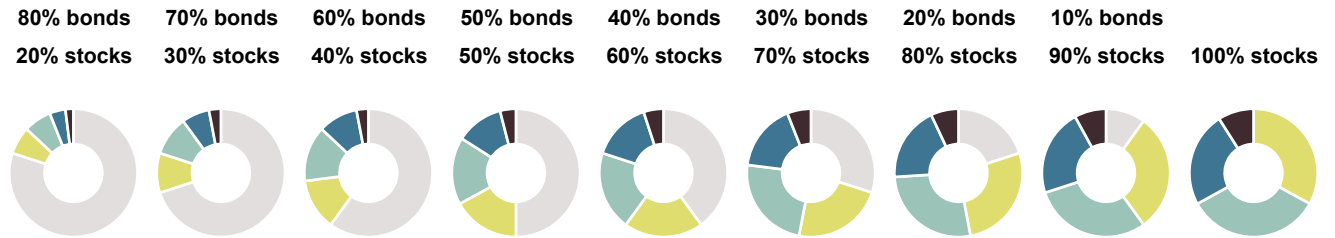


For illustration purposes only.
Actual client portfolios may be different.



Security Name	Symbol	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	10% bonds 90% stocks	100% stocks
BMO Aggregate Bond Index ETF	ZAG	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	10.0%	0.0%
Vanguard FTSE Canada All Cap Index ETF	VCN	7.0%	10.0%	13.0%	17.0%	20.0%	23.0%	27.0%	30.0%	33.0%
iShares Core S&P U.S. Total Market Index ETF	XUU	7.0%	10.0%	14.0%	17.0%	20.0%	24.0%	27.0%	30.0%	34.0%
iShares Core MSCI EAFE IMI Index ETF	XEF	4.0%	7.0%	10.0%	12.0%	15.0%	17.0%	19.0%	22.0%	24.0%
iShares Core MSCI Emerging Markets IMI Index ETF	XEC	2.0%	3.0%	3.0%	4.0%	5.0%	6.0%	7.0%	8.0%	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%	0.09%	0.10%	0.10%	0.10%	0.11%	0.11%	0.12%	0.12%

Model ETF Portfolio Performance as of December 31, 2020

YTD Return	-0.35%	1.13%	2.67%	4.26%	5.74%	7.28%	8.88%	10.35%	11.89%
1-Year Total Return	3.39%	6.31%	9.33%	12.52%	15.68%	19.01%	22.47%	25.89%	29.49%
3-Year Annualized Return	5.54%	6.20%	6.92%	7.61%	8.25%	8.96%	9.62%	10.23%	10.92%
5-Year Annualized Return	4.50%	5.45%	6.45%	7.41%	8.35%	9.35%	10.30%	11.24%	12.23%
10-Year Annualized Return	5.23%	5.97%	6.79%	7.48%	8.18%	8.95%	9.61%	10.27%	11.00%
20-Year Annualized Return	5.65%	5.92%	6.16%	6.41%	6.62%	6.82%	7.00%	7.12%	7.24%
25-Year Annualized Return	6.18%	6.43%	6.69%	6.94%	7.12%	7.32%	7.49%	7.60%	7.72%
Lowest 1-Year Return (03/2008-02/2009)	-3.87%	-7.80%	-11.55%	-15.47%	-19.33%	-23.08%	-26.93%	-30.72%	-34.41%
25-Year Annualized Standard Deviation	4.25%	4.88%	5.70%	6.68%	7.73%	8.85%	10.02%	11.21%	12.43%

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
 02/2010-06/2021: Monthly returns of the BMO Aggregate Bond Index ETF (ZAG)

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
 09/2013-06/2021: 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
 03/2015-06/2021: Monthly returns of the iShares Core S&P U.S. Total Market Index ETF (XUU)

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
 05/2013-06/2021: Monthly returns of the iShares Core MSCI EAFE IMI Index ETF (XEF)

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
 05/2013-06/2021: Monthly returns of the iShares Core MSCI Emerging Markets IMI Index ETF (XEC)

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