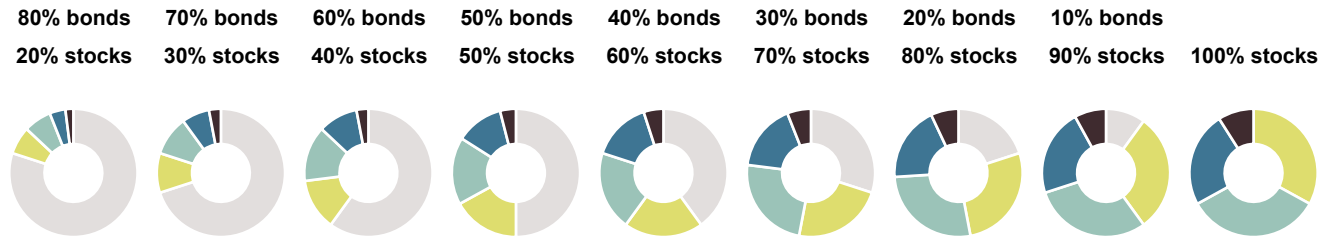


For illustration purposes only.
Actual client portfolios may be different.



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 June 30, 2022

YTD Return	-12.92%	-13.26%	-13.64%	-13.90%	-14.24%	-14.59%	-14.85%	-15.20%	-15.55%
1-Year Total Return	-11.03%	-10.92%	-10.68%	-10.48%	-10.42%	-10.30%	-10.14%	-10.13%	-10.05%
3-Year Annualized Return	-0.61%	0.19%	1.07%	1.92%	2.69%	3.53%	4.35%	5.08%	5.89%
5-Year Annualized Return	1.47%	2.09%	2.79%	3.45%	4.04%	4.71%	5.33%	5.90%	6.53%
10-Year Annualized Return	3.35%	4.21%	5.17%	6.01%	6.85%	7.75%	8.57%	9.38%	10.26%
20-Year Annualized Return	4.77%	5.15%	5.50%	5.86%	6.17%	6.49%	6.78%	7.01%	7.25%
25-Year Annualized Return	5.05%	5.28%	5.51%	5.72%	5.88%	6.04%	6.18%	6.26%	6.34%
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	4.36%	4.99%	5.80%	6.77%	7.81%	8.92%	10.09%	11.27%	12.49%

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
 02/2010-06/2022: 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
 09/2013-06/2022: 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
 03/2015-06/2022: 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
 05/2013-06/2022: 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
 05/2013-06/2022: Monthly returns of the iShares Core MSCI Emerging Markets IMI Index ETF (XEC)

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