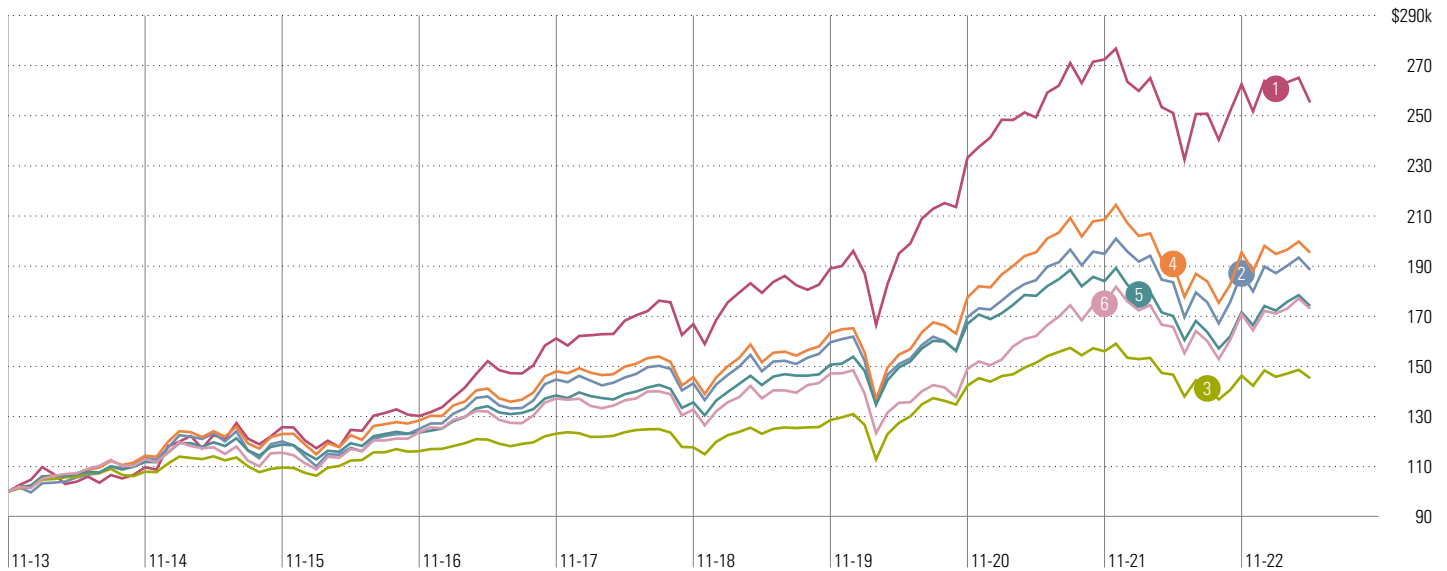


Investment Growth

11-30-2013 to 05-31-2023

Currency
CAD

Initial Value: \$100,000



Investment	Cumulative Return % (Net of Fees)	Annualized Return % (Net of Fees)	Amount at End of Period \$ (Net of Fees)
1 Bespoke Beneva Portfolio: Aggressive	155.29	10.37	255,294.17
2 BMO Equity Growth ETF Portfolio A (CAD)	88.52	6.90	188,524.84
3 CIBC Aggressive Portfolio (CAD)	45.30	4.01	145,299.92
4 RBC Select Aggressive Growth Port A (CAD)	95.38	7.30	195,381.00
5 Scotia Selected Growth Portfolio A (CAD)	74.06	6.01	174,055.73
6 TD Comfort Aggressive Growth Port - I (CAD)	73.00	5.94	172,998.90

Disclosure

The security-level performance data shown represents past performance and does not guarantee future results. The investment return and principal value of an investment will fluctuate; thus an investor's shares, when redeemed, may be worth more or less than their original cost. Current performance and market value will be lower or higher than stated herein. For performance data current to the most recent month-end, please visit <http://advisor.morningstar.com/familyinfo.asp>. If applicable, the portfolio-level performance returns shown are hypothetical, based on historic economic and market assumptions and the investment and planning assumptions selected by you or your financial professional. Hypothetical performance is for illustrative purposes only and is not a guarantee of future results. Actual performance returns will vary. If required to do so under applicable regulation, your financial professional has determined that you have the resources and financial expertise to understand the risks and limitations of using such hypothetical performance returns in making investment decisions. "Net" performance returns are calculated using the fees and expenses input by your financial professional. "Gross" performance returns are calculated before the deduction of all fees and expenses that you have paid or would have paid in connection with your financial professional's services. Such fees may include investment advisory fees; however, not all financial professionals charge investment advisory fees. You should speak with your financial professional to understand the fees and expenses they included and the impact that fees and expenses have on performance returns before making investment decisions. Please refer to the Investment Performance and Benchmark Disclosures for additional information.

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Returns Disclosure

An annualized rate of return is a cumulative return for a longer period (13+ months), expressed as an equivalent annual compounded rate. Compounded rates of return include the effects of interest-on-interest.

Annualized returns 12-31-2023

Standardized Returns (%)	1Yr	3Yr	5Yr	10Yr	Since Inception	Inception Date	Max Front Load %	Max Back Load %	MER	Max Redemption %
AGF Global Select (CAD)	7.73	3.82	13.46	12.29	7.55	02-21-1996	NA	NA	2.59	
AGF Global Sustainable Growth Equity (CAD)	6.91	-1.04	9.44	6.96	6.32	01-31-1992	NA	NA	2.08	
Beneva Intl Equity (Fiera Capital) (CAD)	16.28	3.59	—	—	6.76	12-02-2019	NA	NA	2.58	
BMO Equity Growth ETF Portfolio A (CAD)	12.63	5.38	8.21	7.13	7.68	08-12-2013	NA	NA	1.77	
Dynamic Global Infrastructure (CAD)	-1.34	1.12	4.79	6.17	6.06	07-19-2007	NA	NA	2.38	
Fidelity Dividend Series A (CAD)	5.74	10.03	9.68	6.74	7.45	05-25-2005	NA	NA	2.28	
RBC Select Aggressive Growth Port A (CAD)	12.71	5.19	8.79	7.56	4.92	01-22-2007	NA	NA	2.14	
Scotia Selected Growth Portfolio A (CAD)	11.53	2.84	7.31	6.19	5.76	04-28-2003	NA	NA	2.10	
TD Comfort Aggressive Growth Port - I (CAD)	13.66	7.14	8.12	6.25	8.22	12-08-2008	NA	NA	2.23	

Return Participation 12-31-2023

This portfolio report includes securities for which return data is not available for the entire history represented. When return is not available for a security, the remaining securities returns are reweighted to maintain consistent proportions for the securities that do have returns. The reweighting impacts trailing return data, as well as statistics that are calculated using return, including standard deviation, mean, Sharpe ratio, alpha, beta and R-squared. The following securities do not have 120 months of return data reflected in the report.

Security

Beneva Intl Equity (Fiera Capital) (CAD)

Start Date

01-31-2020

Investment Growth Graph Disclosure

When used as supplemental sales literature, the Investment Growth Graph must be preceded or accompanied by the fund/policy's current prospectus, Fund Facts or equivalent; please read these documents carefully before investing. In all cases, this disclosure statement should accompany the Investment Growth Graph.

Returns for individual holdings are simple trailing returns. Returns assume the reinvestment of all fund distributions. Mutual fund returns include all ongoing fund expenses.

Investment portfolios illustrated in this graph are unscheduled – the user inputs only the portfolio holdings and their current allocations. Monthly total returns for unscheduled portfolios are calculated by applying the ending period holding weightings supplied by the user to an individual holding's monthly returns. Morningstar calculates returns using the given allocations assuming monthly rebalancing and portfolio performance defaults to the earliest price date we have available for each holding. Taxes, loads, and sales charges are not taken into account. When monthly returns are unavailable for a holding (i.e. due to it not being in existence during the historical period being reported), the remaining portfolio holdings are re-weighted to maintain consistent proportions. Inception dates are listed in the Disclosure for Returns. Portfolio returns are theoretical, for illustrative purposes only and are not reflective of an investor's actual experience.

Returns for custom benchmarks are calculated by applying user-supplied weights to each benchmark's returns every month. Trailing returns are calculated by geometrically linking these weighted-average monthly returns. Custom benchmark returns thus assume monthly rebalancing. An investment's portfolio may differ significantly from the securities in the benchmark.

Performance data given represents past performance and should not be considered indicative of future results. Principal value and investment return will fluctuate, which means that an investor's shares and/or units when redeemed may be worth more or less than their original investment. Stocks, ETFs and mutual funds are not guaranteed, their values change frequently and they are not covered by the Canada Deposit Insurance Corporation or by any other government deposit insurer.

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