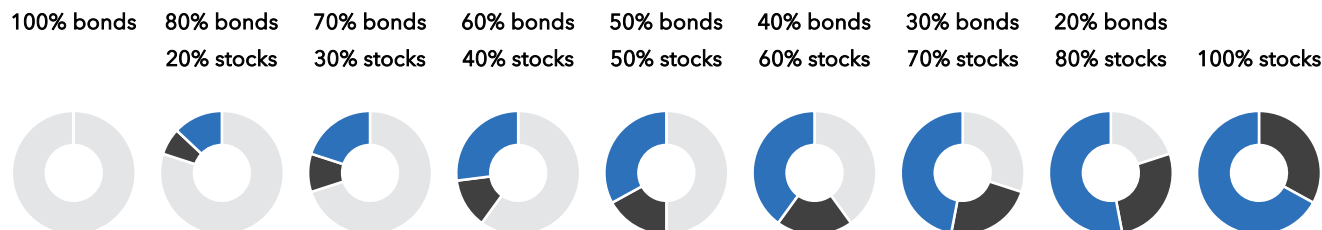


Model ETF Portfolios as of June 30, 2018



RRSP & RRIF Accounts

Security Name	Symbol	100% bonds	80% bonds 20% stocks	70% bonds 30% stocks	60% bonds 40% stocks	50% bonds 50% stocks	40% bonds 60% stocks	30% bonds 70% stocks	20% bonds 80% stocks	100% stocks
BMO Aggregate Bond Index ETF	ZAG	100.0%	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	0.0%
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 MSCI All Country World ex Canada Index ETF	XAW	0.0%	13.0%	20.0%	27.0%	33.0%	40.0%	47.0%	53.0%	67.0%
iShares Core S&P Total U.S. Stock Market ETF*	ITOT	0.0%	7.2%	11.0%	14.9%	18.2%	22.0%	25.9%	29.2%	36.9%
iShares Core MSCI EAFE ETF*	IEFA	0.0%	4.3%	6.7%	9.0%	11.0%	13.3%	15.6%	17.6%	22.3%
iShares Core Emerging Markets ETF*	IEMG	0.0%	1.5%	2.3%	3.2%	3.9%	4.7%	5.5%	6.2%	7.8%
<i>*US-listed ETFs</i>		100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Management Expense Ratio (with US-listed ETFs)		0.09%	0.08%	0.08%	0.08%	0.07%	0.07%	0.07%	0.07%	0.06%
Foreign Withholding Tax (with US-listed ETFs)		0.00%	0.01%	0.02%	0.03%	0.03%	0.04%	0.05%	0.05%	0.07%

Model Performance as of June 30, 2018

YTD Return	0.53%	1.16%	1.48%	1.80%	2.10%	2.42%	2.75%	3.05%	3.69%
1-Year Return	0.57%	2.75%	3.86%	4.96%	6.04%	7.14%	8.24%	9.33%	11.53%
3-Year Annualized Return	1.79%	3.35%	4.15%	4.94%	5.70%	6.49%	7.29%	8.04%	9.62%
5-Year Annualized Return	3.24%	5.24%	6.26%	7.27%	8.22%	9.22%	10.21%	11.14%	13.09%
10-Year Annualized Return	4.22%	5.11%	5.53%	5.92%	6.24%	6.57%	6.87%	7.08%	7.49%
20-Year Annualized Return	5.07%	5.42%	5.55%	5.65%	5.74%	5.78%	5.80%	5.80%	5.67%
Lowest 1-Year Return	-3.13%	-4.00%	-7.92%	-11.82%	-15.76%	-19.61%	-23.44%	-27.31%	-34.85%
20-Year Annualized Standard Deviation	3.67%	3.91%	4.55%	5.40%	6.38%	7.45%	8.57%	9.75%	12.19%

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

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