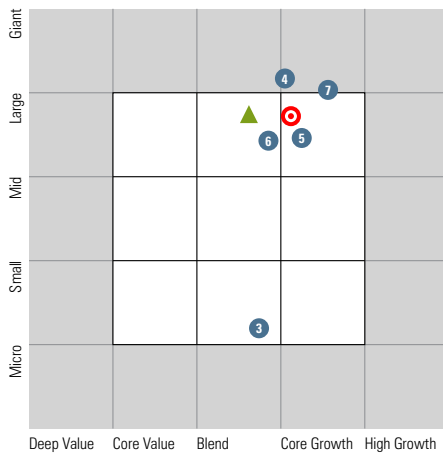


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Portfolio Aggregation

Data as of
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CADRisk-Free Rate
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Benchmark - Conservative

Equity Style Box



Style Breakdown	Portfolio %	Benchmark %
Large Value	13.85	21.29
Large Core	27.01	28.41
Large Growth	36.18	29.43
Mid Value	3.36	5.33
Mid Core	10.83	8.59
Mid Growth	4.59	4.20
Small Value	0.64	0.79
Small Core	2.11	1.31
Small Growth	1.43	0.64
Large Cap	77.04	79.13
Mid-Small Cap	22.96	20.87
Value	17.85	27.42
Core	39.95	38.31
Growth	42.20	34.27

● Portfolio ● Portfolio Constituents ▲ Benchmark

Top 10 Constituents

	% Weighting
1 TD Canadian Bond Index - F	40.00
2 Franklin Bissett Corporate Bond F	20.00
3 Lysander-Canso Short Term & Fltng Rate F	12.50
4 TD US Index F	11.00
5 BMO Canadian Stock Selection F	6.00
6 NCM Growth & Income Portfolio Ser F	5.00
7 NCM Core International Series F	4.00
8 CASH	1.50

Portfolio Statistics

Style Box Value Factors	Portfolio	Benchmark
Price/Prospective Earnings	20.62	16.72
Price/Book	3.23	2.24
Price/Sales	2.43	1.68
Price/Cash Flow	13.03	10.14
Dividend Yield %	1.87	2.53

Style Box Growth Factors

Long-Term Earning Growth %	10.15	9.71
Historical Earnings Growth %	9.50	5.52
Book Value Growth %	7.44	6.11
Sales Growth %	9.82	8.31
Cash Flow Growth %	7.27	6.41

Equity Valuation Price Multiples

Price to Earnings	24.50	18.86
Price to Book Value	3.53	2.39
Price to Sales	2.71	1.85
Price to Cash Flow	15.29	11.70

Financial Ratios

ROE %	24.96	22.60
ROA %	9.82	8.79
Net Margin %	18.14	17.07
Debt to Capital %	39.58	38.50

Fixed Income Style

Avg Eff Duration	5.73	—
Avg Eff Maturity	8.06	—
Avg Credit Quality	BBB	—
Avg Wtd Coupon	3.58	—
Avg Wtd Price	—	—

Misc

% Market Value in Top 10 Holdings	100.00	100.00
Average Expense Ratio	—	—

Portfolio Overview

Composition	Portfolio %	Benchmark %
Cash	2.92	0.00
Stock	24.08	24.97
Bond	70.79	0.00
Other	2.21	75.03
Total	100.00	100.00

World Region Breakdown	Portfolio %	Benchmark %
Americas	82.39	60.00
North America	82.30	60.00
Latin America	0.10	0.00
Greater Europe	13.84	25.21
United Kingdom	3.28	5.35
Europe Developed	10.47	19.37
Europe Emerging	0.01	0.19
Africa/Middle East	0.08	0.30
Greater Asia	3.77	14.79
Japan	2.33	10.56
Australasia	0.25	3.04
Asia Developed	0.61	1.15
Asia Emerging	0.58	0.04

Top 10 Country Breakdown	Portfolio %	Benchmark %
United States	57.00	40.81
Canada	25.29	19.19
France	5.04	4.02
United Kingdom	3.28	5.35
Japan	2.33	10.56
Switzerland	1.67	3.76
Denmark	1.50	1.39
Netherlands	1.43	2.12
Indonesia	0.43	0.00
Taiwan	0.33	0.00

Equity Sector Breakdown	Portfolio %	Benchmark %
Cyclical	33.53	37.14
Basic Matls	5.02	5.79
Cons Cyclical	8.94	9.96
Financial Svcs	16.52	18.59
Real Estate	3.06	2.80
Sensitive	50.33	43.97
Comm Svcs	5.99	5.97
Energy	7.00	6.83
Industrials	15.65	13.30
Technology	21.69	17.86
Defensive	16.15	18.90
Cons Defensive	4.46	6.35
Healthcare	8.87	9.84
Utilities	2.81	2.71

Fixed-Income Sector Breakdown	Portfolio %	Benchmark %
Government	46.08	0.00
Municipal	0.00	0.00
Corporate	48.78	0.00
Securitized	2.22	0.00
Cash and Cash Equivalents	2.12	100.00
Derivative	0.81	0.00

Credit Rating Breakdown	Portfolio %	Benchmark %
AAA	31.69	—
AA	21.14	—
A	17.69	—
BBB	22.62	—
BB	4.31	—
B or Below B	1.17	—
Not Rated	1.38	—

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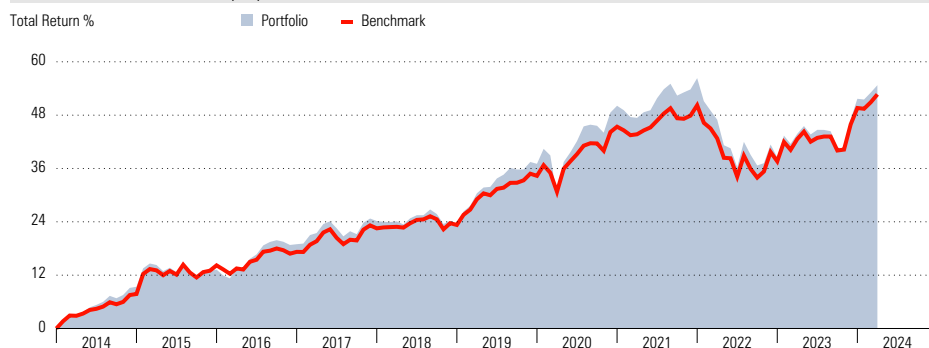
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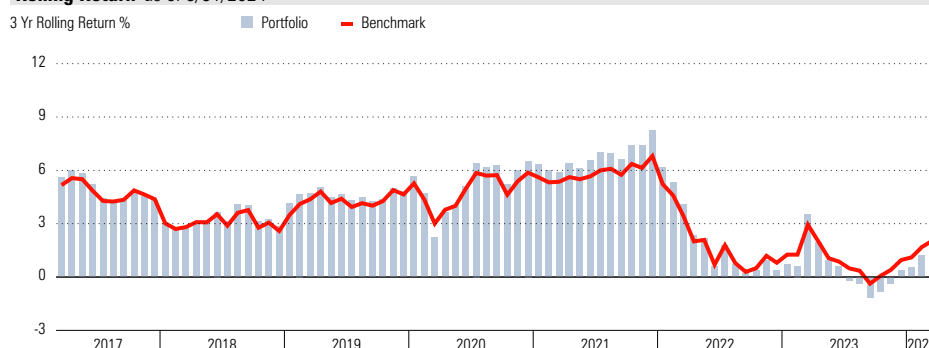
Cumulative Return as of 3/31/2024



Trailing Returns as of 3/31/2024

	Total Return	+/- Benchmark
1 Month	1.09	-0.09
3 Month	2.02	-0.03
6 Month	9.97	0.95
YTD	2.02	-0.03
1 Year	7.61	0.56
3 Years	1.64	-0.40
5 Years	3.48	0.06
10 Years	4.14	0.11
15 Years	—	—
Inception	4.47	—

Rolling Return as of 3/31/2024



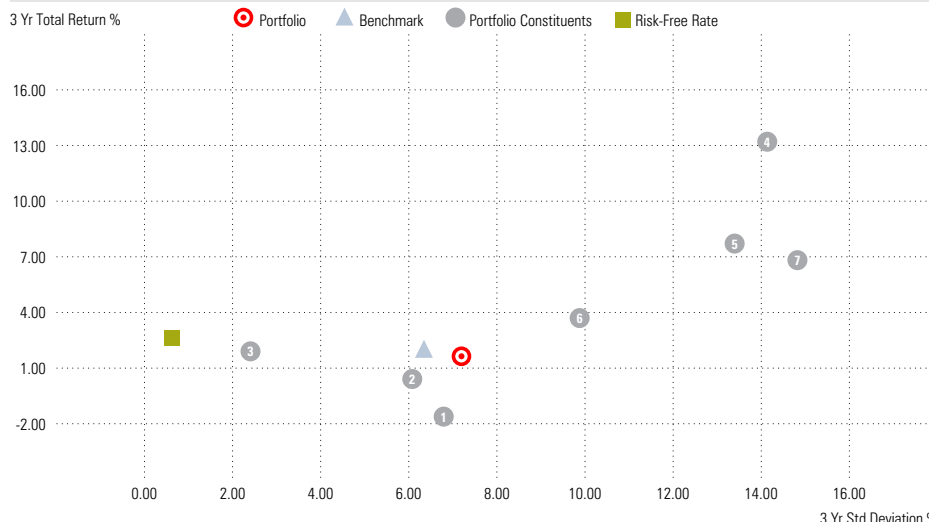
Relative Statistics as of 3/31/2024

vs Benchmark	1 Yr	3 Yr	5 Yr	10 Yr
Alpha	0.26	-0.29	-0.20	-0.31
Beta	1.14	1.13	1.24	1.18
R-Squared	98.45	97.50	94.07	93.01
Tracking Error	1.14	1.36	2.25	1.76
Information Ratio	0.49	-0.30	0.03	0.06
Treynor Ratio	2.43	-0.88	1.20	2.31
Downside Deviation	0.57	0.98	1.76	1.35
Batting Average	58.33	44.44	51.67	53.33
Up Capture Ratio	107.51	106.76	114.56	110.83
Down Capture Ratio	107.03	113.45	121.15	117.82
Up Number Ratio	0.75	0.90	0.89	0.92
Down Number Ratio	1.00	0.94	0.92	0.91
Up Percentage Ratio	0.63	0.55	0.61	0.61
Down Percentage Ratio	0.50	0.31	0.38	0.41

Disclosure:

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 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. The historical benchmark index performance is selected by your financial professional as a comparison tool and is provided for informational purposes only. Actual performance returns will vary. Please refer to your financial professional and any disclosures they provide to you for additional information.

Risk-Return as of 3/31/2024



Risk Statistics as of 3/31/2024

	1 Yr	3 Yr	5 Yr	10 Yr
Standard Deviation	6.58	7.20	7.34	5.83
Skewness	0.68	0.19	-0.23	-0.23
Kurtosis	1.16	-0.25	1.66	2.97
Sharpe Ratio	0.42	-0.14	0.20	0.47
Sortino Ratio	0.78	-0.20	0.29	0.71
Calmar Ratio	2.17	0.13	0.27	0.32
Positive Months	6	19	34	74
Negative Months	6	17	26	46
Worst Month	-2.54	-3.91	-6.67	-6.67
Max Drawdown	-3.50	-12.84	-12.84	-12.84

Calendar Returns as of 3/31/2024

	1st Qtr	2nd Qtr	3rd Qtr	4th Qtr	Year
2014	3.19	2.06	1.42	2.42	9.39
2015	4.48	-1.41	-0.90	1.43	3.53
2016	0.28	2.74	2.73	-0.75	5.04
2017	2.12	0.87	-1.07	2.44	4.38
2018	-0.06	1.12	0.20	-2.02	-0.78
2019	5.85	2.57	1.49	0.95	11.23
2020	-5.38	9.62	2.43	3.09	9.53
2021	-1.82	3.01	0.38	2.58	4.14
2022	-5.98	-7.29	0.30	1.34	-11.40
2023	3.83	0.62	-2.75	7.79	9.51
2024	2.02	—	—	—	—

Disclosure:

The risk and return statistics shown above are for illustrative purposes only and are based on historic economic and market assumptions and the investment and planning assumptions selected by your financial professional. Such historic asset allocations are not available for direct investment and the performance does not reflect costs, fees or expenses associated with investing in the instruments that could comprise the allocation. Historic asset allocations provide historical market data that serves as point of reference to compare the performance of a particular investment and/or investment strategy. No representation is made by Morningstar that any historic asset allocation selected by your financial professional is an appropriate measure for comparison.

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Common Equity Holdings Analysis (Top 25)

Name	Tick/ISIN	% Investment Mkt Value	% Portfolio Mkt Value	Market Cap (mil)	Style Box	Sector
Microsoft Corp	MSFT		0.55	3,028,422.89	Large Growth	Technology
TD US Index F		4.46	0.49		Large Growth	
NCM Growth & Income Portfolio Ser F		1.28	0.06		Large Blend	
Apple Inc	AAPL		0.52	2,577,249.94	Large Blend	Technology
TD US Index F		4.59	0.50		Large Growth	
NCM Growth & Income Portfolio Ser F		0.32	0.02		Large Blend	
Royal Bank of Canada	RY		0.51	192,868.18	Large Blend	Financial Services
BMO Canadian Stock Selection F		8.16	0.49		Large Growth	
NCM Growth & Income Portfolio Ser F		0.41	0.02		Large Blend	
The Toronto-Dominion Bank	TD		0.42	142,361.01	Large Value	Financial Services
BMO Canadian Stock Selection F		6.86	0.41		Large Growth	
NCM Growth & Income Portfolio Ser F		0.26	0.01		Large Blend	
Canadian Pacific Kansas City Ltd	CP		0.37	111,691.15	Large Growth	Industrials
BMO Canadian Stock Selection F		5.80	0.35		Large Growth	
NCM Growth & Income Portfolio Ser F		0.38	0.02		Large Blend	
Amazon.com Inc	AMZN		0.28	1,867,708.66	Large Growth	Consumer Cyclical
TD US Index F		2.21	0.24		Large Growth	
NCM Growth & Income Portfolio Ser F		0.67	0.03		Large Blend	
Canadian Natural Resources Ltd	CNQ		0.27	112,730.18	Large Blend	Energy
BMO Canadian Stock Selection F		4.47	0.27		Large Growth	
Constellation Software Inc	CSU		0.27	79,063.06	Large Growth	Technology
BMO Canadian Stock Selection F		4.43	0.27		Large Growth	
NCM Growth & Income Portfolio Ser F		0.00	0.00		Large Blend	
Waste Connections Inc	WCN		0.25	42,875.09	Large Growth	Industrials
BMO Canadian Stock Selection F		4.10	0.25		Large Growth	
NCM Growth & Income Portfolio Ser F		0.00	0.00		Large Blend	
NVIDIA Corp	NVDA		0.21	2,060,575.00	Large Growth	Technology
TD US Index F		1.90	0.21		Large Growth	
NCM Growth & Income Portfolio Ser F		0.07	0.00		Large Blend	
Intact Financial Corp	IFC		0.20	39,351.85	Large Blend	Financial Services
BMO Canadian Stock Selection F		3.36	0.20		Large Growth	
Brookfield Corp Registered Shs -A- Limited Vtg	BN		0.20	83,479.31	Large Blend	Financial Services
BMO Canadian Stock Selection F		3.29	0.20		Large Growth	
Alphabet Inc Class A	GOOGL		0.19	1,977,060.44	Large Blend	Communication Services
TD US Index F		1.34	0.15		Large Growth	
NCM Growth & Income Portfolio Ser F		0.94	0.05		Large Blend	
Element Fleet Management Corp	EFN		0.19	8,406.04	Mid Blend	Industrials
BMO Canadian Stock Selection F		2.88	0.17		Large Growth	
NCM Growth & Income Portfolio Ser F		0.40	0.02		Large Blend	

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Benchmark - Conservative

Common Equity Holdings Analysis (Top 25)

Name	Tick/ISIN	% Investment Mkt Value	% Portfolio Mkt Value	Market Cap (mil)	Style Box	Sector
Schneider Electric SE	SU		0.19	117,008.34	Large Growth	Industrials
NCM Core International Series F		3.55	0.14		Large Growth	
NCM Growth & Income Portfolio Ser F		0.90	0.04		Large Blend	
Pembina Pipeline Corp	PPL		0.19	28,104.63	Large Value	Energy
BMO Canadian Stock Selection F		3.01	0.18		Large Growth	
NCM Growth & Income Portfolio Ser F		0.10	0.01		Large Blend	
RELX PLC	REL		0.19	62,943.79	Large Growth	Industrials
NCM Core International Series F		3.90	0.16		Large Growth	
NCM Growth & Income Portfolio Ser F		0.58	0.03		Large Blend	
Meta Platforms Inc Class A	META		0.19	1,258,374.60	Large Growth	Communication Services
TD US Index F		1.27	0.14		Large Growth	
NCM Growth & Income Portfolio Ser F		0.91	0.05		Large Blend	
Accenture PLC Class A	ACN		0.18	199,200.19	Large Blend	Technology
NCM Core International Series F		2.87	0.11		Large Growth	
TD US Index F		0.38	0.04		Large Growth	
NCM Growth & Income Portfolio Ser F		0.57	0.03		Large Blend	
Shopify Inc Registered Shs -A- Subord Vtg	SHOP		0.18	95,264.74	Large Growth	Technology
BMO Canadian Stock Selection F		3.05	0.18		Large Growth	
Air Liquide SA	AI		0.18	99,567.58	Large Blend	Basic Materials
NCM Core International Series F		3.84	0.15		Large Growth	
NCM Growth & Income Portfolio Ser F		0.47	0.02		Large Blend	
TELUS Corp	T		0.18	32,687.72	Large Value	Communication Services
BMO Canadian Stock Selection F		2.95	0.18		Large Growth	
Alimentation Couche-Tard Inc	ATD		0.17	74,836.67	Large Blend	Consumer Cyclical
BMO Canadian Stock Selection F		2.52	0.15		Large Growth	
NCM Growth & Income Portfolio Ser F		0.37	0.02		Large Blend	
Eaton Corp PLC	ETN		0.17	125,102.24	Large Growth	Industrials
NCM Core International Series F		2.76	0.11		Large Growth	
NCM Growth & Income Portfolio Ser F		0.80	0.04		Large Blend	
TD US Index F		0.15	0.02		Large Growth	
Mastercard Inc Class A	MA		0.16	431,760.84	Large Growth	Financial Services
NCM Core International Series F		1.90	0.08		Large Growth	
TD US Index F		0.58	0.06		Large Growth	
NCM Growth & Income Portfolio Ser F		0.49	0.02		Large Blend	

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Portfolio Constituents					
	Name	Ticker/ISIN	Weighting %	Morningstar Category	Equity Style Box Fixed Inc Style Box
1	TD Canadian Bond Index - F		40.00	Canada Fund Canadian Fixed Income	—
2	Franklin Bissett Corporate Bond F		20.00	Canada Fund Canadian Corporate Fixed Income	—
3	Lysander-Canso Short Term & Fltng Rate F		12.50	Canada Fund Canadian Short Term Fixed Income	
4	TD US Index F		11.00	Canada Fund US Equity	 —
5	BMO Canadian Stock Selection F		6.00	Canada Fund Canadian Equity	
6	NCM Growth & Income Portfolio Ser F		5.00	Canada Fund Global Equity Balanced	
7	NCM Core International Series F		4.00	Canada Fund International Equity	 —
8	CASH		1.50	—	— —

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