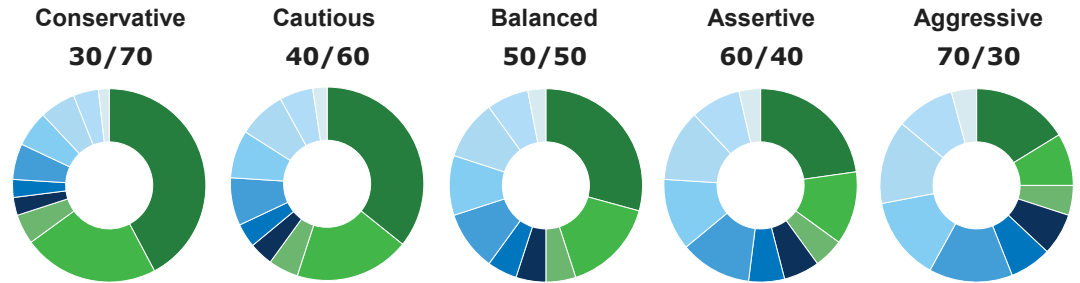


# Team Peter Guay Model Portfolios - June 30, 2023

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	0.35	DFA391	5.0%	5.0%	5.0%	5.0%	5.0%
DFA Canadian Core Equity	0.22	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%
			<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Weighted Average Management Expense Ratio</b>			<b>0.17%</b>	<b>0.19%</b>	<b>0.21%</b>	<b>0.23%</b>	<b>0.24%</b>
YTD Return			2.98%	3.53%	4.08%	4.63%	5.18%
1-Year Total Return			5.62%	6.96%	8.32%	9.70%	11.10%
3-Year Annualized Return			2.25%	3.57%	4.90%	6.24%	7.59%
5-Year Annualized Return			2.69%	3.25%	3.80%	4.34%	4.87%
10-Year Annualized Return			4.38%	5.21%	6.04%	6.87%	7.68%
20-Year Annualized Return			5.00%	5.56%	6.09%	6.60%	7.09%
Lowest 1-Year Return (03/2008-02/2009)			<b>-13.14%</b>	<b>-17.07%</b>	<b>-20.95%</b>	<b>-24.80%</b>	<b>-28.60%</b>
20-Year Annualized Standard Deviation			4.81%	5.83%	6.91%	8.05%	9.21%

Data Source: Dimensional Returns Web

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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 0.35% annually
4. **DFA Canadian Core Equity Fund Class F (DFA256): 07/2004-present**
  - > DFA Canadian Core Equity Index: 01/2000-06/2004 minus 0.22% 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