

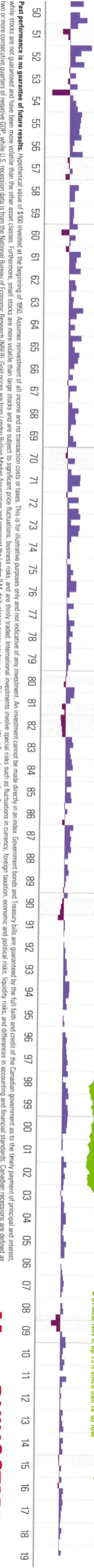
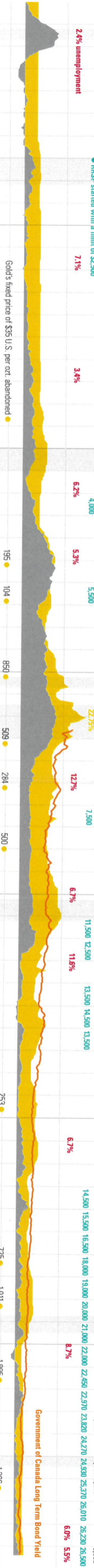
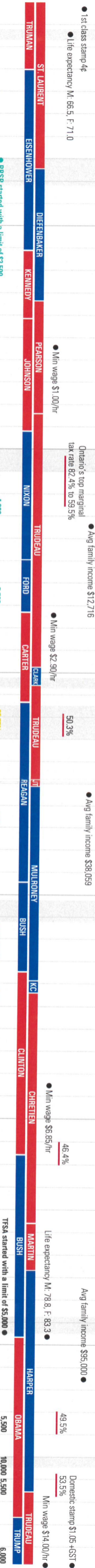
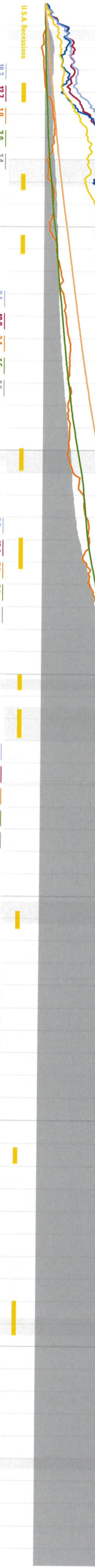
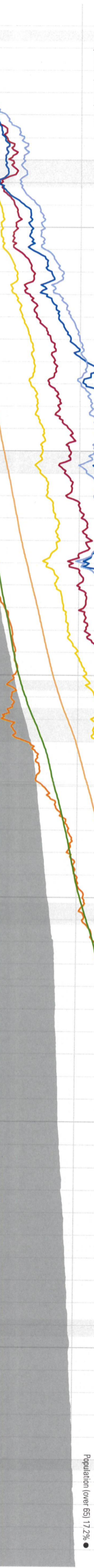
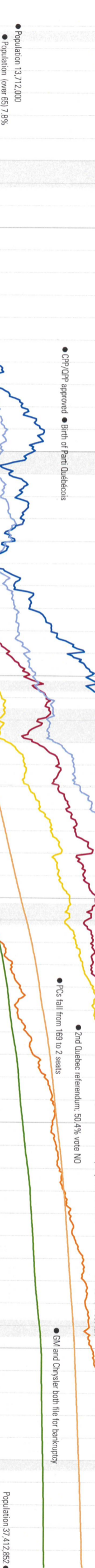
2019 Morningstar Andex Chart

50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 00 01 02 03 04 05 06 07 08 09 10 11 12 13 14 15 16 17 18 19

Percentage Returns (6-30-2019)

Index	1Yr	3Yr	5Yr	10Yr	20Yr	30Yr	Since 1-1-1990	Worst 5Yrs
U.S. Small Stock Total Return Index (CAD)	-6.4	11.6	11.1	15.4	9.3	11.2	13.7	-14.1
U.S. Large Stock Total Return Index (CAD)	11.7	15.3	15.7	16.2	5.4	10.4	11.7	-7.5
S&P/TSX Composite Total Return Index	3.9	8.4	4.7	7.8	7.0	7.7	9.7	-1.9
Balanced Portfolio (60% Equity, 40% Fixed Income)	8.6	8.6	8.3	9.6	6.4	8.8	9.5	10.0
FTSE TMX (formerly DEXI) Long Bond Index	11.4	4.4	6.6	7.3	7.2	8.9	7.4	-1.0
5 Year Guaranteed Investment Certificates	2.0	1.6	1.6	1.7	2.6	4.1	6.1	1.6
91 Day Canada Treasury Bills	1.6	1.0	0.9	0.9	2.2	3.7	5.2	4.1
Consumer Price Index (Cost of Living)	2.0	1.8	1.6	1.7	1.9	2.0	3.5	—
World Markets ex-U.S. Total Return Index (CAD)	3.1	10.6	7.2	8.7	4.1	5.8	9.8*	-7.0*

*Since 1-1-1970



Past performance is no guarantee of future results. Hypothetical value of \$100 invested at the beginning of 1950. Assumes reinvestment of all 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. 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. Past performance does not guarantee a similar outcome. The chart shows the performance of the U.S. Small Stock, U.S. Large Stock, S&P/TSX Composite, Balanced Portfolio, FTSE TMX, 5 Year Guaranteed Investment Certificates, 91 Day Canada Treasury Bills, and Consumer Price Index from 1950 to 2019. The chart is a reproduction of part or all of this chart without prior written consent from FIB is prohibited.

Balanced Portfolio %



\$743,536

\$218,398

\$63,506

\$54,876

\$14,501

\$6,324

\$3,282

\$1,119

3.5%

6.1%

6.1%

5.2%

3.5%

3.5%

3.5%

3.5%

3.5%

3.5%

3.5%

3.5%

3.5%

3.5%

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