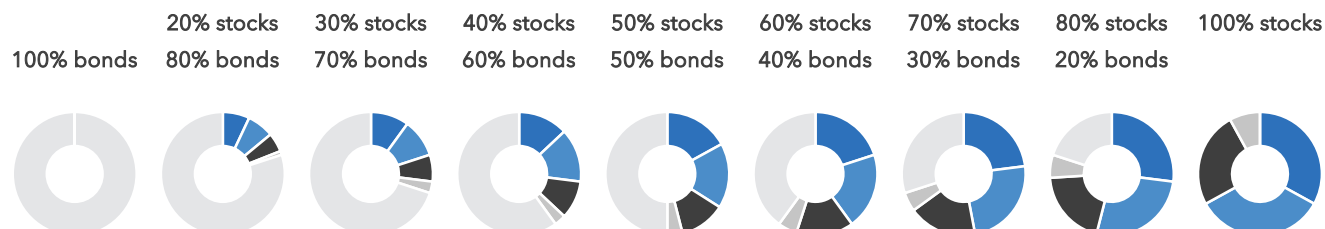







Model ETF Portfolios as of December 31, 2017

RRSP and RRIF Accounts



Security Name	Symbol									
 Vanguard FTSE Canada All Cap Index ETF	VCN	0.0%	7.0%	10.0%	13.0%	17.0%	20.0%	23.0%	27.0%	33.0%
 iShares Core S&P Total U.S. Stock Market ETF	ITOT	0.0%	7.0%	10.0%	14.0%	17.0%	20.0%	24.0%	27.0%	34.0%
 iShares Core MSCI EAFE ETF	IEFA	0.0%	5.0%	7.0%	10.0%	12.0%	15.0%	18.0%	20.0%	25.0%
 iShares Core MSCI Emerging Markets ETF	IEMG	0.0%	1.0%	3.0%	3.0%	4.0%	5.0%	5.0%	6.0%	8.0%
 BMO Aggregate Bond Index ETF	ZAG	100.0%	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	0.0%
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Management Expense Ratio (MER)		0.10%	0.09%	0.09%	0.08%	0.08%	0.08%	0.07%	0.07%	0.06%
Foreign Withholding Tax (Estimated)		0.00%	0.01%	0.02%	0.03%	0.04%	0.05%	0.06%	0.06%	0.08%
Model Performance as of December 31, 2017										
YTD Return		2.30%	4.57%	5.92%	7.03%	8.19%	9.45%	10.56%	11.72%	14.18%
1-Year Return		2.30%	4.57%	5.92%	7.03%	8.19%	9.45%	10.56%	11.72%	14.18%
3-Year Annualized Return		2.36%	4.11%	5.01%	5.92%	6.77%	7.66%	8.57%	9.41%	11.21%
5-Year Annualized Return		2.76%	5.19%	6.31%	7.59%	8.69%	9.84%	11.11%	12.19%	14.52%
10-Year Annualized Return		4.39%	5.19%	5.54%	5.90%	6.17%	6.41%	6.68%	6.85%	7.15%
20-Year Annualized Return		5.27%	5.77%	6.01%	6.18%	6.35%	6.48%	6.56%	6.64%	6.70%
Lowest 1-Year Return		-3.13%	-3.79%	-7.76%	-11.49%	-15.38%	-19.23%	-22.89%	-26.72%	-34.15%
20-Year Annualized Standard Deviation		3.66%	3.93%	4.63%	5.47%	6.49%	7.58%	8.69%	9.89%	12.37%

Sources: Morningstar Direct, MSCI. S&P Dow Jones, and FTSE TMX Indices courtesy of Dimensional Returns 2.0

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