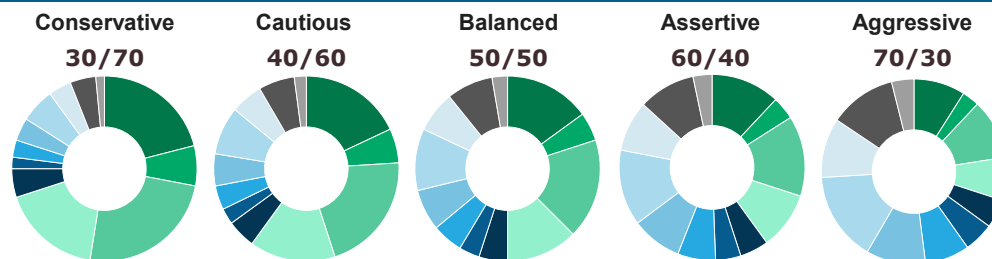


For illustration purposes only.
Actual client portfolios may be different.



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	0.30	DFA231	21.00%	18.00%	15.00%	12.00%	9.00%
DFA Global Targeted Credit Fixed Income	0.30	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 Core Equity	0.22	DFA256	2.00%	2.80%	3.60%	4.40%	5.20%
iShares Core S&P/TSX Capped Composite	0.06	XIC	3.00%	4.20%	5.40%	6.60%	7.80%
DFA US Core Equity	0.22	DFA293	4.00%	5.60%	7.20%	8.80%	10.40%
Vanguard Total Market ETF	0.03	VTI	6.00%	8.40%	10.80%	13.20%	15.60%
DFA International Core Equity	0.39	DFA295	4.00%	5.60%	7.20%	8.80%	10.40%
Vanguard FTSE Developed Markets ETF	0.05	VEA	4.50%	6.30%	8.10%	9.90%	11.70%
Vanguard FTSE Emerging Market ETF	0.08	VWO	1.50%	2.10%	2.70%	3.30%	3.90%
			100.00%	100.00%	100.00%	100.00%	100.00%
Weighted Average Management Expense Ratio			0.19%	0.18%	0.18%	0.17%	0.17%
Year-to-Date Return			3.36%	4.07%	4.79%	5.50%	6.22%
1-Year Total Return			5.10%	6.57%	8.07%	9.59%	11.14%
3-Year Annualized Return			2.36%	3.58%	4.79%	6.01%	7.23%
5-Year Annualized Return			2.61%	3.28%	3.94%	4.59%	5.24%
10-Year Annualized Return			3.94%	4.86%	5.78%	6.68%	7.59%
20-Year Annualized Return			4.76%	5.38%	5.99%	6.58%	7.15%
Lowest 1-Year Return (03/2008-02/2009)			-9.48%	-13.79%	-18.05%	-22.26%	-26.42%
20-Year Annualized Standard Deviation			3.99%	4.97%	6.01%	7.09%	8.19%

Data Source: Dimensional Returns Web

This table is published by PWL Capital Inc. for your information only. Information on which this table is based is available on request. Particular investments or trading strategies should be evaluated relative to each individual's objectives in consultation with the Investment Advisor. Opinions of PWL Capital constitute its judgment as of the date on this document, and are subject to change without notice. They are provided in good faith but without responsibility for any errors or omissions contained herein. This table is furnished on the basis and understanding that neither PWL Capital Inc. nor its employees, agents or information suppliers is to be under any responsibility of liability whatsoever in respect thereof.

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 0.3% annually
2. **DFA Global Targeted Credit Fund Class F (DFA857): 10/2015-present**
 - > DFA Global Targeted Credit Index: 01/2000-09/2015 minus 0.3% 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 01/2000-11/2012 minus 0.39% annually
6. **DFA Canadian Core Equity Fund Class F (DFA256): 07/2004-present**
 - > DFA Canadian Core Equity Index: 01/2000-06/2004 minus 0.22% 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 Core Equity Fund Class F (DFA293): 07/2005-present**
 - > DFA US Core Equity Index: 01/2000-06/2005 minus 0.22% 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 Core Equity Fund Class F (DFA295): 07/2005-present**
 - > DFA International Core Equity Index: 01/2000-06/2005 minus 0.39% 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 0.08% annually