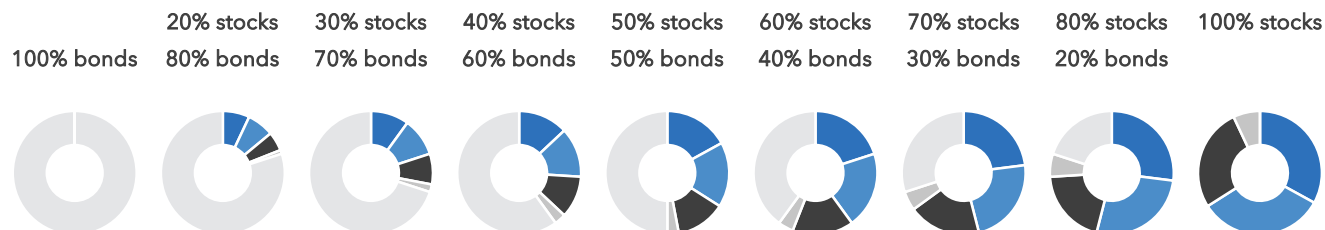


Model ETF Portfolios as of December 31, 2016



Security Name	Symbol	100% bonds	20% stocks 80% bonds	30% stocks 70% bonds	40% stocks 60% bonds	50% stocks 50% bonds	60% stocks 40% bonds	70% stocks 30% bonds	80% stocks 20% bonds	100% stocks
Vanguard FTSE Canada All Cap Index ETF	VCN	0.0%	7.0%	10.0%	13.0%	17.0%	20.0%	23.0%	27.0%	33.0%
Vanguard U.S. Total Market Index ETF	VUN	0.0%	7.0%	10.0%	13.0%	17.0%	20.0%	23.0%	27.0%	33.0%
iShares Core MSCI EAFE IMI Index ETF	XEF	0.0%	5.0%	8.0%	11.0%	13.0%	16.0%	19.0%	20.0%	27.0%
iShares Core MSCI Emerging Markets IMI Index ETF	XEC	0.0%	1.0%	2.0%	3.0%	3.0%	4.0%	5.0%	6.0%	7.0%
Vanguard Canadian Aggregate Bond Index ETF	VAB	100.0%	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	0.0%
		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Asset-Weighted Management Expense Ratio		0.14%	0.14%	0.14%	0.14%	0.14%	0.14%	0.15%	0.14%	0.15%

Model Performance as of December 31, 2016

YTD Return	1.33%	3.14%	3.91%	4.68%	5.72%	6.49%	7.26%	8.38%	9.84%
1-Year Return	1.33%	3.14%	3.91%	4.68%	5.72%	6.49%	7.26%	8.38%	9.84%
3-Year Annualized Return	4.48%	5.68%	6.21%	6.74%	7.41%	7.94%	8.47%	9.11%	10.19%
5-Year Annualized Return	2.90%	5.16%	6.24%	7.30%	8.45%	9.50%	10.55%	11.61%	13.73%
10-Year Annualized Return	4.56%	5.02%	5.17%	5.29%	5.45%	5.50%	5.53%	5.60%	5.45%
20-Year Annualized Return	5.63%	6.08%	6.24%	6.38%	6.54%	6.62%	6.67%	6.75%	6.68%
Lowest 1-Year Return	-2.31%	-3.86%	-7.79%	-11.69%	-15.44%	-19.30%	-23.14%	-26.89%	-34.38%
20-Year Annualized Standard Deviation	3.73%	4.02%	4.69%	5.57%	6.55%	7.65%	8.80%	10.01%	12.46%

Sources: Morningstar Direct, MSCI, S&P Dow Jones, Russell, and FTSE TMX Indices courtesy of Dimensional Returns 2.0

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