO Aggregate Bond Index ETF	ZAG	100.0%	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	0.0%
Vanguard FTSE Canada All Cap Index ETF	VCN	0.0%	7.0%	10.0%	13.0%	17.0%	20.0%	23.0%	27.0%	33.0%
iShares Core S&P Total U.S. Stock Market ETF*	ITOT	0.0%	7.0%	10.0%	14.0%	17.0%	20.0%	24.0%	27.0%	34.0%
iShares Core MSCI EAFE ETF*	IEFA	0.0%	4.0%	7.0%	10.0%	12.0%	15.0%	17.0%	19.0%	24.0%
iShares Core MSCI Emerging Markets ETF*	IEMG	0.0%	2.0%	3.0%	3.0%	4.0%	5.0%	6.0%	7.0%	9.0%
<i>*US-listed ETFs</i>		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Management Expense Ratio (MER)		0.09%	0.08%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.06%

Model ETF Portfolio Performance as of December 31, 2018

YTD Return	1.24%	0.09%	-0.51%	-1.02%	-1.65%	-2.26%	-2.76%	-3.40%	-4.51%
1-Year Return	1.24%	0.09%	-0.51%	-1.02%	-1.65%	-2.26%	-2.76%	-3.40%	-4.51%
3-Year Annualized Return	1.69%	2.72%	3.18%	3.63%	4.12%	4.56%	5.05%	5.52%	6.42%
5-Year Annualized Return	3.32%	4.32%	4.80%	5.34%	5.78%	6.25%	6.78%	7.21%	8.19%
10-Year Annualized Return	3.88%	5.31%	5.99%	6.69%	7.33%	7.97%	8.65%	9.26%	10.52%
20-Year Annualized Return	4.88%	5.30%	5.45%	5.53%	5.65%	5.71%	5.76%	5.80%	5.72%
Lowest 1-Year Return	-3.13%	-3.84%	-7.75%	-11.48%	-15.38%	-19.23%	-22.95%	-26.78%	-34.22%
20-Year Annualized Standard Deviation	3.61%	3.78%	4.39%	5.17%	6.13%	7.17%	8.26%	9.41%	11.79%

Sources: Morningstar Direct, MSCI, S&P Dow Jones, and FTSE Russell Indices courtesy of Dimensional Returns 2.0

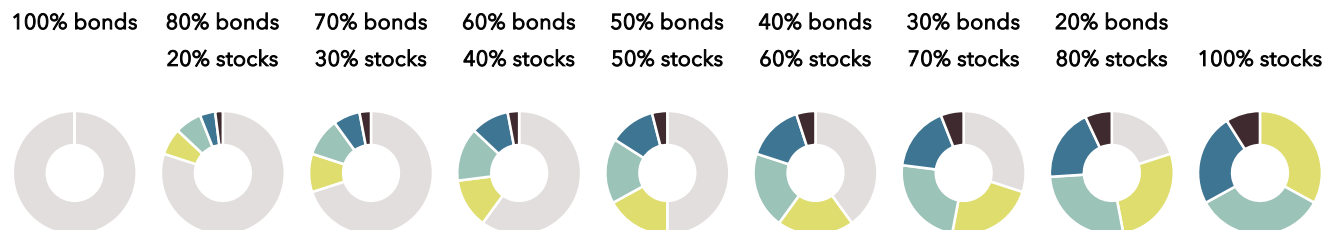
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TFSA, RESP and RDSP Accounts



Security Name	Symbol	100% bonds	80% bonds 20% stocks	70% bonds 30% stocks	60% bonds 40% stocks	50% bonds 50% stocks	40% bonds 60% stocks	30% bonds 70% stocks	20% bonds 80% stocks	100% stocks
BMO Aggregate Bond Index ETF	ZAG	100.0%	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	0.0%
Vanguard FTSE Canada All Cap Index ETF	VCN	0.0%	7.0%	10.0%	13.0%	17.0%	20.0%	23.0%	27.0%	33.0%
iShares Core S&P U.S. Total Market Index ETF	XUU	0.0%	7.0%	10.0%	14.0%	17.0%	20.0%	24.0%	27.0%	34.0%
iShares Core MSCI EAFE IMI Index ETF	XEF	0.0%	4.0%	7.0%	10.0%	12.0%	15.0%	17.0%	19.0%	24.0%
iShares Core MSCI Emerging Markets IMI Index ETF	XEC	0.0%	2.0%	3.0%	3.0%	4.0%	5.0%	6.0%	7.0%	9.0%
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Management Expense Ratio (MER)		0.09%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.12%

Model ETF Portfolio Performance as of December 31, 2018

YTD Return	1.24%	0.10%	-0.50%	-1.00%	-1.63%	-2.24%	-2.74%	-3.37%	-4.48%
1-Year Return	1.24%	0.10%	-0.50%	-1.00%	-1.63%	-2.24%	-2.74%	-3.37%	-4.48%
3-Year Annualized Return	1.69%	2.68%	3.12%	3.55%	4.02%	4.44%	4.91%	5.36%	6.22%
5-Year Annualized Return	3.32%	4.26%	4.70%	5.21%	5.62%	6.05%	6.55%	6.96%	7.87%
10-Year Annualized Return	3.88%	5.27%	5.92%	6.60%	7.23%	7.84%	8.50%	9.09%	10.30%
20-Year Annualized Return	4.88%	5.27%	5.39%	5.46%	5.56%	5.61%	5.64%	5.65%	5.54%
Lowest 1-Year Return	-3.13%	-3.87%	-7.80%	-11.55%	-15.47%	-19.33%	-23.08%	-26.93%	-34.41%
20-Year Annualized Standard Deviation	3.61%	3.77%	4.38%	5.16%	6.11%	7.15%	8.25%	9.40%	11.79%

Sources: Morningstar Direct, MSCI, S&P Dow Jones, and FTSE Russell Indices courtesy of Dimensional Returns 2.0

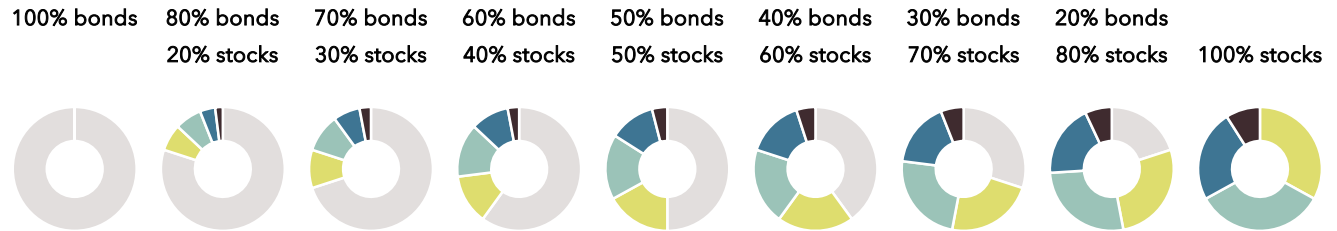
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Taxable Accounts



Security Name	Symbol	100% bonds	80% bonds 20% stocks	70% bonds 30% stocks	60% bonds 40% stocks	50% bonds 50% stocks	40% bonds 60% stocks	30% bonds 70% stocks	20% bonds 80% stocks	100% stocks
BMO Discount Bond Index ETF	ZDB	100.0%	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	0.0%
Vanguard FTSE Canada All Cap Index ETF	VCN	0.0%	7.0%	10.0%	13.0%	17.0%	20.0%	23.0%	27.0%	33.0%
iShares Core S&P U.S. Total Market Index ETF	XUU	0.0%	7.0%	10.0%	14.0%	17.0%	20.0%	24.0%	27.0%	34.0%
iShares Core MSCI EAFE IMI Index ETF	XEF	0.0%	4.0%	7.0%	10.0%	12.0%	15.0%	17.0%	19.0%	24.0%
iShares Core MSCI Emerging Markets IMI Index ETF	XEC	0.0%	2.0%	3.0%	3.0%	4.0%	5.0%	6.0%	7.0%	9.0%
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Management Expense Ratio (MER)		0.09%	0.10%	0.10%	0.10%	0.10%	0.11%	0.11%	0.11%	0.12%

Model ETF Portfolio Performance as of December 31, 2018

YTD Return	1.18%	0.05%	-0.55%	-1.04%	-1.66%	-2.26%	-2.76%	-3.39%	-4.48%
1-Year Return	1.18%	0.05%	-0.55%	-1.04%	-1.66%	-2.26%	-2.76%	-3.39%	-4.48%
3-Year Annualized Return	1.42%	2.46%	2.93%	3.39%	3.88%	4.33%	4.83%	5.31%	6.22%
5-Year Annualized Return	3.23%	4.20%	4.65%	5.16%	5.58%	6.02%	6.53%	6.94%	7.87%
10-Year Annualized Return	3.96%	5.34%	5.98%	6.65%	7.27%	7.87%	8.53%	9.11%	10.30%
20-Year Annualized Return	4.92%	5.30%	5.42%	5.48%	5.58%	5.62%	5.65%	5.66%	5.54%
Lowest 1-Year Return	-3.58%	-3.87%	-7.80%	-11.55%	-15.47%	-19.33%	-23.08%	-26.93%	-34.41%
20-Year Annualized Standard Deviation	3.62%	2.78%	4.38%	5.16%	6.12%	7.16%	8.25%	9.40%	11.79%

Sources: Morningstar Direct, MSCI, S&P Dow Jones, and FTSE Russell Indices courtesy of Dimensional Returns 2.0

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BMO Aggregate Bond Index ETF (ZAG)

01/1998-01/2010: Monthly returns of the FTSE Canada Universe Bond Index, minus 0.0075% per month
 02/2010-12/2018: Monthly returns of the BMO Aggregate Bond Index ETF (ZAG)

BMO Discount Bond Index ETF (ZDB)

01/1998-02/2014: Monthly returns of the FTSE Canada Universe Bond Index, minus 0.0075% per month
 03/2014-12/2018: Monthly returns of the BMO Discount Bond Index ETF (ZDB)

Vanguard FTSE Canada All Cap Index ETF (VCN)

01/1998-08/2013: Monthly returns of the S&P/TSX Composite Index, minus 0.005% per month
 09/2013-12/2018: Monthly returns of the Vanguard FTSE Canada All Cap Index ETF (VCN)

iShares Core S&P U.S. Total Market Index ETF (XUU)

01/1998-02/2015: Monthly returns of the MSCI USA IMI Index (net div.) (in CAD), minus 0.005833% per month
 03/2015-12/2018: Monthly returns of the iShares Core S&P U.S. Total Market Index ETF (XUU)

iShares Core S&P Total U.S. Stock Market ETF (ITOT)

01/1998-01/2004: Monthly returns of the MSCI USA IMI Index (gross div.) (in CAD), minus 0.0025% per month
 02/2004-12/2018: Monthly returns of the iShares Core S&P Total U.S. Stock Market ETF (ITOT) (in CAD)

iShares Core MSCI EAFE IMI Index ETF (XEF)

01/1998-04/2013: Monthly returns of the MSCI EAFE IMI Index (net div.) (in CAD), minus 0.018333% per month
 05/2013-12/2018: Monthly returns of the iShares Core MSCI EAFE IMI Index ETF (XEF)

iShares Core MSCI EAFE ETF (IEFA)

01/1998-10/2012: Monthly returns of the MSCI EAFE IMI Index (net div.) (in CAD), minus 0.006667% per month
 11/2012-12/2018: Monthly returns of the iShares Core MSCI EAFE ETF (IEFA) (in CAD)

iShares Core MSCI Emerging Markets IMI Index ETF (XEC)

01/1998-04/2013: Monthly returns of the MSCI Emerging Markets IMI Index (net div.) (in CAD), minus 0.021667% per month
 05/2013-12/2018: Monthly returns of the iShares Core MSCI Emerging Markets IMI Index ETF (XEC)

iShares Core MSCI Emerging Markets ETF (IEMG)

01/1998-10/2012: Monthly returns of the MSCI Emerging Markets IMI Index (net div.) (in CAD), minus 0.011667% per month
 11/2012-12/2018: Monthly returns of the iShares Core MSCI Emerging Markets ETF (IEMG) (in CAD)

Portfolios are rebalanced annually at the end of each calendar year.

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