

**Portfolio Benchmark Return Calculation**

**Allocation:** Page Conservative



Various indices are generally accepted in the investment community as a reasonable indication of the performance of a specific asset class or investment market, and are commonly used as a benchmark against which to measure the performance of your own portfolio. The table below presents a selection of indices covering major asset classes and international markets, as well as a weighted average return for a portfolio comprised of several of these asset classes.

Effective End Date: 4/30/2021

Exchange Rate: USD/CAD \$0.8140 3.64% 13.23% 4.53% 1.47% 2.69% 0.43% -2.55% -0.61%

Asset Class	Index	Portfolio Weight	4 Mos.	Weighted Return	12 Months	Weighted Return	2 Yrs	Weighted Return	3 Yrs	Weighted Return	4 Yrs	Weighted Return	5 Yrs	Weighted Return	10 Yrs	Weighted Return	15 Yrs
Cash	91d Tbills	5%	0.03%	0.00%	0.19%	0.01%	1.00%	0.05%	1.18%	0.06%	1.08%	0.05%	0.97%	0.05%	0.92%	0.05%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond	10%	-0.40%	-0.04%	1.61%	0.16%	2.95%	0.30%	3.23%	0.32%	2.20%	0.22%	2.12%	0.21%	2.41%	0.24%	N/A
Fixed Income	FTSE Broad Bond (Universe)	40%	-4.98%	-1.99%	-2.03%	-0.81%	3.11%	1.24%	4.09%	1.64%	2.81%	1.12%	2.86%	1.14%	3.90%	1.56%	N/A
High Yield Bonds	FTSE High Yield	5%	3.22%	0.16%	17.95%	0.90%	6.83%	0.34%	6.14%	0.31%	6.68%	0.33%	8.72%	0.44%	5.81%	0.29%	N/A
Canadian Equity	S&P/TSX Composite	14%	10.63%	1.49%	33.31%	4.66%	10.80%	1.51%	10.40%	1.46%	8.53%	1.19%	9.78%	1.37%	6.36%	0.89%	6.12%
Canadian Small Cap	S&P/TSX SmallCap	0%	14.32%	0.00%	66.64%	0.00%	16.35%	0.00%	8.07%	0.00%	6.04%	0.00%	7.38%	0.00%	2.26%	0.00%	3.07%
US Equity	S&P 500 (LargeCap)	13%	7.91%	1.03%	28.93%	3.76%	16.09%	2.09%	16.95%	2.20%	14.22%	1.85%	16.92%	2.20%	17.16%	2.23%	10.98%
US Small Cap	Russell 2000	0%	11.02%	0.00%	54.48%	0.00%	15.69%	0.00%	13.56%	0.00%	11.30%	0.00%	15.98%	0.00%	14.55%	0.00%	9.66%
International Equity	MSCI EAFE (Net)	13%	2.85%	0.37%	23.54%	3.06%	6.54%	0.85%	4.73%	0.61%	5.44%	0.71%	8.41%	1.09%	7.98%	1.04%	4.62%
Global Equity	MSCI World (Net)	0%	5.95%	0.00%	28.35%	0.00%	13.00%	0.00%	12.45%	0.00%	10.90%	0.00%	13.55%	0.00%	12.80%	0.00%	7.99%
Emerging Markets	MSCI EM (Net)	0%	1.22%	0.00%	31.78%	0.00%	9.84%	0.00%	6.34%	0.00%	8.39%	0.00%	12.43%	0.00%	6.68%	0.00%	6.64%
Weighted Portfolio Return Before Expenses ==>		100%		1.02%		11.74%		6.38%		6.60%		5.48%		6.50%		6.30%	
Less investment expenses				-0.67%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
<b>Net Benchmark Return</b>				<b>0.35%</b>		<b>9.74%</b>		<b>4.38%</b>		<b>4.60%</b>		<b>3.48%</b>		<b>4.50%</b>		<b>4.30%</b>	

Weighted Benchmark assumes continual rebalancing back to target portfolio weights.

**Total Returns by Calendar Year, Canadian Dollars (year-to-date not annualized)**

Asset Class	Index	Portfolio Weight	YTD 4 Mos.	Weighted Return	2020	Weighted Return	2019	Weighted Return	2018	Weighted Return	2017	Weighted Return	2016	Weighted Return	2015	Weighted Return
Cash	90d Tbills	5%	0.03%	0.00%	0.86%	0.04%	1.61%	0.08%	1.38%	0.07%	0.56%	0.03%	0.51%	0.03%	0.63%	0.03%
Short Term Fixed Inc.	TMX Short Term Bond	10%	-0.40%	-0.04%	5.29%	0.53%	3.10%	0.31%	1.91%	0.19%	0.08%	0.01%	1.01%	0.10%	2.61%	0.26%
Fixed Income	TMX Broad Bond (Universe)	40%	-4.98%	-1.99%	8.68%	3.47%	6.87%	2.75%	1.41%	0.56%	2.52%	1.01%	1.66%	0.66%	3.52%	1.41%
High Yield Bonds	TMX High Yield	5%	3.22%	0.16%	6.69%	0.33%	8.48%	0.42%	2.15%	0.11%	9.94%	0.50%	16.93%	0.85%	-3.81%	-0.19%
Canadian Equity	S&P/TSX Composite	14%	10.63%	1.49%	5.60%	0.78%	22.88%	3.20%	-8.89%	-1.24%	9.10%	1.27%	21.08%	2.95%	-8.32%	-1.16%
Canadian Small Cap	S&P/TSX SmallCap	0%	14.32%	0.00%	12.87%	0.00%	15.84%	0.00%	-18.17%	0.00%	2.75%	0.00%	38.48%	0.00%	-13.31%	0.00%
US Equity	S&P 500 (LargeCap)	13%	7.91%	1.03%	16.06%	2.09%	25.18%	3.27%	3.98%	0.52%	13.84%	1.80%	8.61%	1.12%	20.96%	2.72%
US Small Cap	Russell 2000	0%	11.02%	0.00%	17.59%	0.00%	19.51%	0.00%	-3.23%	0.00%	7.12%	0.00%	17.68%	0.00%	14.04%	0.00%
International Equity	MSCI EAFE (Net)	13%	2.85%	0.37%	5.69%	0.74%	16.17%	2.10%	-6.25%	-0.81%	16.83%	2.19%	-2.02%	-0.26%	18.34%	2.38%
Global Equity	MSCI World (Net)	0%	5.95%	0.00%	13.62%	0.00%	21.55%	0.00%	-0.73%	0.00%	15.00%	0.00%	4.29%	0.00%	18.27%	0.00%
Emerging Markets	MSCI EM (Net)	0%	1.22%	0.00%	16.35%	0.00%	13.20%	0.00%	-6.75%	0.00%	28.71%	0.00%	8.26%	0.00%	1.89%	0.00%
Weighted Portfolio Return Before Expenses ==>		100%		1.02%		7.99%		12.14%		-0.61%		6.80%		5.44%		5.45%
Less investment expenses				-0.67%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
<b>Net Benchmark Return</b>				<b>0.35%</b>		<b>5.99%</b>		<b>10.14%</b>		<b>-2.61%</b>		<b>4.80%</b>		<b>3.44%</b>		<b>3.45%</b>

USD/CAD 3.64% 2.01% 5.03% -8.04% 7.02% 3.09% -16.18%

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**Portfolio Benchmark Return Calculation**

**Allocation:** Page Balanced



Various indices are generally accepted in the investment community as a reasonable indication of the performance of a specific asset class or investment market, and are commonly used as a benchmark against which to measure the performance of your own portfolio. The table below presents a selection of indices covering major asset classes and international markets, as well as a weighted average return for a portfolio comprised of several of these asset classes.

Effective End Date: 4/30/2021

Asset Class	Index	Portfolio Weight	4 Mos.	Weighted Return	12 Months	Weighted Return	2 Yrs	Weighted Return	3 Yrs	Weighted Return	4 Yrs	Weighted Return	5 Yrs	Weighted Return	10 Yrs	Weighted Return	15 Yrs
Cash	91d Tbills	3%	0.03%	0.00%	0.19%	0.01%	1.00%	0.03%	1.18%	0.04%	1.08%	0.03%	0.97%	0.03%	0.92%	0.03%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-0.40%	0.00%	1.61%	0.00%	2.95%	0.00%	3.23%	0.00%	2.20%	0.00%	2.12%	0.00%	2.41%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	27%	-4.98%	-1.34%	-2.03%	-0.55%	3.11%	0.84%	4.09%	1.10%	2.81%	0.76%	2.86%	0.77%	3.90%	1.05%	N/A
High Yield Bonds	FTSE High Yield	10%	3.22%	0.32%	17.95%	1.80%	6.83%	0.68%	6.14%	0.61%	6.68%	0.67%	8.72%	0.87%	5.81%	0.58%	N/A
Canadian Equity	S&P/TSX Composite	16%	10.63%	1.70%	33.31%	5.33%	10.80%	1.73%	10.40%	1.66%	8.53%	1.36%	9.78%	1.56%	6.36%	1.02%	6.12%
Canadian Small Cap	S&P/TSX SmallCap	4%	14.32%	0.57%	66.64%	2.67%	16.35%	0.65%	8.07%	0.32%	6.04%	0.24%	7.38%	0.30%	2.26%	0.09%	3.07%
US Equity	S&P 500 (LargeCap)	16%	7.91%	1.27%	28.93%	4.63%	16.09%	2.57%	16.95%	2.71%	14.22%	2.28%	16.92%	2.71%	17.16%	2.75%	10.98%
US Small Cap	Russell 2000	4%	11.02%	0.44%	54.48%	2.18%	15.69%	0.63%	13.56%	0.54%	11.30%	0.45%	15.98%	0.64%	14.55%	0.58%	9.66%
International Equity	MSCI EAFE (Net)	16%	2.85%	0.46%	23.54%	3.77%	6.54%	1.05%	4.73%	0.76%	5.44%	0.87%	8.41%	1.35%	7.98%	1.28%	4.62%
Global Equity	MSCI World (Net)		5.95%	0.00%	28.35%	0.00%	13.00%	0.00%	12.45%	0.00%	10.90%	0.00%	13.55%	0.00%	12.80%	0.00%	7.99%
Emerging Markets	MSCI EM (Net)	4%	1.22%	0.05%	31.78%	1.27%	9.84%	0.39%	6.34%	0.25%	8.39%	0.34%	12.43%	0.50%	6.68%	0.27%	6.64%
Weighted Portfolio Return Before Expenses ==>		100%		3.46%		21.09%		8.58%		8.01%		7.00%		8.72%		7.64%	
Less investment expenses				-0.67%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
<b>Net Benchmark Return</b>				<b>2.80%</b>		<b>19.09%</b>		<b>6.58%</b>		<b>6.01%</b>		<b>5.00%</b>		<b>6.72%</b>		<b>5.64%</b>	

Weighted Benchmark assumes continual rebalancing back to target portfolio weights.

**Total Returns by Calendar Year, Canadian Dollars (year-to-date not annualized)**

Asset Class	Index	Portfolio Weight	YTD 4 Mos.	Weighted Return	2020	Weighted Return	2019	Weighted Return	2018	Weighted Return	2017	Weighted Return	2016	Weighted Return	2015	Weighted Return
Cash	90d Tbills	3%	0.03%	0.00%	0.86%	0.03%	1.61%	0.05%	1.38%	0.04%	0.56%	0.02%	0.51%	0.02%	0.63%	0.02%
Short Term Fixed Inc.	TMX Short Term Bond	0%	-0.40%	0.00%	5.29%	0.00%	3.10%	0.00%	1.91%	0.00%	0.08%	0.00%	1.01%	0.00%	2.61%	0.00%
Fixed Income	TMX Broad Bond (Universe)	27%	-4.98%	-1.34%	8.68%	2.34%	6.87%	1.85%	1.41%	0.38%	2.52%	0.68%	1.66%	0.45%	3.52%	0.95%
High Yield Bonds	TMX High Yield	10%	3.22%	0.32%	6.69%	0.67%	8.48%	0.85%	2.15%	0.22%	9.94%	0.99%	16.93%	1.69%	-3.81%	-0.38%
Canadian Equity	S&P/TSX Composite	16%	10.63%	1.70%	5.60%	0.90%	22.88%	3.66%	-8.89%	-1.42%	9.10%	1.46%	21.08%	3.37%	-8.32%	-1.33%
Canadian Small Cap	S&P/TSX SmallCap	4%	14.32%	0.57%	12.87%	0.51%	15.84%	0.63%	-18.17%	-0.73%	2.75%	0.11%	38.48%	1.54%	-13.31%	-0.53%
US Equity	S&P 500 (LargeCap)	16%	7.91%	1.27%	16.06%	2.57%	25.18%	4.03%	3.98%	0.64%	13.84%	2.21%	8.61%	1.38%	20.96%	3.35%
US Small Cap	Russell 2000	4%	11.02%	0.44%	17.59%	0.70%	19.51%	0.78%	-3.23%	-0.13%	7.12%	0.28%	17.68%	0.71%	14.04%	0.56%
International Equity	MSCI EAFE (Net)	16%	2.85%	0.46%	5.69%	0.91%	16.17%	2.59%	-6.25%	-1.00%	16.83%	2.69%	-2.02%	-0.32%	18.34%	2.93%
Global Equity	MSCI World (Net)	0%	5.95%	0.00%	13.62%	0.00%	21.55%	0.00%	-0.73%	0.00%	15.00%	0.00%	4.29%	0.00%	18.27%	0.00%
Emerging Markets	MSCI EM (Net)	4%	1.22%	0.05%	16.35%	0.65%	13.20%	0.53%	-6.75%	-0.27%	28.71%	1.15%	8.26%	0.33%	1.89%	0.08%
Weighted Portfolio Return Before Expenses ==>		100%		3.46%		9.29%		14.97%		-2.27%		9.60%		9.16%		5.65%
Less investment expenses				-0.67%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
<b>Net Benchmark Return</b>				<b>2.80%</b>		<b>7.29%</b>		<b>12.97%</b>		<b>-4.27%</b>		<b>7.60%</b>		<b>7.16%</b>		<b>3.65%</b>

USD/CAD 3.64% 2.01% 5.03% -8.04% 7.02% 3.09% -16.18%

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**Portfolio Benchmark Return Calculation**

**Allocation:** Page Growth



Various indices are generally accepted in the investment community as a reasonable indication of the performance of a specific asset class or investment market, and are commonly used as a benchmark against which to measure the performance of your own portfolio. The table below presents a selection of indices covering major asset classes and international markets, as well as a weighted average return for a portfolio comprised of several of these asset classes.

Effective End Date: 4/30/2021

Exchange Rate: USD/CAD \$0.8140 3.64% 13.23% 4.53% 1.47% 2.69% 0.43% -2.55% -0.61%

Asset Class	Index	Portfolio Weight	4 Mos.	Weighted Return	12 Months	Weighted Return	2 Yrs	Weighted Return	3 Yrs	Weighted Return	4 Yrs	Weighted Return	5 Yrs	Weighted Return	10 Yrs	Weighted Return	15 Yrs
Cash	91d Tbills		0.03%	0.00%	0.19%	0.00%	1.00%	0.00%	1.18%	0.00%	1.08%	0.00%	0.97%	0.00%	0.92%	0.00%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-0.40%	0.00%	1.61%	0.00%	2.95%	0.00%	3.23%	0.00%	2.20%	0.00%	2.12%	0.00%	2.41%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	10%	-4.98%	-0.50%	-2.03%	-0.20%	3.11%	0.31%	4.09%	0.41%	2.81%	0.28%	2.86%	0.29%	3.90%	0.39%	N/A
High Yield Bonds	FTSE High Yield	10%	3.22%	0.32%	17.95%	1.80%	6.83%	0.68%	6.14%	0.61%	6.68%	0.67%	8.72%	0.87%	5.81%	0.58%	N/A
Canadian Equity	S&P/TSX Composite	18%	10.63%	1.91%	33.31%	6.00%	10.80%	1.94%	10.40%	1.87%	8.53%	1.54%	9.78%	1.76%	6.36%	1.14%	6.12%
Canadian Small Cap	S&P/TSX SmallCap	8%	14.32%	1.15%	66.64%	5.33%	16.35%	1.31%	8.07%	0.65%	6.04%	0.48%	7.38%	0.59%	2.26%	0.18%	3.07%
US Equity	S&P 500 (LargeCap)	18%	7.91%	1.42%	28.93%	5.21%	16.09%	2.90%	16.95%	3.05%	14.22%	2.56%	16.92%	3.05%	17.16%	3.09%	10.98%
US Small Cap	Russell 2000	9%	11.02%	0.99%	54.48%	4.90%	15.69%	1.41%	13.56%	1.22%	11.30%	1.02%	15.98%	1.44%	14.55%	1.31%	9.66%
International Equity	MSCI EAFE (Net)	18%	2.85%	0.51%	23.54%	4.24%	6.54%	1.18%	4.73%	0.85%	5.44%	0.98%	8.41%	1.51%	7.98%	1.44%	4.62%
Global Equity	MSCI World (Net)		5.95%	0.00%	28.35%	0.00%	13.00%	0.00%	12.45%	0.00%	10.90%	0.00%	13.55%	0.00%	12.80%	0.00%	7.99%
Emerging Markets	MSCI EM (Net)	9%	1.22%	0.11%	31.78%	2.86%	9.84%	0.89%	6.34%	0.57%	8.39%	0.76%	12.43%	1.12%	6.68%	0.60%	6.64%
Weighted Portfolio Return Before Expenses ==>		100%		5.92%		30.13%		10.62%		9.23%		8.28%		10.63%		8.73%	
Less investment expenses				-0.67%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
<b>Net Benchmark Return</b>				<b>5.25%</b>		<b>28.13%</b>		<b>8.62%</b>		<b>7.23%</b>		<b>6.28%</b>		<b>8.63%</b>		<b>6.73%</b>	

Weighted Benchmark assumes continual rebalancing back to target portfolio weights.

**Total Returns by Calendar Year, Canadian Dollars (year-to-date not annualized)**

Asset Class	Index	Portfolio Weight	YTD 4 Mos.	Weighted Return	2020	Weighted Return	2019	Weighted Return	2018	Weighted Return	2017	Weighted Return	2016	Weighted Return	2015	Weighted Return
Cash	90d Tbills	0%	0.03%	0.00%	0.86%	0.00%	1.61%	0.00%	1.38%	0.00%	0.56%	0.00%	0.51%	0.00%	0.63%	0.00%
Short Term Fixed Inc.	TMX Short Term Bond	0%	-0.40%	0.00%	5.29%	0.00%	3.10%	0.00%	1.91%	0.00%	0.08%	0.00%	1.01%	0.00%	2.61%	0.00%
Fixed Income	TMX Broad Bond (Universe)	10%	-4.98%	-0.50%	8.68%	0.87%	6.87%	0.69%	1.41%	0.14%	2.52%	0.25%	1.66%	0.17%	3.52%	0.35%
High Yield Bonds	TMX High Yield	10%	3.22%	0.32%	6.69%	0.67%	8.48%	0.85%	2.15%	0.22%	9.94%	0.99%	16.93%	1.69%	-3.81%	-0.38%
Canadian Equity	S&P/TSX Composite	18%	10.63%	1.91%	5.60%	1.01%	22.88%	4.12%	-8.89%	-1.60%	9.10%	1.64%	21.08%	3.79%	-8.32%	-1.50%
Canadian Small Cap	S&P/TSX SmallCap	8%	14.32%	1.15%	12.87%	1.03%	15.84%	1.27%	-18.17%	-1.45%	2.75%	0.22%	38.48%	3.08%	-13.31%	-1.06%
US Equity	S&P 500 (LargeCap)	18%	7.91%	1.42%	16.06%	2.89%	25.18%	4.53%	3.98%	0.72%	13.84%	2.49%	8.61%	1.55%	20.96%	3.77%
US Small Cap	Russell 2000	9%	11.02%	0.99%	17.59%	1.58%	19.51%	1.76%	-3.23%	-0.29%	7.12%	0.64%	17.68%	1.59%	14.04%	1.26%
International Equity	MSCI EAFE (Net)	18%	2.85%	0.51%	5.69%	1.02%	16.17%	2.91%	-6.25%	-1.13%	16.83%	3.03%	-2.02%	-0.36%	18.34%	3.30%
Global Equity	MSCI World (Net)	0%	5.95%	0.00%	13.62%	0.00%	21.55%	0.00%	-0.73%	0.00%	15.00%	0.00%	4.29%	0.00%	18.27%	0.00%
Emerging Markets	MSCI EM (Net)	9%	1.22%	0.11%	16.35%	1.47%	13.20%	1.19%	-6.75%	-0.61%	28.71%	2.58%	8.26%	0.74%	1.89%	0.17%
Weighted Portfolio Return Before Expenses ==>		100%		5.92%		10.54%		17.31%		-4.00%		11.85%		12.25%		5.92%
Less investment expenses				-0.67%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
<b>Net Benchmark Return</b>				<b>5.25%</b>		<b>8.54%</b>		<b>15.31%</b>		<b>-6.00%</b>		<b>9.85%</b>		<b>10.25%</b>		<b>3.92%</b>

USD/CAD 3.64% 2.01% 5.03% -8.04% 7.02% 3.09% -16.18%

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