

**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: 6/30/2021

Exchange Rate: USD/CAD \$0.8068 2.72% 9.95% 2.76% 2.04% 1.15% 0.97% -2.48% -0.70%

Asset Class	Index	Portfolio Weight	6 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%	0.06%	0.00%	0.15%	0.01%	0.88%	0.04%	1.11%	0.06%	1.08%	0.05%	0.95%	0.05%	0.90%	0.05%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond	10%	-0.52%	-0.05%	0.68%	0.07%	2.56%	0.26%	3.06%	0.31%	2.38%	0.24%	1.94%	0.19%	2.30%	0.23%	N/A
Fixed Income	FTSE Broad Bond (Universe)	40%	-3.41%	-1.36%	-2.32%	-0.93%	2.63%	1.05%	4.18%	1.67%	3.32%	1.33%	2.65%	1.06%	3.91%	1.56%	N/A
High Yield Bonds	FTSE High Yield	5%	4.87%	0.24%	14.27%	0.71%	7.57%	0.38%	6.44%	0.32%	6.75%	0.34%	8.35%	0.42%	5.98%	0.30%	N/A
Canadian Equity	S&P/TSX Composite	14%	17.28%	2.42%	33.85%	4.74%	14.43%	2.02%	10.80%	1.51%	10.70%	1.50%	10.77%	1.51%	7.44%	1.04%	6.85%
Canadian Small Cap	S&P/TSX SmallCap	0%	19.78%	0.00%	57.72%	0.00%	19.09%	0.00%	9.23%	0.00%	8.26%	0.00%	7.34%	0.00%	3.56%	0.00%	3.68%
US Equity	S&P 500 (LargeCap)	13%	12.19%	1.58%	28.05%	3.65%	19.73%	2.56%	16.30%	2.12%	16.24%	2.11%	16.51%	2.15%	17.76%	2.31%	11.51%
US Small Cap	Russell 2000	0%	14.42%	0.00%	47.37%	0.00%	19.70%	0.00%	11.25%	0.00%	13.21%	0.00%	15.34%	0.00%	15.19%	0.00%	10.29%
International Equity	MSCI EAFE (Net)	13%	8.27%	1.08%	23.02%	2.99%	10.24%	1.33%	6.88%	0.89%	7.26%	0.94%	9.69%	1.26%	8.82%	1.15%	5.29%
Global Equity	MSCI World (Net)	0%	10.05%	0.00%	26.46%	0.00%	16.37%	0.00%	12.69%	0.00%	12.70%	0.00%	13.72%	0.00%	13.46%	0.00%	8.55%
Emerging Markets	MSCI EM (Net)	0%	4.73%	0.00%	28.57%	0.00%	13.93%	0.00%	9.44%	0.00%	9.63%	0.00%	12.34%	0.00%	7.31%	0.00%	7.72%
Weighted Portfolio Return Before Expenses ==>		100%		3.91%		11.24%		7.65%		6.88%		6.51%		6.63%		6.64%	
Less investment expenses				-1.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
<b>Net Benchmark Return</b>				<b>2.91%</b>		<b>9.24%</b>		<b>5.65%</b>		<b>4.88%</b>		<b>4.51%</b>		<b>4.63%</b>		<b>4.64%</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 6 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%	0.06%	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%	-0.52%	-0.05%	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%	-3.41%	-1.36%	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%	4.87%	0.24%	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%	17.28%	2.42%	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%	19.78%	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%	12.19%	1.58%	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%	14.42%	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%	8.27%	1.08%	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%	10.05%	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%	4.73%	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%		3.91%		7.99%		12.14%		-0.61%		6.80%		5.44%		5.45%
Less investment expenses				-1.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
<b>Net Benchmark Return</b>				<b>2.91%</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 2.72% 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: 6/30/2021

Asset Class	Index	Portfolio Weight	6 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%	0.06%	0.00%	0.15%	0.00%	0.88%	0.03%	1.11%	0.03%	1.08%	0.03%	0.95%	0.03%	0.90%	0.03%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-0.52%	0.00%	0.68%	0.00%	2.56%	0.00%	3.06%	0.00%	2.38%	0.00%	1.94%	0.00%	2.30%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	27%	-3.41%	-0.92%	-2.32%	-0.63%	2.63%	0.71%	4.18%	1.13%	3.32%	0.90%	2.65%	0.72%	3.91%	1.06%	N/A
High Yield Bonds	FTSE High Yield	10%	4.87%	0.49%	14.27%	1.43%	7.57%	0.76%	6.44%	0.64%	6.75%	0.68%	8.35%	0.84%	5.98%	0.60%	N/A
Canadian Equity	S&P/TSX Composite	16%	17.28%	2.76%	33.85%	5.42%	14.43%	2.31%	10.80%	1.73%	10.70%	1.71%	10.77%	1.72%	7.44%	1.19%	6.85%
Canadian Small Cap	S&P/TSX SmallCap	4%	19.78%	0.79%	57.72%	2.31%	19.09%	0.76%	9.23%	0.37%	8.26%	0.33%	7.34%	0.29%	3.56%	0.14%	3.68%
US Equity	S&P 500 (LargeCap)	16%	12.19%	1.95%	28.05%	4.49%	19.73%	3.16%	16.30%	2.61%	16.24%	2.60%	16.51%	2.64%	17.76%	2.84%	11.51%
US Small Cap	Russell 2000	4%	14.42%	0.58%	47.37%	1.89%	19.70%	0.79%	11.25%	0.45%	13.21%	0.53%	15.34%	0.61%	15.19%	0.61%	10.29%
International Equity	MSCI EAFE (Net)	16%	8.27%	1.32%	23.02%	3.68%	10.24%	1.64%	6.88%	1.10%	7.26%	1.16%	9.69%	1.55%	8.82%	1.41%	5.29%
Global Equity	MSCI World (Net)		10.05%	0.00%	26.46%	0.00%	16.37%	0.00%	12.69%	0.00%	12.70%	0.00%	13.72%	0.00%	13.46%	0.00%	8.55%
Emerging Markets	MSCI EM (Net)	4%	4.73%	0.19%	28.57%	1.14%	13.93%	0.56%	9.44%	0.38%	9.63%	0.39%	12.34%	0.49%	7.31%	0.29%	7.72%
Weighted Portfolio Return Before Expenses ==>		100%		7.16%		19.74%		10.71%		8.44%		8.32%		8.90%		8.17%	
Less investment expenses				-1.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
<b>Net Benchmark Return</b>				<b>6.16%</b>		<b>17.74%</b>		<b>8.71%</b>		<b>6.44%</b>		<b>6.32%</b>		<b>6.90%</b>		<b>6.17%</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 6 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%	0.06%	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%	-0.52%	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%	-3.41%	-0.92%	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%	4.87%	0.49%	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%	17.28%	2.76%	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%	19.78%	0.79%	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%	12.19%	1.95%	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%	14.42%	0.58%	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%	8.27%	1.32%	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%	10.05%	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%	4.73%	0.19%	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%		7.16%		9.29%		14.97%		-2.27%		9.60%		9.16%		5.65%
Less investment expenses				-1.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
<b>Net Benchmark Return</b>				<b>6.16%</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 2.72% 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: 6/30/2021

Exchange Rate: USD/CAD \$0.8068 2.72% 9.95% 2.76% 2.04% 1.15% 0.97% -2.48% -0.70%

Asset Class	Index	Portfolio Weight	6 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		0.06%	0.00%	0.15%	0.00%	0.88%	0.00%	1.11%	0.00%	1.08%	0.00%	0.95%	0.00%	0.90%	0.00%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-0.52%	0.00%	0.68%	0.00%	2.56%	0.00%	3.06%	0.00%	2.38%	0.00%	1.94%	0.00%	2.30%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	10%	-3.41%	-0.34%	-2.32%	-0.23%	2.63%	0.26%	4.18%	0.42%	3.32%	0.33%	2.65%	0.27%	3.91%	0.39%	N/A
High Yield Bonds	FTSE High Yield	10%	4.87%	0.49%	14.27%	1.43%	7.57%	0.76%	6.44%	0.64%	6.75%	0.68%	8.35%	0.84%	5.98%	0.60%	N/A
Canadian Equity	S&P/TSX Composite	18%	17.28%	3.11%	33.85%	6.09%	14.43%	2.60%	10.80%	1.94%	10.70%	1.93%	10.77%	1.94%	7.44%	1.34%	6.85%
Canadian Small Cap	S&P/TSX SmallCap	8%	19.78%	1.58%	57.72%	4.62%	19.09%	1.53%	9.23%	0.74%	8.26%	0.66%	7.34%	0.59%	3.56%	0.28%	3.68%
US Equity	S&P 500 (LargeCap)	18%	12.19%	2.19%	28.05%	5.05%	19.73%	3.55%	16.30%	2.93%	16.24%	2.92%	16.51%	2.97%	17.76%	3.20%	11.51%
US Small Cap	Russell 2000	9%	14.42%	1.30%	47.37%	4.26%	19.70%	1.77%	11.25%	1.01%	13.21%	1.19%	15.34%	1.38%	15.19%	1.37%	10.29%
International Equity	MSCI EAFE (Net)	18%	8.27%	1.49%	23.02%	4.14%	10.24%	1.84%	6.88%	1.24%	7.26%	1.31%	9.69%	1.74%	8.82%	1.59%	5.29%
Global Equity	MSCI World (Net)		10.05%	0.00%	26.46%	0.00%	16.37%	0.00%	12.69%	0.00%	12.70%	0.00%	13.72%	0.00%	13.46%	0.00%	8.55%
Emerging Markets	MSCI EM (Net)	9%	4.73%	0.43%	28.57%	2.57%	13.93%	1.25%	9.44%	0.85%	9.63%	0.87%	12.34%	1.11%	7.31%	0.66%	7.72%
Weighted Portfolio Return Before Expenses ==>		100%		10.25%		27.93%		13.57%		9.78%		9.88%		10.83%		9.42%	
Less investment expenses				-1.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
<b>Net Benchmark Return</b>				<b>9.25%</b>		<b>25.93%</b>		<b>11.57%</b>		<b>7.78%</b>		<b>7.88%</b>		<b>8.83%</b>		<b>7.42%</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 6 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%	0.06%	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%	-0.52%	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%	-3.41%	-0.34%	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%	4.87%	0.49%	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%	17.28%	3.11%	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%	19.78%	1.58%	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%	12.19%	2.19%	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%	14.42%	1.30%	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%	8.27%	1.49%	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%	10.05%	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%	4.73%	0.43%	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%		10.25%		10.54%		17.31%		-4.00%		11.85%		12.25%		5.92%
Less investment expenses				-1.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
<b>Net Benchmark Return</b>				<b>9.25%</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 2.72% 2.01% 5.03% -8.04% 7.02% 3.09% -16.18%

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