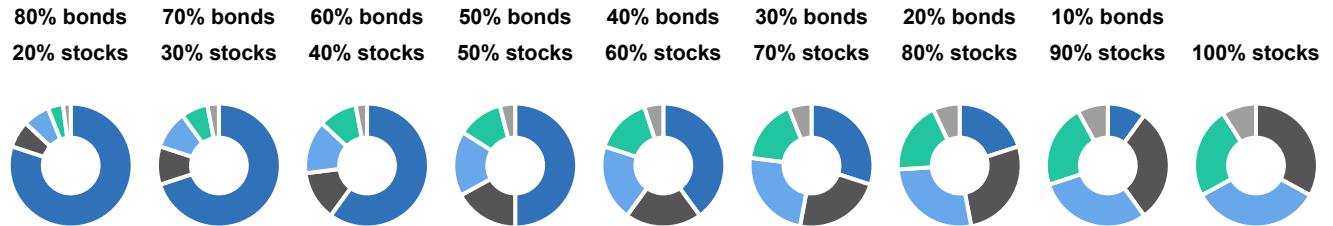


For illustration purposes only.
Actual client portfolios may be different.



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 March 31, 2023

YTD Return	3.76%	4.07%	4.40%	4.68%	4.99%	5.29%	5.57%	5.88%	6.18%
1-Year Total Return	-2.01%	-1.89%	-1.76%	-1.74%	-1.62%	-1.56%	-1.53%	-1.41%	-1.35%
3-Year Annualized Return	1.39%	2.92%	4.56%	6.21%	7.81%	9.49%	11.22%	12.90%	14.67%
5-Year Annualized Return	2.22%	2.87%	3.63%	4.31%	4.93%	5.62%	6.28%	6.88%	7.55%
10-Year Annualized Return	3.43%	4.25%	5.16%	5.96%	6.75%	7.60%	8.38%	9.15%	9.98%
20-Year Annualized Return	4.97%	5.51%	6.03%	6.55%	7.04%	7.53%	7.99%	8.42%	8.84%
25-Year Annualized Return	4.86%	5.10%	5.33%	5.55%	5.73%	5.90%	6.05%	6.14%	6.24%
Lowest 1-Year Return	-11.46%	-11.30%	-11.55%	-15.47%	-19.33%	-23.08%	-26.93%	-30.72%	-34.41%
25-Year Annualized Standard Deviation	4.53%	5.15%	5.94%	6.89%	7.92%	9.02%	10.17%	11.35%	12.57%

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

02/2010-03/2023: 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

09/2013-03/2023: 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

03/2015-03/2023: 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

05/2013-03/2023: 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

05/2013-03/2023: Monthly returns of the iShares Core MSCI Emerging Markets IMI Index ETF (XEC)

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