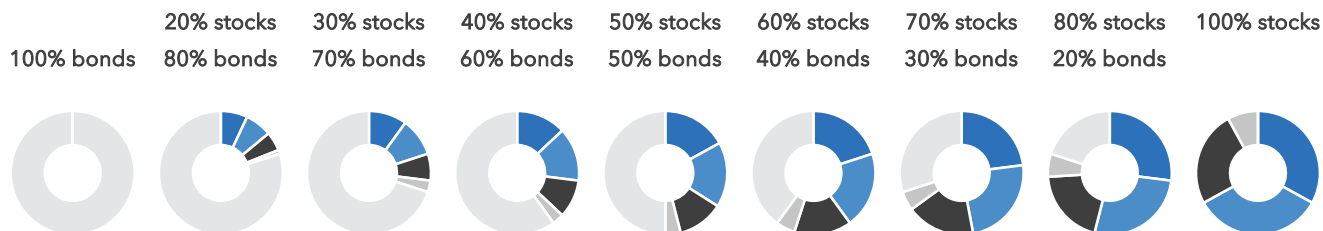




# Model ETF Portfolios as of December 31, 2017

## Taxable 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
Vanguard FTSE Canada All Cap Index ETF	<b>VCN</b>	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	<b>XUU</b>	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	<b>XEF</b>	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	<b>XEC</b>	0.0%	1.0%	3.0%	3.0%	4.0%	5.0%	5.0%	6.0%	8.0%
BMO Discount Bond Index ETF	<b>ZDB</b>	100.0%	80.0%	70.0%	60.0%	50.0%	40.0%	30.0%	20.0%	0.0%
		<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

<b>Management Expense Ratio (MER)</b>	0.10%	0.10%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.11%	0.12%
<b>Foreign Withholding Tax (Estimated)</b>	0.00%	0.00%	0.01%	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	<b>-3.58%</b>	<b>-3.82%</b>	<b>-7.81%</b>	<b>-11.56%</b>	<b>-15.47%</b>	<b>-19.34%</b>	<b>-23.02%</b>	<b>-26.86%</b>	<b>-34.34%</b>	
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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