

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: 11/30/2022

Exchange Rate: USD/CAD \$0.7403

Asset Class	Index	Portfolio Weight	11 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%	-1.47%	0.07%	1.47%	0.07%	0.83%	0.04%	0.88%	0.04%	1.08%	0.05%	1.11%	0.06%	0.92%	0.05%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond	10%	-3.90%	-0.39%	-3.55%	-0.36%	-2.31%	-0.23%	0.03%	0.00%	1.04%	0.10%	0.95%	0.10%	1.37%	0.14%	N/A
Fixed Income	FTSE Broad Bond (Universe)	40%	-10.20%	-4.08%	-8.70%	-3.48%	-6.26%	-2.50%	-2.05%	-0.82%	0.75%	0.30%	0.53%	0.21%	1.79%	0.72%	N/A
High Yield Bonds	FTSE High Yield	5%	-6.13%	-0.31%	-5.78%	-0.29%	0.48%	0.02%	2.17%	0.11%	3.58%	0.18%	3.46%	0.17%	4.73%	0.24%	N/A
Canadian Equity	S&P/TSX Composite	14%	-1.00%	-0.14%	2.04%	0.29%	12.24%	1.71%	9.52%	1.33%	11.04%	1.55%	8.18%	1.15%	8.49%	1.19%	5.82%
Canadian Small Cap	S&P/TSX SmallCap	0%	-7.59%	0.00%	-6.47%	0.00%	8.43%	0.00%	9.75%	0.00%	8.81%	0.00%	4.06%	0.00%	4.67%	0.00%	2.93%
US Equity	S&P 500 (LargeCap)	13%	-7.41%	-0.96%	-4.13%	-0.54%	10.00%	1.30%	11.51%	1.50%	12.62%	1.64%	12.02%	1.56%	16.87%	2.19%	11.39%
US Small Cap	Russell 2000	0%	-9.34%	0.00%	-8.15%	0.00%	5.16%	0.00%	7.02%	0.00%	7.12%	0.00%	6.44%	0.00%	13.57%	0.00%	9.81%
International Equity	MSCI EAFE (Net)	13%	-8.92%	-1.16%	-5.12%	-0.67%	1.83%	0.24%	2.48%	0.32%	4.86%	0.63%	2.81%	0.37%	8.27%	1.08%	3.70%
Global Equity	MSCI World (Net)	0%	-8.91%	0.00%	-5.87%	0.00%	6.35%	0.00%	8.11%	0.00%	9.66%	0.00%	8.37%	0.00%	12.95%	0.00%	7.75%
Emerging Markets	MSCI EM (Net)	0%	-13.31%	0.00%	-12.43%	0.00%	-5.65%	0.00%	1.06%	0.00%	2.65%	0.00%	0.90%	0.00%	5.64%	0.00%	3.15%
Weighted Portfolio Return Before Expenses ==>		100%		-6.97%		-4.97%		0.58%		2.49%		4.46%		3.61%		5.59%	
Less investment expenses				-1.83%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
Net Benchmark Return				-8.80%		-6.97%		-1.42%		0.49%		2.46%		1.61%		3.59%	

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 11 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%	1.47%	0.07%	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%	-3.90%	-0.39%	-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%	-10.20%	-4.08%	-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%	-6.13%	-0.31%	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%	-1.00%	-0.14%	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%	-7.59%	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%	-7.41%	-0.96%	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%	-9.34%	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%	-8.92%	-1.16%	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%	-8.91%	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%	-13.31%	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%		-6.97%		7.78%		7.99%		12.14%		-0.61%		6.80%		5.44%
Less investment expenses				-1.83%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
Net Benchmark Return				-8.80%		5.78%		5.99%		10.14%		-2.61%		4.80%		3.44%
USD/CAD				-6.15%		2.01%		2.01%		5.03%		-8.04%		7.02%		3.09%

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Portfolio Benchmark Return Calculation

Allocation: Page Balanced



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Effective End Date: 11/30/2022

Exchange Rate: USD/CAD \$0.7403

Asset Class	Index	Portfolio Weight	11 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%	-1.47%	0.04%	1.47%	0.04%	0.83%	0.02%	0.88%	0.03%	1.08%	0.03%	1.11%	0.03%	0.92%	0.03%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-3.90%	0.00%	-3.55%	0.00%	-2.31%	0.00%	0.03%	0.00%	1.04%	0.00%	0.95%	0.00%	1.37%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	27%	-10.20%	-2.75%	-8.70%	-2.35%	-6.26%	-1.69%	-2.05%	-0.55%	0.75%	0.20%	0.53%	0.14%	1.79%	0.48%	N/A
High Yield Bonds	FTSE High Yield	10%	-6.13%	-0.61%	-5.78%	-0.58%	0.48%	0.05%	2.17%	0.22%	3.58%	0.36%	3.46%	0.35%	4.73%	0.47%	N/A
Canadian Equity	S&P/TSX Composite	16%	-1.00%	-0.16%	2.04%	0.33%	12.24%	1.96%	9.52%	1.52%	11.04%	1.77%	8.18%	1.31%	8.49%	1.36%	5.82%
Canadian Small Cap	S&P/TSX SmallCap	4%	-7.59%	-0.30%	-6.47%	-0.26%	8.43%	0.34%	9.75%	0.39%	8.81%	0.35%	4.06%	0.16%	4.67%	0.19%	2.93%
US Equity	S&P 500 (LargeCap)	16%	-7.41%	-1.19%	-4.13%	-0.66%	10.00%	1.60%	11.51%	1.84%	12.62%	2.02%	12.02%	1.92%	16.87%	2.70%	11.39%
US Small Cap	Russell 2000	4%	-9.34%	-0.37%	-8.15%	-0.33%	5.16%	0.21%	7.02%	0.28%	7.12%	0.28%	6.44%	0.26%	13.57%	0.54%	9.81%
International Equity	MSCI EAFE (Net)	16%	-8.92%	-1.43%	-5.12%	-0.82%	1.83%	0.29%	2.48%	0.40%	4.86%	0.78%	2.81%	0.45%	8.27%	1.32%	3.70%
Global Equity	MSCI World (Net)		-8.91%	0.00%	-5.87%	0.00%	6.35%	0.00%	8.11%	0.00%	9.66%	0.00%	8.37%	0.00%	12.95%	0.00%	7.75%
Emerging Markets	MSCI EM (Net)	4%	-13.31%	-0.53%	-12.43%	-0.50%	-5.65%	-0.23%	1.06%	0.04%	2.65%	0.11%	0.90%	0.04%	5.64%	0.23%	3.15%
Weighted Portfolio Return Before Expenses ==>		100%		-7.31%		-5.12%		2.55%		4.16%		5.90%		4.66%		7.32%	
Less investment expenses				-1.83%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
Net Benchmark Return				-9.14%		-7.12%		0.55%		2.16%		3.90%		2.66%		5.32%	

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 11 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%	1.47%	0.04%	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%	-3.90%	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%	-10.20%	-2.75%	-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%	-6.13%	-0.61%	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%	-1.00%	-0.16%	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%	-7.59%	-0.30%	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%	-7.41%	-1.19%	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%	-9.34%	-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%	-8.92%	-1.43%	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%	-8.91%	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%	-13.31%	-0.53%	-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%		-7.31%		11.46%		9.29%		14.97%		-2.27%		9.60%		9.16%
Less investment expenses				-1.83%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
Net Benchmark Return				-9.14%		9.46%		7.29%		12.97%		-4.27%		7.60%		7.16%
USD/CAD				-6.15%		2.01%		2.01%		5.03%		-8.04%		7.02%		3.09%

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Portfolio Benchmark Return Calculation

Allocation: Page Growth



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Asset Class	Index	Portfolio Weight	11 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		1.47%	0.00%	1.47%	0.00%	0.83%	0.00%	0.88%	0.00%	1.08%	0.00%	1.11%	0.00%	0.92%	0.00%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-3.90%	0.00%	-3.55%	0.00%	-2.31%	0.00%	0.03%	0.00%	1.04%	0.00%	0.95%	0.00%	1.37%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	10%	-10.20%	-1.02%	-8.70%	-0.87%	-6.26%	-0.63%	-2.05%	-0.21%	0.75%	0.08%	0.53%	0.05%	1.79%	0.18%	N/A
High Yield Bonds	FTSE High Yield	10%	-6.13%	-0.61%	-5.78%	-0.58%	0.48%	0.05%	2.17%	0.22%	3.58%	0.36%	3.46%	0.35%	4.73%	0.47%	N/A
Canadian Equity	S&P/TSX Composite	18%	-1.00%	-0.18%	2.04%	0.37%	12.24%	2.20%	9.52%	1.71%	11.04%	1.99%	8.18%	1.47%	8.49%	1.53%	5.82%
Canadian Small Cap	S&P/TSX SmallCap	8%	-7.59%	-0.61%	-6.47%	-0.52%	8.43%	0.67%	9.75%	0.78%	8.81%	0.70%	4.06%	0.32%	4.67%	0.37%	2.93%
US Equity	S&P 500 (LargeCap)	18%	-7.41%	-1.33%	-4.13%	-0.74%	10.00%	1.80%	11.51%	2.07%	12.62%	2.27%	12.02%	2.16%	16.87%	3.04%	11.39%
US Small Cap	Russell 2000	9%	-9.34%	-0.84%	-8.15%	-0.73%	5.16%	0.46%	7.02%	0.63%	7.12%	0.64%	6.44%	0.58%	13.57%	1.22%	9.81%
International Equity	MSCI EAFE (Net)	18%	-8.92%	-1.61%	-5.12%	-0.92%	1.83%	0.33%	2.48%	0.45%	4.86%	0.87%	2.81%	0.51%	8.27%	1.49%	3.70%
Global Equity	MSCI World (Net)		-8.91%	0.00%	-5.87%	0.00%	6.35%	0.00%	8.11%	0.00%	9.66%	0.00%	8.37%	0.00%	12.95%	0.00%	7.75%
Emerging Markets	MSCI EM (Net)	9%	-13.31%	-1.20%	-12.43%	-1.12%	-5.65%	-0.51%	1.06%	0.10%	2.65%	0.24%	0.90%	0.08%	5.64%	0.51%	3.15%
Weighted Portfolio Return Before Expenses ==>		100%		-7.40%		-5.12%		4.38%		5.75%		7.15%		5.53%		8.81%	
Less investment expenses				-1.83%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
Net Benchmark Return				-9.23%		-7.12%		2.38%		3.75%		5.15%		3.53%		6.81%	

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Cash	90d Tbills	0%	1.47%	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%	-3.90%	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%	-10.20%	-1.02%	-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%	-6.13%	-0.61%	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%	-1.00%	-0.18%	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%	-7.59%	-0.61%	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%	-7.41%	-1.33%	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%	-9.34%	-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%	-8.92%	-1.61%	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%	-8.91%	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%	-13.31%	-1.20%	-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%		-7.40%		14.56%		10.54%		17.31%		-4.00%		11.85%		12.25%
Less investment expenses				-1.83%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
Net Benchmark Return				-9.23%		12.56%		8.54%		15.31%		-6.00%		9.85%		10.25%
USD/CAD				-6.15%		2.01%		2.01%		5.03%		-8.04%		7.02%		3.09%

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