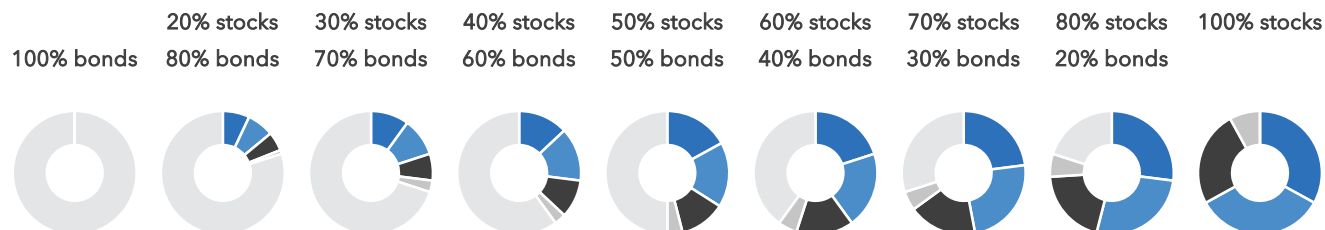


Model ETF Portfolios as of December 31, 2017

Taxable Accounts



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%
iShares Core S&P U.S. Total Market Index ETF	XUU	0.0%	7.0%	10.0%	14.0%	17.0%	20.0%	24.0%	27.0%	34.0%
iShares Core MSCI EAFE IMI Index ETF	XEF	0.0%	5.0%	7.0%	10.0%	12.0%	15.0%	18.0%	20.0%	25.0%
iShares Core MSCI Emerging Markets IMI Index ETF	XEC	0.0%	1.0%	3.0%	3.0%	4.0%	5.0%	5.0%	6.0%	8.0%
BMO Discount Bond Index ETF	ZDB	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%
Management Expense Ratio (MER)		0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.12%
Foreign Withholding Tax (Estimated)		0.00%	0.00%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.02%
Model Performance as of December 31, 2017										
YTD Return		1.71%	4.00%	5.36%	6.48%	7.65%	8.91%	10.03%	11.20%	13.68%
1-Year Return		1.71%	4.00%	5.36%	6.48%	7.65%	8.91%	10.03%	11.20%	13.68%
3-Year Annualized Return		2.22%	3.97%	4.85%	5.76%	6.59%	7.48%	8.38%	9.21%	11.00%
5-Year Annualized Return		2.73%	5.09%	6.18%	7.43%	8.50%	9.62%	10.85%	11.90%	14.17%
10-Year Annualized Return		4.47%	5.21%	5.52%	5.85%	6.09%	6.30%	6.53%	6.67%	6.88%
20-Year Annualized Return		5.31%	5.77%	5.98%	6.13%	6.28%	6.38%	6.44%	6.51%	6.51%
Lowest 1-Year Return		-3.58%	-3.82%	-7.81%	-11.56%	-15.47%	-19.34%	-23.02%	-26.86%	-34.34%
20-Year Annualized Standard Deviation		3.68%	3.93%	4.62%	5.46%	6.47%	7.56%	8.67%	9.88%	12.36%

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

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