

**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: 1/31/2022

Exchange Rate: USD/CAD \$0.7862      -0.33%      0.47%      2.00%      1.10%      -0.85%      0.48%      -2.33%      -0.50%

Asset Class	Index	Portfolio Weight	1 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%	0.01%	0.00%	0.17%	0.01%	0.45%	0.02%	0.85%	0.04%	1.00%	0.05%	0.92%	0.05%	0.86%	0.04%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond	10%	-0.95%	-0.10%	-1.99%	-0.20%	1.12%	0.11%	1.90%	0.19%	2.13%	0.21%	1.63%	0.16%	1.85%	0.19%	N/A
Fixed Income	FTSE Broad Bond (Universe)	40%	-3.40%	-1.36%	-4.80%	-1.92%	-0.29%	-0.12%	2.57%	1.03%	2.82%	1.13%	2.62%	1.05%	2.86%	1.14%	N/A
High Yield Bonds	FTSE High Yield	5%	-0.36%	-0.02%	4.65%	0.23%	5.57%	0.28%	6.62%	0.33%	5.49%	0.27%	6.13%	0.31%	6.51%	0.33%	N/A
Canadian Equity	S&P/TSX Composite	14%	-0.41%	-0.06%	24.98%	3.50%	13.71%	1.92%	14.13%	1.98%	10.55%	1.48%	9.76%	1.37%	8.63%	1.21%	6.35%
Canadian Small Cap	S&P/TSX SmallCap		-1.08%	0.00%	18.44%	0.00%	17.59%	0.00%	13.05%	0.00%	6.80%	0.00%	5.40%	0.00%	4.01%	0.00%	3.19%
US Equity	S&P 500 (LargeCap)	13%	-4.86%	-0.63%	22.71%	2.95%	17.88%	2.32%	19.40%	2.52%	15.47%	2.01%	16.22%	2.11%	18.18%	2.36%	10.71%
US Small Cap	Russell 2000		-9.33%	0.00%	-1.67%	0.00%	11.18%	0.00%	10.77%	0.00%	8.82%	0.00%	9.16%	0.00%	13.98%	0.00%	8.39%
International Equity	MSCI EAFE (Net)	13%	-4.52%	-0.59%	6.52%	0.85%	5.87%	0.76%	8.15%	1.06%	4.30%	0.56%	7.33%	0.95%	9.49%	1.23%	3.74%
Global Equity	MSCI World (Net)		-4.98%	0.00%	15.98%	0.00%	13.72%	0.00%	15.30%	0.00%	11.25%	0.00%	12.70%	0.00%	14.20%	0.00%	7.50%
Emerging Markets	MSCI EM (Net)		-1.56%	0.00%	-7.38%	0.00%	7.14%	0.00%	6.39%	0.00%	2.61%	0.00%	8.16%	0.00%	7.02%	0.00%	5.27%
Weighted Portfolio Return Before Expenses ==>		100%		-2.75%		5.42%		5.30%		7.15%		5.71%		5.99%		6.50%	
Less investment expenses				-0.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
<b>Net Benchmark Return</b>				<b>-2.92%</b>		<b>3.42%</b>		<b>3.30%</b>		<b>5.15%</b>		<b>3.71%</b>		<b>3.99%</b>		<b>4.50%</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 1 Mos.	Weighted Return	2021	Weighted Return	2020	Weighted Return	2019	Weighted Return	2018	Weighted Return	2017	Weighted Return	2016	Weighted Return
Cash	90d Tbills	5%	0.01%	0.00%	0.17%	0.01%	0.86%	0.04%	1.61%	0.08%	1.38%	0.07%	0.56%	0.03%	0.51%	0.03%
Short Term Fixed Inc.	TMX Short Term Bond	10%	-0.95%	-0.10%	-0.93%	-0.09%	5.29%	0.53%	3.10%	0.31%	1.91%	0.19%	0.08%	0.01%	1.01%	0.10%
Fixed Income	TMX Broad Bond (Universe)	40%	-3.40%	-1.36%	-2.54%	-1.02%	8.68%	3.47%	6.87%	2.75%	1.41%	0.56%	2.52%	1.01%	1.66%	0.66%
High Yield Bonds	TMX High Yield	5%	-0.36%	-0.02%	6.18%	0.31%	6.69%	0.33%	8.48%	0.42%	2.15%	0.11%	9.94%	0.50%	16.93%	0.85%
Canadian Equity	S&P/TSX Composite	14%	-0.41%	-0.06%	25.09%	3.51%	5.60%	0.78%	22.88%	3.20%	-8.89%	-1.24%	9.10%	1.27%	21.08%	2.95%
Canadian Small Cap	S&P/TSX SmallCap	0%	-1.08%	0.00%	20.27%	0.00%	12.87%	0.00%	15.84%	0.00%	-18.17%	0.00%	2.75%	0.00%	38.48%	0.00%
US Equity	S&P 500 (LargeCap)	13%	-4.86%	-0.63%	28.15%	3.66%	16.06%	2.09%	25.18%	3.27%	3.98%	0.52%	13.84%	1.80%	8.61%	1.12%
US Small Cap	Russell 2000	0%	-9.33%	0.00%	14.32%	0.00%	17.59%	0.00%	19.51%	0.00%	-3.23%	0.00%	7.12%	0.00%	17.68%	0.00%
International Equity	MSCI EAFE (Net)	13%	-4.52%	-0.59%	10.78%	1.40%	5.69%	0.74%	16.17%	2.10%	-6.25%	-0.81%	16.83%	2.19%	-2.02%	-0.26%
Global Equity	MSCI World (Net)	0%	-4.98%	0.00%	21.29%	0.00%	13.62%	0.00%	21.55%	0.00%	-0.73%	0.00%	15.00%	0.00%	4.29%	0.00%
Emerging Markets	MSCI EM (Net)	0%	-1.56%	0.00%	-2.64%	0.00%	16.35%	0.00%	13.20%	0.00%	-6.75%	0.00%	28.71%	0.00%	8.26%	0.00%
Weighted Portfolio Return Before Expenses ==>		100%		-2.75%		7.78%		7.99%		12.14%		-0.61%		6.80%		5.44%
Less investment expenses				-0.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
<b>Net Benchmark Return</b>				<b>-2.92%</b>		<b>5.78%</b>		<b>5.99%</b>		<b>10.14%</b>		<b>-2.61%</b>		<b>4.80%</b>		<b>3.44%</b>

USD/CAD      -0.33%      2.01%      2.01%      5.03%      -8.04%      7.02%      3.09%

Disclaimer: This report is produced by Page and Associates - Worldsource Financial Management Inc. for illustrative purposes only, based on information provided by Guardian Capital Advisors, Global Insight, Thomson Financial, CPMS, Bloomberg, S&P/TSX Index Services, S&P Index Services, TSX, NYSE, NASD, and FTSE TMX. All index returns reflect total returns that track capital gains and assume that any cash distributions, such as dividends, are reinvested back into the index, and are reported in Canadian Dollars. Returns for periods longer than one year are annualized. Indices are unmanaged and one cannot invest directly in an index, so we have assumed investment expenses reduce the weighted average of the benchmark portfolio return by the specified percentage. Indices make no assurance that investment products based on the index will accurately track index performance or provide positive investment returns. Indices make no representation regarding the advisability of investing in any investment vehicle and the decision to invest in any investment vehicle should be made considering the risks associated with that investment vehicle. Mutual Funds and Segregated Funds provided by the Fund Companies are offered through Worldsource Financial Management Inc. Other products and services are offered through Page and Associates Ltd. This analysis is not intended to provide specific investment advice. Please contact us to discuss your specific objectives.

**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: 1/31/2022

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Asset Class	Index	Portfolio Weight	1 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%	0.01%	0.00%	0.17%	0.01%	0.45%	0.01%	0.85%	0.03%	1.00%	0.03%	0.92%	0.03%	0.86%	0.03%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-0.95%	0.00%	-1.99%	0.00%	1.12%	0.00%	1.90%	0.00%	2.13%	0.00%	1.63%	0.00%	1.85%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	27%	-3.40%	-0.92%	-4.80%	-1.30%	-0.29%	-0.08%	2.57%	0.69%	2.82%	0.76%	2.62%	0.71%	2.86%	0.77%	N/A
High Yield Bonds	FTSE High Yield	10%	-0.36%	-0.04%	4.65%	0.47%	5.57%	0.56%	6.62%	0.66%	5.49%	0.55%	6.13%	0.61%	6.51%	0.65%	N/A
Canadian Equity	S&P/TSX Composite	16%	-0.41%	-0.07%	24.98%	4.00%	13.71%	2.19%	14.13%	2.26%	10.55%	1.69%	9.76%	1.56%	8.63%	1.38%	6.35%
Canadian Small Cap	S&P/TSX SmallCap	4%	-1.08%	-0.04%	18.44%	0.74%	17.59%	0.70%	13.05%	0.52%	6.80%	0.27%	5.40%	0.22%	4.01%	0.16%	3.19%
US Equity	S&P 500 (LargeCap)	16%	-4.86%	-0.78%	22.71%	3.63%	17.88%	2.86%	19.40%	3.10%	15.47%	2.48%	16.22%	2.60%	18.18%	2.91%	10.71%
US Small Cap	Russell 2000	4%	-9.33%	-0.37%	-1.67%	-0.07%	11.18%	0.45%	10.77%	0.43%	8.82%	0.35%	9.16%	0.37%	13.98%	0.56%	8.39%
International Equity	MSCI EAFE (Net)	16%	-4.52%	-0.72%	6.52%	1.04%	5.87%	0.94%	8.15%	1.30%	4.30%	0.69%	7.33%	1.17%	9.49%	1.52%	3.74%
Global Equity	MSCI World (Net)		-4.98%	0.00%	15.98%	0.00%	13.72%	0.00%	15.30%	0.00%	11.25%	0.00%	12.70%	0.00%	14.20%	0.00%	7.50%
Emerging Markets	MSCI EM (Net)	4%	-1.56%	-0.06%	-7.38%	-0.30%	7.14%	0.29%	6.39%	0.26%	2.61%	0.10%	8.16%	0.33%	7.02%	0.28%	5.27%
Weighted Portfolio Return Before Expenses ==>		100%		-3.00%		8.22%		7.92%		9.29%		6.92%		7.59%		8.26%	
Less investment expenses				-0.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
Net Benchmark Return				-3.17%		6.22%		5.92%		7.26%		4.92%		5.59%		6.26%	

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 1 Mos.	Weighted Return	2021	Weighted Return	2020	Weighted Return	2019	Weighted Return	2018	Weighted Return	2017	Weighted Return	2016	Weighted Return
Cash	90d Tbills	3%	0.01%	0.00%	0.17%	0.01%	0.86%	0.03%	1.61%	0.05%	1.38%	0.04%	0.56%	0.02%	0.51%	0.02%
Short Term Fixed Inc.	TMX Short Term Bond	0%	-0.95%	0.00%	-0.93%	0.00%	5.29%	0.00%	3.10%	0.00%	1.91%	0.00%	0.08%	0.00%	1.01%	0.00%
Fixed Income	TMX Broad Bond (Universe)	27%	-3.40%	-0.92%	-2.54%	-0.69%	8.68%	2.34%	6.87%	1.85%	1.41%	0.38%	2.52%	0.68%	1.66%	0.45%
High Yield Bonds	TMX High Yield	10%	-0.36%	-0.04%	6.18%	0.62%	6.69%	0.67%	8.48%	0.85%	2.15%	0.22%	9.94%	0.99%	16.93%	1.69%
Canadian Equity	S&P/TSX Composite	16%	-0.41%	-0.07%	25.09%	4.01%	5.60%	0.90%	22.88%	3.66%	-8.89%	-1.42%	9.10%	1.46%	21.08%	3.37%
Canadian Small Cap	S&P/TSX SmallCap	4%	-1.08%	-0.04%	20.27%	0.81%	12.87%	0.51%	15.84%	0.63%	-18.17%	-0.73%	2.75%	0.11%	38.48%	1.54%
US Equity	S&P 500 (LargeCap)	16%	-4.86%	-0.78%	28.15%	4.50%	16.06%	2.57%	25.18%	4.03%	3.98%	0.64%	13.84%	2.21%	8.61%	1.38%
US Small Cap	Russell 2000	4%	-9.33%	-0.37%	14.32%	0.57%	17.59%	0.70%	19.51%	0.78%	-3.23%	-0.13%	7.12%	0.28%	17.68%	0.71%
International Equity	MSCI EAFE (Net)	16%	-4.52%	-0.72%	10.78%	1.72%	5.69%	0.91%	16.17%	2.59%	-6.25%	-1.00%	16.83%	2.69%	-2.02%	-0.32%
Global Equity	MSCI World (Net)	0%	-4.98%	0.00%	21.29%	0.00%	13.62%	0.00%	21.55%	0.00%	-0.73%	0.00%	15.00%	0.00%	4.29%	0.00%
Emerging Markets	MSCI EM (Net)	4%	-1.56%	-0.06%	-2.64%	-0.11%	16.35%	0.65%	13.20%	0.53%	-6.75%	-0.27%	28.71%	1.15%	8.26%	0.33%
Weighted Portfolio Return Before Expenses ==>		100%		-3.00%		11.46%		9.29%		14.97%		-2.27%		9.60%		9.16%

Less investment expenses -0.17% -2.00% -2.00% -2.00% -2.00% -2.00% -2.00%  
 Net Benchmark Return -3.17% 9.46% 7.29% 12.97% -4.27% 7.60% 7.16%

USD/CAD -0.33% 2.01% 2.01% 5.03% -8.04% 7.02% 3.09%

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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.

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Exchange Rate: USD/CAD \$0.7862

Asset Class	Index	Portfolio Weight	-0.33%		0.47%		2.00%		1.10%		-0.85%		0.48%		-2.33%		-0.50%	
			1 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		0.01%	0.00%	0.17%	0.00%	0.45%	0.00%	0.85%	0.00%	1.00%	0.00%	0.92%	0.00%	0.86%	0.00%	N/A	
Short Term Fixed Inc.	FTSE Short Term Bond		-0.95%	0.00%	-1.99%	0.00%	1.12%	0.00%	1.90%	0.00%	2.13%	0.00%	1.63%	0.00%	1.85%	0.00%	N/A	
Fixed Income	FTSE Broad Bond (Universe)	10%	-3.40%	-0.34%	-4.80%	-0.48%	-0.29%	-0.03%	2.57%	0.26%	2.82%	0.28%	2.62%	0.26%	2.86%	0.29%	N/A	
High Yield Bonds	FTSE High Yield	10%	-0.36%	-0.04%	4.65%	0.47%	5.57%	0.56%	6.62%	0.66%	5.49%	0.55%	6.13%	0.61%	6.51%	0.65%	N/A	
Canadian Equity	S&P/TSX Composite	18%	-0.41%	-0.07%	24.98%	4.50%	13.71%	2.47%	14.13%	2.54%	10.55%	1.90%	9.76%	1.76%	8.63%	1.55%	6.35%	
Canadian Small Cap	S&P/TSX SmallCap	8%	-1.08%	-0.09%	18.44%	1.48%	17.59%	1.41%	13.05%	1.04%	6.80%	0.54%	5.40%	0.43%	4.01%	0.32%	3.19%	
US Equity	S&P 500 (LargeCap)	18%	-4.86%	-0.87%	22.71%	4.09%	17.88%	3.22%	19.40%	3.49%	15.47%	2.78%	16.22%	2.92%	18.18%	3.27%	10.71%	
US Small Cap	Russell 2000	9%	-9.33%	-0.84%	-1.67%	-0.15%	11.18%	1.01%	10.77%	0.97%	8.82%	0.79%	9.16%	0.82%	13.98%	1.26%	8.39%	
International Equity	MSCI EAFE (Net)	18%	-4.52%	-0.81%	6.52%	1.17%	5.87%	1.06%	8.15%	1.47%	4.30%	0.77%	7.33%	1.32%	9.49%	1.71%	3.74%	
Global Equity	MSCI World (Net)		-4.98%	0.00%	15.98%	0.00%	13.72%	0.00%	15.30%	0.00%	11.25%	0.00%	12.70%	0.00%	14.20%	0.00%	7.50%	
Emerging Markets	MSCI EM (Net)	9%	-1.56%	-0.14%	-7.38%	-0.66%	7.14%	0.64%	6.39%	0.58%	2.61%	0.23%	8.16%	0.73%	7.02%	0.63%	5.27%	
Weighted Portfolio Return Before Expenses ==>		100%		-3.20%		10.40%		10.33%		11.01%		7.86%		8.86%		9.68%		
Less investment expenses				-0.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		
Net Benchmark Return				-3.37%		8.40%		8.33%		9.01%		5.86%		6.86%		7.68%		

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	-0.33%		0.43%		2.01%		5.03%		-8.04%		7.02%		3.09%	
			YTD 1 Mos.	Weighted Return	2021	Weighted Return	2020	Weighted Return	2019	Weighted Return	2018	Weighted Return	2017	Weighted Return	2016	Weighted Return
Cash	90d Tbills	0%	0.01%	0.00%	0.17%	0.00%	0.86%	0.00%	1.61%	0.00%	1.38%	0.00%	0.56%	0.00%	0.51%	0.00%
Short Term Fixed Inc.	TMX Short Term Bond	0%	-0.95%	0.00%	-0.93%	0.00%	5.29%	0.00%	3.10%	0.00%	1.91%	0.00%	0.08%	0.00%	1.01%	0.00%
Fixed Income	TMX Broad Bond (Universe)	10%	-3.40%	-0.34%	-2.54%	-0.25%	8.68%	0.87%	6.87%	0.69%	1.41%	0.14%	2.52%	0.25%	1.66%	0.17%
High Yield Bonds	TMX High Yield	10%	-0.36%	-0.04%	6.18%	0.62%	6.69%	0.67%	8.48%	0.85%	2.15%	0.22%	9.94%	0.99%	16.93%	1.69%
Canadian Equity	S&P/TSX Composite	18%	-0.41%	-0.07%	25.09%	4.52%	5.60%	1.01%	22.88%	4.12%	-8.89%	-1.60%	9.10%	1.64%	21.08%	3.79%
Canadian Small Cap	S&P/TSX SmallCap	8%	-1.08%	-0.09%	20.27%	1.62%	12.87%	1.03%	15.84%	1.27%	-18.17%	-1.45%	2.75%	0.22%	38.48%	3.08%
US Equity	S&P 500 (LargeCap)	18%	-4.86%	-0.87%	28.15%	5.07%	16.06%	2.89%	25.18%	4.53%	3.98%	0.72%	13.84%	2.49%	8.61%	1.55%
US Small Cap	Russell 2000	9%	-9.33%	-0.84%	14.32%	1.29%	17.59%	1.58%	19.51%	1.76%	-3.23%	-0.29%	7.12%	0.64%	17.68%	1.59%
International Equity	MSCI EAFE (Net)	18%	-4.52%	-0.81%	10.78%	1.94%	5.69%	1.02%	16.17%	2.91%	-6.25%	-1.13%	16.83%	3.03%	-2.02%	-0.36%
Global Equity	MSCI World (Net)	0%	-4.98%	0.00%	21.29%	0.00%	13.62%	0.00%	21.55%	0.00%	-0.73%	0.00%	15.00%	0.00%	4.29%	0.00%
Emerging Markets	MSCI EM (Net)	9%	-1.56%	-0.14%	-2.64%	-0.24%	16.35%	1.47%	13.20%	1.19%	-6.75%	-0.61%	28.71%	2.58%	8.26%	0.74%
Weighted Portfolio Return Before Expenses ==>		100%		-3.20%		14.56%		10.54%		17.31%		-4.00%		11.85%		12.25%

Less investment expenses -0.17% -2.00% -2.00% -2.00% -2.00% -2.00% -2.00%  
**Net Benchmark Return -3.37% 12.56% 8.54% 15.31% -6.00% 9.85% 10.25%**

USD/CAD -0.33% 2.01% 2.01% 5.03% -8.04% 7.02% 3.09%

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