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Team Parkyn-Doyon La Rochelle Model Portfolios - December 31, 2019

For illustration purposes only.
Actual client portfolios may be different.

	Fund Holdings	MER	Ticker	Conservative 30/70	Cautious 40/60	Balanced 50/50	Assertive 60/40	Aggressive 70/30
	DFA 5 Year Global Fixed Income	0.35	DFA231	21.00%	18.00%	15.00%	12.00%	9.00%
	DFA Global Targeted Credit Fixed Income	0.35	DFA857	7.00%	6.00%	5.00%	4.00%	3.00%
	Vanguard Canadian Short Term Bond	0.11	VSB	24.50%	21.00%	17.50%	14.00%	10.50%
	Vanguard Canadian Short Term Corp Bond	0.11	VSC	17.50%	15.00%	12.50%	10.00%	7.50%
	Vanguard FTSE Canadian Capped REIT	0.39	VRE	5.00%	5.00%	5.00%	5.00%	5.00%
	DFA Canadian Vector Equity	0.33	DFA600	2.50%	3.50%	4.50%	5.50%	6.50%
	iShares Core S&P/TSX Capped Composite	0.06	XIC	2.50%	3.50%	4.50%	5.50%	6.50%
	DFA U.S. Vector Equity	0.39	DFA223	5.00%	7.00%	9.00%	11.00%	13.00%
	Vanguard Total Market ETF	0.03	VTI	5.00%	7.00%	9.00%	11.00%	13.00%
	DFA International Vector Equity	0.60	DFA227	5.00%	7.00%	9.00%	11.00%	13.00%
	Vanguard FTSE Developed Markets ETF	0.05	VEA	3.75%	5.25%	6.75%	8.25%	9.75%
	Vanguard FTSE Emerging Market ETF	0.12	VWO	1.25%	1.75%	2.25%	2.75%	3.25%
				100.00%	**100.00%**	**100.00%**	**100.00%**	**100.00%**
	Weighted Average Management Expense Ratio			**0.22%**	**0.23%**	**0.23%**	**0.24%**	**0.24%**
	1-Year Total Return			8.00%	9.47%	10.95%	12.44%	13.94%
	3-Year Annualized Return			3.98%	4.62%	5.27%	5.90%	6.53%
	5-Year Annualized Return			4.15%	4.89%	5.63%	6.37%	7.10%
	10-Year Annualized Return			5.20%	5.97%	6.72%	7.47%	8.21%
	20-Year Annualized Return			5.46%	5.75%	6.02%	6.27%	6.49%
	Lowest 1-Year Return *(03/2008-02/2009)*			-9.48%	-13.79%	-18.05%	-22.26%	-26.42%
	20-Year Annualized Standard Deviation			3.62%	4.69%	5.83%	7.02%	8.24%

Data Source: Dimensional Returns Web

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Team Parkyn-Doyon Model Portfolio Return Methodology

December 31, 2019

1. **DFA 5 Year Global Fixed Income Fund Class F (DFA231): 11/2003-present**
   - > DFA 5 Year Global Fixed Income Index: 01/2000-10/2003 minus 0.35% annually
2. **DFA Global Targeted Credit Fund Class F (DFA857): 10/2015-present**
   - > DFA Global Targeted Credit Index: 01/2000-09/2015 minus 0.35% annually
3. **Vanguard Canadian Short-Term Bond (VSB): 12/2011-present**
   - > FTSE Canada Short Term Bond: 01/2000-11/2011 minus 0.11% annually
4. **Vanguard Canadian Short-Term Corp Bond ETF (VSC): 12/2012-present**
   - > Bloomberg Barclays Global Agg. Canadian Credit 1-5 Index: 01/2003-11/2012 minus 0.11% annually
   - > FTSE Canada Short Term Bond: 01/2000-12/2002 minus 0.11% annually
5. **Vanguard FTSE Canadian Capped REIT (VRE): 12/2012-present**
   - > S&P/TSX Capped REITs 01/2000-11/2011 minus 0.39% annually
6. **DFA Canadian Vector Equity Fund Class F (DFA600): 08/2011-present**
   - > DFA Canadian Vector Equity Index: 01/2000-07/2011 minus 0.33% annually
7. **iShares S&P/TSX Capped Composite ETF (XIC): 3/2001-present**
   - > S&P/TSX Capped Composite Index: 01/2000-02/2001 minus 0.06% annually
8. **DFA US Vector Equity Fund Class F (DFA223): 11/2003-present**
   - > DFA US Vector Equity Index: 01/2000-10/2003 minus 0.39% annually
9. **Vanguard Total Market ETF (VTI): 06/2001-present**
   - > Russell 3000 Index (gross div.): 01/2000-05/2001 minus 0.03% annually
10. **DFA International Vector Equity Funds Class F (DFA227): 11/2003-present**
    - > DFA International Core Equity Index: 01/2000-10/2003 minus 0.6% annually
11. **Vanguard FTSE Developed Markets Index ETF (VEA): 08/2007-present**
    - > MSCI EAFE IMI Index (net div.): 01/2000-07/2007 minus 0.05% annually
12. **Vanguard FTSE Emerging Markets ETF (VWO): 05/2005-present**
    - > MSCI Emerging Markets IMI Index (net div.): 01/2000-04/2005 minus 0.12% annually

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