

**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: 7/30/2021

Exchange Rate: USD/CAD \$0.8024 2.16% 7.56% 2.71% 1.46% 0.04% 0.91% -2.64% -0.65%

Asset Class	Index	Portfolio Weight	7 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%	0.07%	0.00%	0.13%	0.01%	0.81%	0.04%	1.09%	0.05%	1.06%	0.05%	0.95%	0.05%	0.90%	0.05%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond	10%	-0.15%	-0.02%	0.57%	0.06%	2.75%	0.28%	3.23%	0.32%	2.58%	0.26%	1.99%	0.20%	2.25%	0.23%	N/A
Fixed Income	FTSE Broad Bond (Universe)	40%	-2.47%	-0.99%	-2.66%	-1.06%	3.04%	1.22%	4.78%	1.91%	4.06%	1.62%	2.67%	1.07%	3.80%	1.52%	N/A
High Yield Bonds	FTSE High Yield	5%	5.54%	0.28%	13.00%	0.65%	7.26%	0.36%	6.57%	0.33%	6.76%	0.34%	7.96%	0.40%	5.95%	0.30%	N/A
Canadian Equity	S&P/TSX Composite	14%	18.23%	2.55%	29.14%	4.08%	14.69%	2.06%	10.67%	1.49%	10.94%	1.53%	10.10%	1.41%	7.80%	1.09%	6.76%
Canadian Small Cap	S&P/TSX SmallCap	0%	16.57%	0.00%	42.97%	0.00%	15.69%	0.00%	8.62%	0.00%	7.53%	0.00%	5.62%	0.00%	3.23%	0.00%	3.34%
US Equity	S&P 500 (LargeCap)	13%	15.49%	2.01%	26.85%	3.49%	20.33%	2.64%	16.45%	2.14%	17.62%	2.29%	16.29%	2.12%	18.47%	2.40%	11.58%
US Small Cap	Russell 2000	0%	10.89%	0.00%	41.29%	0.00%	17.23%	0.00%	9.88%	0.00%	13.21%	0.00%	13.25%	0.00%	15.38%	0.00%	10.20%
International Equity	MSCI EAFE (Net)	13%	7.33%	0.95%	21.15%	2.75%	10.21%	1.33%	6.11%	0.79%	7.30%	0.95%	8.37%	1.09%	9.02%	1.17%	5.06%
Global Equity	MSCI World (Net)	0%	12.63%	0.00%	25.58%	0.00%	17.17%	0.00%	12.84%	0.00%	13.78%	0.00%	13.25%	0.00%	14.06%	0.00%	8.57%
Emerging Markets	MSCI EM (Net)	0%	-1.72%	0.00%	12.50%	0.00%	10.74%	0.00%	6.75%	0.00%	7.36%	0.00%	9.77%	0.00%	6.79%	0.00%	7.06%
Weighted Portfolio Return Before Expenses ==>		100%		4.80%		9.97%		7.92%		7.04%		7.04%		6.33%		6.75%	
Less investment expenses				-1.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
<b>Net Benchmark Return</b>				<b>3.63%</b>		<b>7.97%</b>		<b>5.92%</b>		<b>5.04%</b>		<b>5.04%</b>		<b>4.33%</b>		<b>4.75%</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 7 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%	0.07%	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%	-0.15%	-0.02%	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%	-2.47%	-0.99%	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%	5.54%	0.28%	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%	18.23%	2.55%	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%	16.57%	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%	15.49%	2.01%	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%	10.89%	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%	7.33%	0.95%	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%	12.63%	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%	-1.72%	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%		4.80%		7.99%		12.14%		-0.61%		6.80%		5.44%		5.45%
Less investment expenses				-1.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
<b>Net Benchmark Return</b>				<b>3.63%</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 2.16% 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: 7/30/2021

Asset Class	Index	Portfolio Weight	7 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%	0.07%	0.00%	0.13%	0.00%	0.81%	0.02%	1.09%	0.03%	1.06%	0.03%	0.95%	0.03%	0.90%	0.03%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-0.15%	0.00%	0.57%	0.00%	2.75%	0.00%	3.23%	0.00%	2.58%	0.00%	1.99%	0.00%	2.25%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	27%	-2.47%	-0.67%	-2.66%	-0.72%	3.04%	0.82%	4.78%	1.29%	4.06%	1.10%	2.67%	0.72%	3.80%	1.03%	N/A
High Yield Bonds	FTSE High Yield	10%	5.54%	0.55%	13.00%	1.30%	7.26%	0.73%	6.57%	0.66%	6.76%	0.68%	7.96%	0.80%	5.95%	0.60%	N/A
Canadian Equity	S&P/TSX Composite	16%	18.23%	2.92%	29.14%	4.66%	14.69%	2.35%	10.67%	1.71%	10.94%	1.75%	10.10%	1.62%	7.80%	1.25%	6.76%
Canadian Small Cap	S&P/TSX SmallCap	4%	16.57%	0.66%	42.97%	1.72%	15.69%	0.63%	8.62%	0.34%	7.53%	0.30%	5.62%	0.22%	3.23%	0.13%	3.34%
US Equity	S&P 500 (LargeCap)	16%	15.49%	2.48%	26.85%	4.30%	20.33%	3.25%	16.45%	2.63%	17.62%	2.82%	16.29%	2.61%	18.47%	2.96%	11.58%
US Small Cap	Russell 2000	4%	10.89%	0.44%	41.29%	1.65%	17.23%	0.69%	9.88%	0.40%	13.21%	0.53%	13.25%	0.53%	15.38%	0.62%	10.20%
International Equity	MSCI EAFE (Net)	16%	7.33%	1.17%	21.15%	3.38%	10.21%	1.63%	6.11%	0.98%	7.30%	1.17%	8.37%	1.34%	9.02%	1.44%	5.06%
Global Equity	MSCI World (Net)		12.63%	0.00%	25.58%	0.00%	17.17%	0.00%	12.84%	0.00%	13.78%	0.00%	13.25%	0.00%	14.06%	0.00%	8.57%
Emerging Markets	MSCI EM (Net)	4%	-1.72%	-0.07%	12.50%	0.50%	10.74%	0.43%	6.75%	0.27%	7.36%	0.29%	9.77%	0.39%	6.79%	0.27%	7.06%
Weighted Portfolio Return Before Expenses ==>		100%		7.49%		16.80%		10.55%		8.31%		8.67%		8.25%		8.31%	
Less investment expenses				-1.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
<b>Net Benchmark Return</b>				<b>6.32%</b>		<b>14.80%</b>		<b>8.55%</b>		<b>6.31%</b>		<b>6.67%</b>		<b>6.25%</b>		<b>6.31%</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 7 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%	0.07%	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%	-0.15%	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%	-2.47%	-0.67%	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%	5.54%	0.55%	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%	18.23%	2.92%	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%	16.57%	0.66%	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%	15.49%	2.48%	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%	10.89%	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%	7.33%	1.17%	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%	12.63%	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%	-1.72%	-0.07%	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%		7.49%		9.29%		14.97%		-2.27%		9.60%		9.16%		5.65%
Less investment expenses				-1.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
<b>Net Benchmark Return</b>				<b>6.32%</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 2.16% 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: 7/30/2021

Exchange Rate: USD/CAD \$0.8024 2.16% 7.56% 2.71% 1.46% 0.04% 0.91% -2.64% -0.65%

Asset Class	Index	Portfolio Weight	7 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		0.07%	0.00%	0.13%	0.00%	0.81%	0.00%	1.09%	0.00%	1.06%	0.00%	0.95%	0.00%	0.90%	0.00%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-0.15%	0.00%	0.57%	0.00%	2.75%	0.00%	3.23%	0.00%	2.58%	0.00%	1.99%	0.00%	2.25%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	10%	-2.47%	-0.25%	-2.66%	-0.27%	3.04%	0.30%	4.78%	0.48%	4.06%	0.41%	2.67%	0.27%	3.80%	0.38%	N/A
High Yield Bonds	FTSE High Yield	10%	5.54%	0.55%	13.00%	1.30%	7.26%	0.73%	6.57%	0.66%	6.76%	0.68%	7.96%	0.80%	5.95%	0.60%	N/A
Canadian Equity	S&P/TSX Composite	18%	18.23%	3.28%	29.14%	5.25%	14.69%	2.64%	10.67%	1.92%	10.94%	1.97%	10.10%	1.82%	7.80%	1.40%	6.76%
Canadian Small Cap	S&P/TSX SmallCap	8%	16.57%	1.33%	42.97%	3.44%	15.69%	1.26%	8.62%	0.69%	7.53%	0.60%	5.62%	0.45%	3.23%	0.26%	3.34%
US Equity	S&P 500 (LargeCap)	18%	15.49%	2.79%	26.85%	4.83%	20.33%	3.66%	16.45%	2.96%	17.62%	3.17%	16.29%	2.93%	18.47%	3.32%	11.58%
US Small Cap	Russell 2000	9%	10.89%	0.98%	41.29%	3.72%	17.23%	1.55%	9.88%	0.89%	13.21%	1.19%	13.25%	1.19%	15.38%	1.38%	10.20%
International Equity	MSCI EAFE (Net)	18%	7.33%	1.32%	21.15%	3.81%	10.21%	1.84%	6.11%	1.10%	7.30%	1.31%	8.37%	1.51%	9.02%	1.62%	5.06%
Global Equity	MSCI World (Net)		12.63%	0.00%	25.58%	0.00%	17.17%	0.00%	12.84%	0.00%	13.78%	0.00%	13.25%	0.00%	14.06%	0.00%	8.57%
Emerging Markets	MSCI EM (Net)	9%	-1.72%	-0.15%	12.50%	1.13%	10.74%	0.97%	6.75%	0.61%	7.36%	0.66%	9.77%	0.88%	6.79%	0.61%	7.06%
Weighted Portfolio Return Before Expenses ==>		100%		9.85%		23.20%		12.94%		9.30%		9.99%		9.84%		9.58%	
Less investment expenses				-1.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
<b>Net Benchmark Return</b>				<b>8.68%</b>		<b>21.20%</b>		<b>10.94%</b>		<b>7.30%</b>		<b>7.99%</b>		<b>7.84%</b>		<b>7.58%</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 7 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%	0.07%	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%	-0.15%	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%	-2.47%	-0.25%	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%	5.54%	0.55%	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%	18.23%	3.28%	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%	16.57%	1.33%	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%	15.49%	2.79%	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%	10.89%	0.98%	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%	7.33%	1.32%	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%	12.63%	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%	-1.72%	-0.15%	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%		9.85%		10.54%		17.31%		-4.00%		11.85%		12.25%		5.92%
Less investment expenses				-1.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
<b>Net Benchmark Return</b>				<b>8.68%</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 2.16% 2.01% 5.03% -8.04% 7.02% 3.09% -16.18%

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