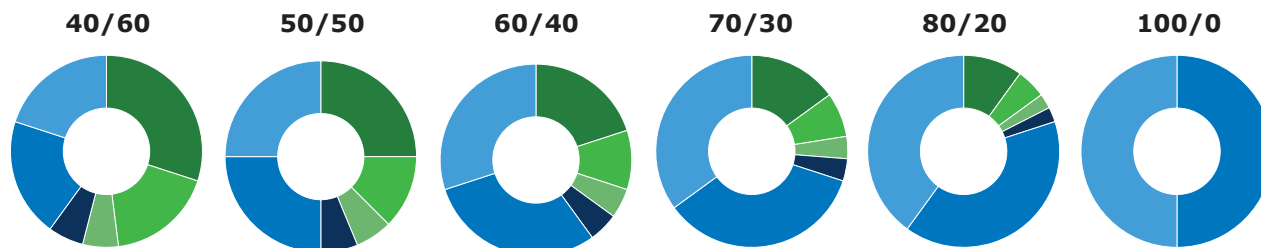


# Équipe Peter Guay Model Portfolios - December 31, 2024

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



Fund Holdings	Ticker	40/60	50/50	60/40	70/30	80/20	100/0
DFA Global Fixed Income Fund	DFA916	30.0%	25.0%	20.0%	15.0%	10.0%	0.0%
Vanguard Canadian Aggregate Bond Index ETF	VAB	18.0%	12.5%	10.0%	7.5%	5.0%	0.0%
Vanguard US Aggregate Bond Index ETF	VBU	6.0%	6.3%	5.0%	3.8%	2.5%	0.0%
Vanguard Global ex-US Aggregate Bond Index	VBG	6.0%	6.3%	5.0%	3.8%	2.5%	0.0%
DFA Global Equity Portfolio	DFA607	20.0%	25.0%	30.0%	35.0%	40.0%	50.0%
Vanguard All-Equity ETF Portfolio	VEQT	20.0%	25.0%	30.0%	35.0%	40.0%	50.0%
		<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>Weighted Average Management Expense Ratio</b>		<b>0.27%</b>	<b>0.27%</b>	<b>0.26%</b>	<b>0.27%</b>	<b>0.27%</b>	<b>0.27%</b>
<b>Total Return</b>							
1-Year		10.67%	12.50%	14.35%	16.22%	18.12%	22.02%
3-Year (annualized)		3.11%	4.04%	4.97%	5.89%	6.83%	8.76%
5-Year (annualized)		4.73%	5.83%	6.90%	7.95%	9.00%	11.13%
10-Year (annualized)		4.93%	5.79%	6.61%	7.43%	8.24%	9.83%
20-Year (annualized)		5.24%	5.79%	6.32%	6.84%	7.28%	8.19%
Lowest 1-Year Return		-10.91%	-14.28%	-18.72%	-23.39%	-28.21%	-37.97%
20-Year Annualized Standard Deviation		5.30%	6.26%	7.30%	8.43%	9.61%	12.26%

Sources: DFA Returns Web, BMO, Ishares, Vanguard

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1. **DFA Global Fixed Income Portfolio (DFA916): 10/2018-present**
  - > DFA Global Fixed Income Index Minus Fees: 1/2005-9/2018
2. **Vanguard Canadian Aggregate Bond Index ETF (VAB): 12/2011-present**
  - > Vanguard Canadian Aggregate Bond Index Minus Fees: 1/2005-11/2011
3. **Vanguard US Aggregate Bond Index ETF (VBU): 07/2014-present**
  - > Vanguard US Aggregate Bond Index Minus Fees: 1/2005-6/2014
4. **Vanguard Global ex-US Aggregate Bond Index (VBG): 07/2014-present**
  - > Vanguard Global ex-US Aggregate Bond Index Minus Fees: 1/2005-6/2024
5. **DFA Global Equity Portfolio (DFA607): 10/2011-present**
  - > DFA Global Equity Index Minus Fees: 1/2005-9/2011
6. **Vanguard All-Equity ETF Portfolio (VEQT): 02/2019-present**
  - > Vanguard All-Equity Index Minus Fees: 1/2005-1/2019