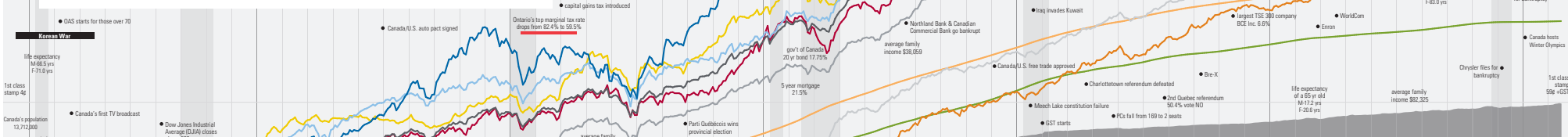
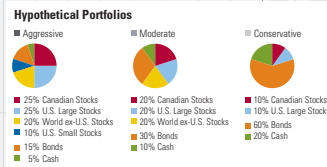
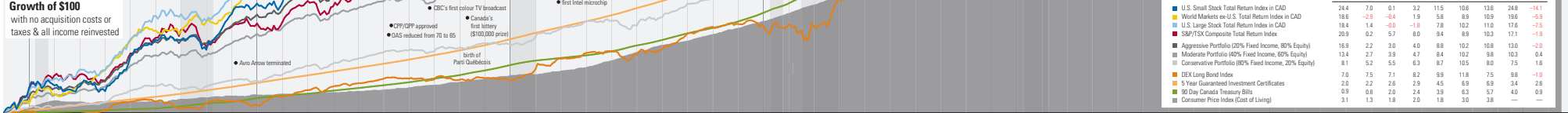


Rolling Period Portfolio Performance

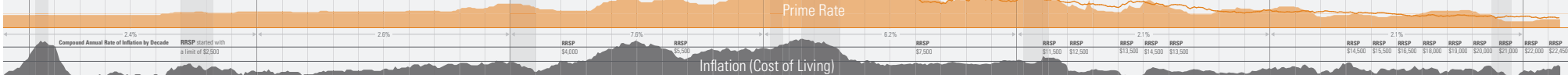
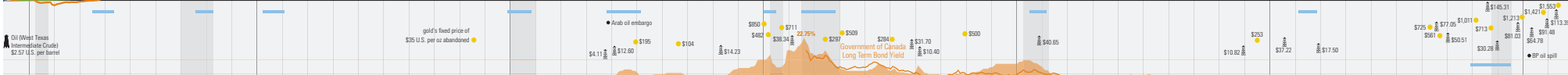
Composite Annual Return	12-Month Rolling Periods			60-Month Rolling Periods			120-Month Rolling Periods			
	Highest Return	Lowest Return	Negative Periods	Highest Return	Lowest Return	Negative Periods	Highest Return	Lowest Return	Negative Periods	
Aggressive	10.7%	57.7%	-29.7%	19.5%	29.6%	-2.0%	1.3%	21.1%	1.0%	0.0%
Moderate	9.7%	50.8%	-24.2%	17.3%	27.8%	0.4%	0.0%	18.6%	2.3%	0.0%
Conservative	8.1%	48.6%	-11.6%	10.6%	22.0%	1.6%	0.0%	16.0%	3.3%	0.0%



Growth of \$100 with no acquisition costs or taxes & all income reinvested



	1 Yr	3 Yr	5 Yr	10 Yr	20 Yr	30 Yr	Since Jan 1, 50	Best 5 Yrs	Worst 5 Yrs
U.S. Small Stock Total Return Index in CAD	14.4	7.0	6.1	2.2	11.5	10.8	13.0	24.9	-14.1
World Markets ex U.S. Total Return Index in CAD	18.6	-2.0	-0.4	1.9	5.8	8.9	10.9	19.6	-5.9
U.S. Large Stock Total Return Index in CAD	18.4	1.4	-0.1	-1.8	7.8	10.2	11.0	17.6	-7.5
S&P/TSX Composite Total Return Index	20.9	0.2	5.7	6.0	9.4	8.9	10.3	17.1	-1.9
Aggressive Portfolio (20% Fixed Income, 80% Equity)	18.6	2.2	3.0	4.0	8.8	10.7	10.8	13.0	-2.0
Moderate Portfolio (40% Fixed Income, 60% Equity)	19.4	2.7	3.9	4.7	8.4	10.2	9.8	10.3	0.4
Conservative Portfolio (80% Fixed Income, 20% Equity)	8.1	5.2	5.5	6.3	6.7	10.5	8.0	7.5	1.6
D&D Long Bond Index	7.0	7.5	7.1	8.2	9.9	11.8	7.5	9.8	-1.0
5 Year Guaranteed Investment Certificates	2.0	2.2	2.8	2.9	4.5	6.9	6.9	3.4	2.6
90 Day Canada Treasury Bills	0.9	0.8	2.0	2.4	2.9	6.3	5.7	4.0	0.9
Consumer Price Index (Cost of Living)	3.1	1.3	1.8	2.0	1.8	3.0	3.8	—	—



Hypothetical value of \$100 invested at the beginning of 1950. Assumes reinvestment of income and no transaction costs or taxes. This is for illustrative purposes only and not indicative of any investment. An investment cannot be made directly in an index. Past performance is no guarantee of future results. Government bonds and Treasury bills are guaranteed by the full faith and credit of the Canadian government as to the timely payment of principal and interest, while stocks are not guaranteed and have been more volatile than the other asset classes. Furthermore, small stocks are more volatile than large stocks and are subject to significant price fluctuations, business risks, and are thereby traded. International investments involve special risks such as fluctuations in currency, foreign taxation, economic and political risks, liquidity risks, and differences in accounting and financial standards. Canadian reversioners are defined as two or more consecutive quarters of negative GDP growth, while U.S. reversioners data is from the National Bureau of Economic Research (NBER). Gold prices are from London Bullion Market Association and represent the London P.M. daily closing price per gram source. Oil and oil prices quoted in U.S. dollars. Hypothetical portfolios were created for illustrative purposes only. They are neither a recommendation, nor actual portfolios. All income was reinvested and the portfolio were rebalanced every 12 months. Returns are compound annual returns, and risk is calculated as the standard deviation of calendar year returns. The worst 5 year calculations are of 67 rolling 60 month periods. Source: U.S. Small Stocks—represented by the IRI capitalization weights of stocks on the NYSE for 1950-1991 and the performance of the Dimensional Fund Advisors, Inc. U.S. Micro Cap Portfolio thereafter; World Markets ex U.S.—Global Financial Data for 1950-1989 and Morgan Stanley Capital International (MSCI) World ex U.S. Index thereafter; U.S. Large Stocks—represented by the Standard and Poor's 500 index from 1950 through February 1987 and the S&P 500 index thereafter, which is an unmanaged group of securities and considered to be representative of the U.S. stock market in general; S&P/TSX Composite—Canadian Financial Markets Research Center for 1950-1990 and Standard and Poor's/TSX Composite Index total return series thereafter, which replaced the TSX 300 Total Return Index on May 1, 2002; D&D Long Bond Index—IC Bond, a business unit of TD, Inc.'s 5 Year Guaranteed Investment Certificates—Bank of Canada; 90 Day Canada Treasury Bills—Bank of Canada; Consumer Price Index—Statistics Canada; Gross Domestic Product—Bank of Canada for 1950-1990 and Statistics Canada thereafter (the second quarter 2011 GDP value is an average analysts' estimate); Canadian Dollar in U.S. Dollars—Bank of Canada; Prime Rate—Bank of Canada; Government of Canada Long Term Bond Yield—Bank of Canada. A contractor is defined by a time period when the stock market value declined from its peak by 20% or more. Reversioners measure the recovery of the index from the bottom of a contraction to its previous peak and the subsequent performance of the index until it reaches the new peak level before another 20% decline. ©2011 Morningstar. All Rights Reserved.

- \$248,768 13.6%
- \$60,150 11.0%
- \$56,959 10.9%
- \$55,242 10.8%
- \$40,578 10.3%
- \$30,706 9.8%
- \$11,640 8.0%
- \$8,473 7.5%
- \$5,962 6.9%
- \$2,984 5.7%
- \$982 3.8%