



Security Name	Ticker	Conservative	Cautious	Balanced	Assertive	Aggressive
Vanguard Canadian Aggregate Bond Index ETF	VAB	70.0%	60.0%	50.0%	40.0%	30.0%
Vanguard FTSE Canada All Cap Index ETF	VCN	10.0%	13.0%	17.0%	20.0%	23.0%
Vanguard U.S. Total Market Index ETF	VUN	10.0%	13.0%	17.0%	20.0%	23.0%
iShares Core MSCI EAFE IMI Index ETF	XEF	8.0%	11.0%	13.0%	16.0%	19.0%
iShares Core MSCI Emerging Markets IMI Index ETF	XEC	2.0%	3.0%	3.0%	4.0%	5.0%
		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>
<b>Weighted Average Management Expense Ratio</b>		<b>0.14%</b>	<b>0.14%</b>	<b>0.14%</b>	<b>0.14%</b>	<b>0.15%</b>

Model Performance as of December 31, 2015						
YTD Return		5.15%	5.75%	6.23%	6.82%	7.40%
1-Year Return		5.15%	5.75%	6.23%	6.82%	7.40%
3-Year Annualized Return		7.19%	8.40%	9.70%	10.89%	12.06%
5-Year Annualized Return		6.38%	6.93%	7.57%	8.10%	8.61%
10-Year Annualized Return		5.48%	5.64%	5.82%	5.95%	6.05%
20-Year Annualized Return		6.64%	6.74%	6.89%	6.94%	6.97%
Lowest 1-Year Return (03/2008-02/2009)		-7.62%	-11.51%	-15.23%	-19.11%	-22.97%
20-Year Annualized Standard Deviation		4.76%	5.61%	6.57%	7.65%	8.79%

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

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