



| Security Name | Ticker | 70FI-30EQ | 60FI-40EQ | 50FI-50EQ | 40FI-60EQ | 30FI-70EQ | 20FI-80EQ | 10FI-90EQ | 100EQ |
|--|--------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| Vanguard Canadian Aggregate Bond Index ETF | VAB | 70.0% | 60.0% | 50.0% | 40.0% | 30.0% | 20.0% | 10.0% | 0.0% |
| Vanguard FTSE Canada All Cap Index ETF | VCN | 10.0% | 13.0% | 17.0% | 20.0% | 23.0% | 27.0% | 30.0% | 33.0% |
| Vanguard U.S. Total Market Index ETF | VUN | 10.0% | 13.0% | 17.0% | 20.0% | 23.0% | 27.0% | 30.0% | 33.0% |
| iShares Core MSCI EAFE IMI Index ETF | XEF | 8.0% | 11.0% | 13.0% | 16.0% | 19.0% | 20.0% | 24.0% | 27.0% |
| iShares Core MSCI Emerging Markets IMI Index ETF | XEC | 2.0% | 3.0% | 3.0% | 4.0% | 5.0% | 6.0% | 6.0% | 7.0% |
| | | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% | 100.0% |
| Weighted Average Management Expense Ratio | | 0.14% | 0.14% | 0.14% | 0.14% | 0.15% | 0.14% | 0.15% | 0.15% |

Model Performance as of December 31, 2016

| | | | | | | | | |
|--|--------|---------|---------|---------|---------|---------|---------|---------|
| YTD Return | 3.91% | 4.68% | 5.72% | 6.49% | 7.26% | 8.38% | 9.07% | 9.84% |
| 1-Year Return | 3.91% | 4.68% | 5.72% | 6.49% | 7.26% | 8.38% | 9.07% | 9.84% |
| 3-Year Annualized Return | 6.21% | 6.74% | 7.41% | 7.94% | 8.47% | 9.11% | 9.66% | 10.19% |
| 5-Year Annualized Return | 6.24% | 7.30% | 8.45% | 9.50% | 10.55% | 11.61% | 12.71% | 13.73% |
| 10-Year Annualized Return | 5.17% | 5.29% | 5.45% | 5.50% | 5.53% | 5.60% | 5.54% | 5.45% |
| 20-Year Annualized Return | 6.24% | 6.38% | 6.54% | 6.62% | 6.67% | 6.75% | 6.73% | 6.68% |
| Lowest 1-Year Return (03/2008-02/2009) | -7.79% | -11.69% | -15.44% | -19.30% | -23.14% | -26.89% | -30.61% | -34.38% |
| 20-Year Annualized Standard Deviation | 4.69% | 5.57% | 6.55% | 7.65% | 8.80% | 10.01% | 11.20% | 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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