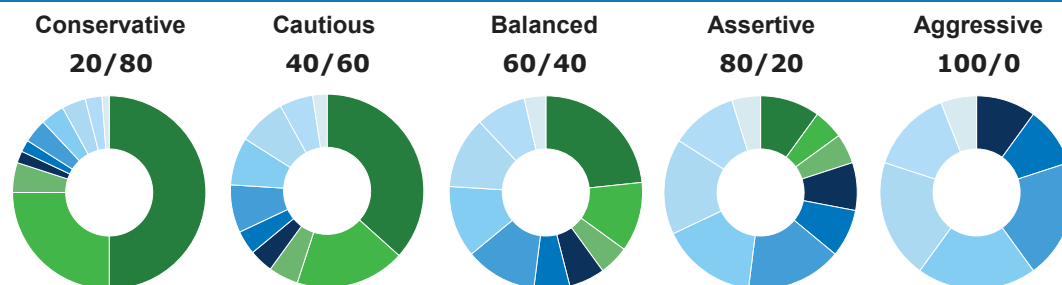


Équipe Peter Guay Model Portfolios - June 30, 2024

For illustration purposes only.
Actual client portfolios may be different.



Fund Holdings	MER	Ticker	Conservative 20/80	Cautious 40/60	Balanced 60/40	Assertive 80/20	Aggressive 100/0
Vanguard Canadian Short-Term Bond ETF	0.11	VSB	50.0%	36.7%	23.3%	10.0%	0.0%
BMO Aggregate Bond	0.09	ZAG	25.0%	18.3%	11.7%	5.0%	0.0%
DFA Global REIT	0.34	DFA391	5.0%	5.0%	5.0%	5.0%	0.0%
DFA Canadian Core Equity	0.22	DFA256	2.0%	4.0%	6.0%	8.0%	10.0%
iShares S&P/TSX Capped Composite ETF	0.06	XIC	2.0%	4.0%	6.0%	8.0%	10.0%
DFA U.S. Vector Equity	0.33	DFA223	4.0%	8.0%	12.0%	16.0%	20.0%
Vanguard U.S. Total Market ETF	0.17	VUN	4.0%	8.0%	12.0%	16.0%	20.0%
DFA International Vector Equity	0.50	DFA227	4.0%	8.0%	12.0%	16.0%	20.0%
iShares Core MSCI EAFE IMI ETF	0.22	XEF	2.8%	5.6%	8.4%	11.2%	14.0%
BMO MSCI Emerging Markets ETF	0.27	ZEM	1.2%	2.4%	3.6%	4.8%	6.0%
			100.0%	100.0%	100.0%	100.0%	100.0%
Weighted Average Management Expense Ratio			0.15%	0.18%	0.22%	0.25%	0.28%
YTD Return			2.72%	4.61%	6.49%	8.38%	10.31%
1-Year Total Return			7.67%	10.28%	12.90%	15.53%	18.00%
3-Year Annualized Return			1.36%	2.84%	4.30%	5.73%	7.17%
5-Year Annualized Return			2.75%	4.57%	6.35%	8.12%	9.84%
10-Year Annualized Return			3.40%	4.91%	6.40%	7.86%	9.08%
20-Year Annualized Return			4.31%	5.32%	6.25%	7.09%	7.71%
Lowest 1-Year Return			-8.16%	-16.54%	-24.84%	-32.49%	-37.35%
20-Year Annualized Standard Deviation			3.97%	5.88%	8.08%	10.42%	12.25%

Sources: DFA Returns Web, BMO, Ishares, Vanguard

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1. **Vanguard Canadian Short-Term Bond (VSB): 12/2011-present**
 - > FTSE Canada Short Term Bond: 01/2000-11/2011 minus 0.11% annually
2. **BMO Aggregate Bond ETF (ZAG): 2/2010-present**
 - > FTSE Canada Universe Bond Index: 01/2000-01/2010 minus 0.09% annually
3. **DFA Global Real Estate Securities Fund Class F (DFA391): 02/2008-present**
 - > S&P Global REIT Index (gross div.) (in CAD): 01/2000-01/2008 minus 0.34% annually
4. **DFA Canadian Core Equity Fund Class F (DFA256): 07/2004-present**
 - > DFA Canadian Core Equity Index: 01/2000-06/2004 minus 0.22% annually
5. **iShares S&P/TSX Capped Composite ETF (XIC): 3/2001-present**
 - > S&P/TSX Capped Composite Index: 01/2000-02/2001 minus 0.06% annually
6. **DFA US Vector Equity Fund Class F (DFA223): 11/2003-present**
 - > DFA US Vector Equity Index: 01/2000-10/2003 minus 0.33% annually
7. **Vanguard U.S. Total Market Index ETF (VUN): 09/2013-present**
 - > Russell 3000 Index (gross div.): 01/2000-08/2013 minus 0.17% annually
8. **DFA International Vector Equity Funds Class F (DFA227): 11/2003-present**
 - > DFA International Core Equity Index: 01/2000-10/2003 minus 0.5% annually
9. **iShares Core MSCI EAFE IMI ETF (XEF): 05/2013-present**
 - > MSCI EAFE IMI Index (net div.): 01/2000-04/2013 minus 0.22% annually
10. **BMO MSCI Emerging Markets ETF (ZEM): 11/2009-present**
 - > MSCI Emerging Markets Index (net div.): 01/2001-10/2009 minus 0.27% annually
 - > MSCI Emerging Markets Index (gross div.): 01/2000-12/2000 minus 0.27% annually