

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: 9/30/2022

Exchange Rate: USD/CAD \$0.7296 -7.51% -7.05% -1.35% -1.14% -1.42% -1.86% -3.26% -2.10%

Asset Class	Index	Portfolio Weight	9 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%	0.81%	0.04%	0.86%	0.04%	0.50%	0.03%	0.75%	0.04%	0.98%	0.05%	1.02%	0.05%	0.88%	0.04%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond	10%	-4.69%	-0.47%	-5.16%	-0.52%	-2.60%	-0.26%	-0.15%	-0.02%	0.96%	0.10%	0.93%	0.09%	1.32%	0.13%	N/A
Fixed Income	FTSE Broad Bond (Universe)	40%	-11.78%	-4.71%	-10.48%	-4.19%	-6.98%	-2.79%	-2.51%	-1.00%	0.41%	0.16%	0.66%	0.26%	1.65%	0.66%	N/A
High Yield Bonds	FTSE High Yield	5%	-7.37%	-0.37%	-7.39%	-0.37%	1.20%	0.06%	2.08%	0.10%	2.86%	0.14%	3.55%	0.18%	4.87%	0.24%	N/A
Canadian Equity	S&P/TSX Composite	14%	-11.14%	-1.56%	-5.39%	-0.75%	10.06%	1.41%	6.59%	0.92%	6.71%	0.94%	6.54%	0.92%	7.30%	1.02%	4.88%
Canadian Small Cap	S&P/TSX SmallCap	0%	-16.30%	0.00%	-13.76%	0.00%	11.49%	0.00%	6.47%	0.00%	3.03%	0.00%	2.43%	0.00%	3.19%	0.00%	1.75%
US Equity	S&P 500 (LargeCap)	13%	-17.69%	-2.30%	-9.07%	-1.18%	6.26%	0.81%	9.41%	1.22%	8.71%	1.13%	11.31%	1.47%	15.47%	2.01%	10.36%
US Small Cap	Russell 2000	0%	-19.02%	0.00%	-17.70%	0.00%	7.74%	0.00%	5.49%	0.00%	2.27%	0.00%	5.51%	0.00%	12.21%	0.00%	8.68%
International Equity	MSCI EAFE (Net)	13%	-21.18%	-2.75%	-19.46%	-2.53%	-1.65%	-0.21%	-0.70%	-0.09%	-0.30%	-0.04%	1.04%	0.14%	7.17%	0.93%	2.77%
Global Equity	MSCI World (Net)	0%	-19.37%	0.00%	-13.54%	0.00%	3.14%	0.00%	5.76%	0.00%	5.36%	0.00%	7.29%	0.00%	11.76%	0.00%	6.82%
Emerging Markets	MSCI EM (Net)	0%	-20.96%	0.00%	-22.33%	0.00%	-6.21%	0.00%	-0.58%	0.00%	-0.28%	0.00%	0.42%	0.00%	4.84%	0.00%	2.77%
Weighted Portfolio Return Before Expenses ==>		100%		-12.12%		-9.50%		-0.96%		1.18%		2.48%		3.11%		5.04%	
Less investment expenses				-1.50%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
Net Benchmark Return				-13.62%		-11.50%		-2.96%		-0.82%		0.48%		1.11%		3.04%	

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 9 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%	0.81%	0.04%	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%	-4.69%	-0.47%	-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%	-11.78%	-4.71%	-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%	-7.37%	-0.37%	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%	-11.14%	-1.56%	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%	-16.30%	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%	-17.69%	-2.30%	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%	-19.02%	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%	-21.18%	-2.75%	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%	-19.37%	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%	-20.96%	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%		-12.12%		7.78%		7.99%		12.14%		-0.61%		6.80%		5.44%
Less investment expenses				-1.50%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
Net Benchmark Return				-13.62%		5.78%		5.99%		10.14%		-2.61%		4.80%		3.44%
USD/CAD				-7.51%		2.01%		2.01%		5.03%		-8.04%		7.02%		3.09%

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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: 9/30/2022

Asset Class	Index	Portfolio Weight	9 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%	0.81%	0.02%	0.86%	0.03%	0.50%	0.02%	0.75%	0.02%	0.98%	0.03%	1.02%	0.03%	0.88%	0.03%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-4.69%	0.00%	-5.16%	0.00%	-2.60%	0.00%	-0.15%	0.00%	0.96%	0.00%	0.93%	0.00%	1.32%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	27%	-11.78%	-3.18%	-10.48%	-2.83%	-6.98%	-1.88%	-2.51%	-0.68%	0.41%	0.11%	0.66%	0.18%	1.65%	0.45%	N/A
High Yield Bonds	FTSE High Yield	10%	-7.37%	-0.74%	-7.39%	-0.74%	1.20%	0.12%	2.08%	0.21%	2.86%	0.29%	3.55%	0.36%	4.87%	0.49%	N/A
Canadian Equity	S&P/TSX Composite	16%	-11.14%	-1.78%	-5.39%	-0.86%	10.06%	1.61%	6.59%	1.05%	6.71%	1.07%	6.54%	1.05%	7.30%	1.17%	4.88%
Canadian Small Cap	S&P/TSX SmallCap	4%	-16.30%	-0.65%	-13.76%	-0.55%	11.49%	0.46%	6.47%	0.26%	3.03%	0.12%	2.43%	0.10%	3.19%	0.13%	1.75%
US Equity	S&P 500 (LargeCap)	16%	-17.69%	-2.83%	-9.07%	-1.45%	6.26%	1.00%	9.41%	1.51%	8.71%	1.39%	11.31%	1.81%	15.47%	2.48%	10.36%
US Small Cap	Russell 2000	4%	-19.02%	-0.76%	-17.70%	-0.71%	7.74%	0.31%	5.49%	0.22%	2.27%	0.09%	5.51%	0.22%	12.21%	0.49%	8.68%
International Equity	MSCI EAFE (Net)	16%	-21.18%	-3.39%	-19.46%	-3.11%	-1.65%	-0.26%	-0.70%	-0.11%	-0.30%	-0.05%	1.04%	0.17%	7.17%	1.15%	2.77%
Global Equity	MSCI World (Net)		-19.37%	0.00%	-13.54%	0.00%	3.14%	0.00%	5.76%	0.00%	5.36%	0.00%	7.29%	0.00%	11.76%	0.00%	6.82%
Emerging Markets	MSCI EM (Net)	4%	-20.96%	-0.84%	-22.33%	-0.89%	-6.21%	-0.25%	-0.58%	-0.02%	-0.28%	-0.01%	0.42%	0.02%	4.84%	0.19%	2.77%
Weighted Portfolio Return Before Expenses ==>		100%		-14.15%		-11.12%		1.12%		2.46%		3.05%		3.92%		6.56%	
Less investment expenses				-1.50%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
Net Benchmark Return				-15.65%		-13.12%		-0.88%		0.46%		1.05%		1.92%		4.56%	

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 9 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%	0.81%	0.02%	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%	-4.69%	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%	-11.78%	-3.18%	-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%	-7.37%	-0.74%	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%	-11.14%	-1.78%	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%	-16.30%	-0.65%	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%	-17.69%	-2.83%	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%	-19.02%	-0.76%	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%	-21.18%	-3.39%	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%	-19.37%	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%	-20.96%	-0.84%	-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%		-14.15%		11.46%		9.29%		14.97%		-2.27%		9.60%		9.16%
Less investment expenses				-1.50%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
Net Benchmark Return				-15.65%		9.46%		7.29%		12.97%		-4.27%		7.60%		7.16%

USD/CAD -7.51% 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.

Effective End Date: 9/30/2022

Asset Class	Index	Portfolio Weight	9 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		0.81%	0.00%	0.86%	0.00%	0.50%	0.00%	0.75%	0.00%	0.98%	0.00%	1.02%	0.00%	0.88%	0.00%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		-4.69%	0.00%	-5.16%	0.00%	-2.60%	0.00%	-0.15%	0.00%	0.96%	0.00%	0.93%	0.00%	1.32%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	10%	-11.78%	-1.18%	-10.48%	-1.05%	-6.98%	-0.70%	-2.51%	-0.25%	0.41%	0.04%	0.66%	0.07%	1.65%	0.17%	N/A
High Yield Bonds	FTSE High Yield	10%	-7.37%	-0.74%	-7.39%	-0.74%	1.20%	0.12%	2.08%	0.21%	2.86%	0.29%	3.55%	0.36%	4.87%	0.49%	N/A
Canadian Equity	S&P/TSX Composite	18%	-11.14%	-2.01%	-5.39%	-0.97%	10.06%	1.81%	6.59%	1.19%	6.71%	1.21%	6.54%	1.18%	7.30%	1.31%	4.88%
Canadian Small Cap	S&P/TSX SmallCap	8%	-16.30%	-1.30%	-13.76%	-1.10%	11.49%	0.92%	6.47%	0.52%	3.03%	0.24%	2.43%	0.19%	3.19%	0.26%	1.75%
US Equity	S&P 500 (LargeCap)	18%	-17.69%	-3.18%	-9.07%	-1.63%	6.26%	1.13%	9.41%	1.69%	8.71%	1.57%	11.31%	2.04%	15.47%	2.78%	10.36%
US Small Cap	Russell 2000	9%	-19.02%	-1.71%	-17.70%	-1.59%	7.74%	0.70%	5.49%	0.49%	2.27%	0.20%	5.51%	0.50%	12.21%	1.10%	8.68%
International Equity	MSCI EAFE (Net)	18%	-21.18%	-3.81%	-19.46%	-3.50%	-1.65%	-0.30%	-0.70%	-0.13%	-0.30%	-0.05%	1.04%	0.19%	7.17%	1.29%	2.77%
Global Equity	MSCI World (Net)		-19.37%	0.00%	-13.54%	0.00%	3.14%	0.00%	5.76%	0.00%	5.36%	0.00%	7.29%	0.00%	11.76%	0.00%	6.82%
Emerging Markets	MSCI EM (Net)	9%	-20.96%	-1.89%	-22.33%	-2.01%	-6.21%	-0.56%	-0.58%	-0.05%	-0.28%	-0.03%	0.42%	0.04%	4.84%	0.44%	2.77%
Weighted Portfolio Return Before Expenses ==>		100%		-15.82%		-12.60%		3.12%		3.67%		3.47%		4.55%		7.83%	
Less investment expenses				-1.50%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
Net Benchmark Return				-17.32%		-14.60%		1.12%		1.67%		1.47%		2.55%		5.83%	

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 9 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%	0.81%	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%	-4.69%	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%	-11.78%	-1.18%	-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%	-7.37%	-0.74%	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%	-11.14%	-2.01%	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%	-16.30%	-1.30%	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%	-17.69%	-3.18%	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%	-19.02%	-1.71%	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%	-21.18%	-3.81%	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%	-19.37%	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%	-20.96%	-1.89%	-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%		-15.82%		14.56%		10.54%		17.31%		-4.00%		11.85%		12.25%
Less investment expenses				-1.50%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
Net Benchmark Return				-17.32%		12.56%		8.54%		15.31%		-6.00%		9.85%		10.25%

USD/CAD -7.51% 2.01% 2.01% 5.03% -8.04% 7.02% 3.09%

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