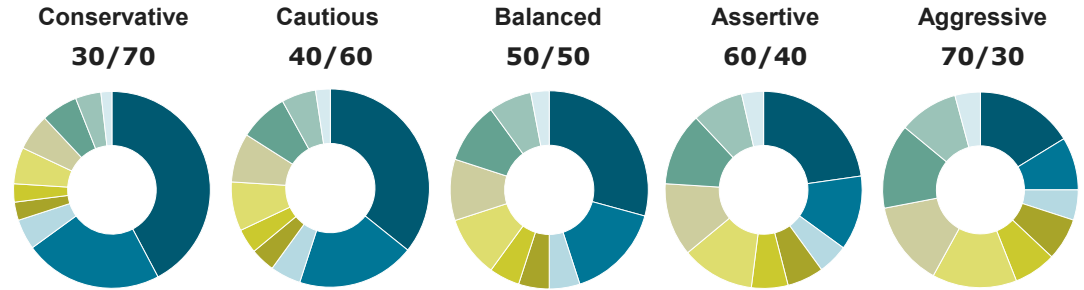


For illustration purposes only.
Actual client portfolios may be different.



Fund Holdings	MER	Ticker	Conservative 30/70	Cautious 40/60	Balanced 50/50	Assertive 60/40	Aggressive 70/30
Vanguard Canadian Short-Term Bond ETF	0.11	VSB	42.3%	35.8%	29.3%	22.8%	16.3%
BMO Aggregate Bond	0.09	ZAG	22.8%	19.3%	15.8%	12.3%	8.8%
DFA Global REIT	0.36	DFA391	5.0%	5.0%	5.0%	5.0%	5.0%
DFA Canadian Core Equity	0.25	DFA256	3.0%	4.0%	5.0%	6.0%	7.0%
iShares S&P/TSX Capped Composite ETF	0.06	XIC	3.0%	4.0%	5.0%	6.0%	7.0%
DFA U.S. Vector Equity	0.35	DFA223	6.0%	8.0%	10.0%	12.0%	14.0%
Vanguard U.S. Total Market ETF	0.16	VUN	6.0%	8.0%	10.0%	12.0%	14.0%
DFA International Vector Equity	0.55	DFA227	6.0%	8.0%	10.0%	12.0%	14.0%
iShares Core MSCI EAFE IMI ETF	0.22	XEF	4.2%	5.6%	7.0%	8.4%	9.8%
BMO MSCI Emerging Markets ETF	0.27	ZEM	1.8%	2.4%	3.0%	3.6%	4.2%
			100.0%	100.0%	100.0%	100.0%	100.0%
Weighted Average Management Expense Ratio			0.17%	0.19%	0.21%	0.23%	0.25%
YTD Return			-9.98%	-10.75%	-11.52%	-12.29%	-13.06%
1-Year Total Return			-7.67%	-7.96%	-8.27%	-8.60%	-8.95%
3-Year Annualized Return			1.25%	1.90%	2.51%	3.11%	3.69%
5-Year Annualized Return			2.40%	2.91%	3.42%	3.91%	4.39%
10-Year Annualized Return			4.52%	5.42%	6.30%	7.18%	8.04%
20-Year Annualized Return			4.95%	5.38%	5.79%	6.16%	6.51%
Lowest 1-Year Return (03/2008-02/2009)			-13.14%	-17.07%	-20.95%	-24.80%	-28.60%
20-Year Annualized Standard Deviation			4.70%	5.76%	6.89%	8.06%	9.27%

Data Source: Dimensional Returns Web

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Team Layton-Guay Model Portfolio Return Methodology

June 30, 2022

1. **Vanguard Canadian Short-Term Bond (VSB): 12/2011-present**
 - > FTSE Canada Short Term Bond: 01/2000-11/2011 minus 0.11% annually
2. **BMO Aggregate Bond ETF (ZAG): 2/2010-present**
 - > FTSE Canada Universe Bond Index: 01/2000-01/2010 minus 0.09% annually
3. **DFA Global Real Estate Securities Fund Class F (DFA391): 02/2008-present**
 - > S&P Global REIT Index (gross div.) (in CAD): 01/2000-01/2008 minus 0.36% annually
4. **DFA Canadian Core Equity Fund Class F (DFA256): 07/2004-present**
 - > DFA Canadian Core Equity Index: 01/2000-06/2004 minus 0.25% annually
5. **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
6. **DFA US Vector Equity Fund Class F (DFA223): 11/2003-present**
 - > DFA US Vector Equity Index: 01/2000-10/2003 minus 0.35% annually
7. **Vanguard U.S. Total Market Index ETF (VUN): 09/2013-present**
 - > Russell 3000 Index (gross div.): 01/2000-08/2013 minus 0.16% annually
8. **DFA International Vector Equity Funds Class F (DFA227): 11/2003-present**
 - > DFA International Core Equity Index: 01/2000-10/2003 minus 0.55% annually
9. **iShares Core MSCI EAFE IMI ETF (XEF): 05/2013-present**
 - > MSCI EAFE IMI Index (net div.): 01/2000-04/2013 minus 0.22% annually
10. **BMO MSCI Emerging Markets ETF (ZEM): 11/2009-present**
 - > MSCI Emerging Markets Index (net div.): 01/2001-10/2009 minus 0.27% annually
 - > MSCI Emerging Markets Index (gross div.): 01/2000-12/2000 minus 0.27% annually