## Paterson & Associates

February 2013

# Monthly WRAP Fund Report

Prepared March 13, 2013

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			Average	Monthly												
N1		Dada a	Monthly	Standard	Sharpe	Al-l-	D-4-	TOV	000 500	MSCI	001411	0.1445	4 1/	0.1/	F. W	MED
Nar	ie	Rating	Return	Deviation	Ratio	Alpha	Beta	TSX	S&P 500	EAFE	SCMU	3 Month	1 Year	3 Year	5 Year	MER
Со	nservative Portfolios		_													
1	TD Advantage Balanced Income Portfolio	В	0.50%	0.83%	0.50	0.45%	0.13	0.6875	0.6572	0.7372	0.0099	3.1%	5.8%	6.2%		1.96
2	CI Portfolio Series Income Fund Class A	В	0.47%	1.51%	0.26	0.41%	0.23	0.7508	0.7540	0.8651	0.3081	3.6%	7.2%	7.1%	5.6%	2.00
3	Meritage Moderate Income Portfolio	В	0.42%	1.58%	0.21	0.25%	0.48	0.8640	0.6951	0.7906	0.2564	2.3%	5.0%	6.1%	5.0%	2.05
4	Marguis Balanced Income Portfolio	В	0.45%	1.96%	0.19	0.24%	0.60	0.9017	0.6807	0.7644	0.0762	3.7%	6.4%	6.8%	5.3%	2.37
5	BMO Matchmaker Strategic Security Portfolio	В	0.28%	1.19%	0.17	0.17%	0.31	0.7125	0.7284	0.7900	0.5086	2.5%	5.4%	5.1%	3.4%	2.25
6	Meritage Conservative Income Portfolio	С	0.40%	1.17%	0.27	0.28%	0.33	0.7634	0.5861	0.6931	0.4595	1.0%	3.4%	5.2%	4.8%	1.99
7	Meritage Conservative Portfolio	C	0.36%	1.13%	0.25	0.26%	0.30	0.7322	0.6884	0.8071	0.4465	1.7%	4.7%	4.6%	4.4%	2.04
8	AGF Elements Yield Portfolio	C	0.40%	1.35%	0.24	0.28%	0.34	0.6727	0.6484	0.7511	0.5032	2.1%	4.7%	4.9%	4.8%	2.01
9	Quotential Diversified Income Portfolio Series T	C	0.38%	1.57%	0.19	0.32%	0.25	0.8016	0.6946	0.7495	0.2299	3.2%	6.2%	6.4%	4.6%	2.01
10		С	0.37%	1.53%	0.19	0.21%	0.46	0.8507	0.7709	0.8783	0.2382	3.2%	5.6%	5.2%	4.4%	2.09
11		С	0.31%	1.38%	0.16	0.18%	0.35	0.6940	0.8535	0.8863	0.3756	3.1%	5.9%	5.1%	3.6%	2.18
12	_	C	0.29%	1.33%	0.16	0.17%	0.33	0.6724	0.6758	0.7482	0.4959	1.7%	4.2%	4.1%	3.4%	1.78
13	•	С	0.37%	1.88%	0.15	0.28%	0.34	0.8985	0.7272	0.8271	0.1978	2.8%	6.0%	5.9%	4.3%	2.28
14	•	С	0.33%	1.66%	0.15	0.26%	0.26	0.7784	0.7811	0.8240	0.2803	1.4%	3.2%	5.4%	3.9%	1.90
15		С	0.30%	1.62%	0.13	0.13%	0.46	0.8068	0.7699	0.8607	0.3168	3.5%	5.5%	4.7%	3.5%	2.09
16	Fidelity Global Income Portfolio	С	0.36%	2.11%	0.13	0.26%	0.38	0.8877	0.7236	0.8367	0.1547	3.1%	6.7%	6.2%	4.1%	2.26
17	•	D	0.32%	1.40%	0.17	0.27%	0.18	0.6486	0.7716	0.8339	0.5319	2.9%	5.3%	5.5%	3.7%	1.49
18	BMO FundSelect Security Portfolio	D	0.22%	1.17%	0.11	0.11%	0.30	0.6976	0.8059	0.8396	0.4624	2.6%	4.2%	3.8%	2.5%	2.38
19	•	D	0.24%	1.62%	0.10	0.08%	0.44	0.7561	0.7454	0.8189	0.3544	2.6%	4.7%	3.9%	2.7%	2.08
20	BMO SelectClass Security Portfolio	F	0.50%	0.85%	0.49	0.48%	0.08	0.5907	0.6591	0.7243	0.3982	2.1%	5.6%	5.0%		2.32
21		Not Rated	0.37%	0.97%	0.29	-0.06%	0.87	0.0733	0.2475	0.2870	0.9016	0.3%	3.0%	4.5%	4.4%	1.82
22	Meritas Income & Growth Portfolio	TBD	0.28%	0.61%	0.31	0.24%	0.09	0.7446	0.7652	0.7685	-0.2314	2.5%	4.6%			2.15
	Category Average		0.36%	1.38%	0.22	0.24%	0.34	0.7266	0.7013	0.7764	0.3307	2.5%	5.1%	5.3%	4.1%	2.07
Ва	lanced Portfolios		_													
1	TD Advantage Balanced Growth Portfolio	В	0.52%	1.66%	0.26	0.47%	0.20	0.8770	0.8095	0.8216	-0.4007	5.6%	7.3%	6.5%		2.20
2	Meritage Balanced Income Portfolio	В	0.43%	1.97%	0.17	0.21%	0.61	0.9004	0.7369	0.8128	0.1392	3.5%	5.7%	6.5%	5.0%	2.25
3	Meritage Growth Income Portfolio	В	0.45%	2.40%	0.15	0.18%	0.75	0.9179	0.7572	0.8236	0.0180	4.8%	7.0%	7.4%	5.2%	2.36
4	BMO SelectClass Balanced Portfolio	C	0.68%	1.65%	0.36	0.62%	0.21	0.7995	0.7329	0.8268	0.0058	4.0%	7.8%	6.1%		2.48
5	CC&L Diversified Income Portfolio	С	0.41%	1.82%	0.18	0.22%	0.53	0.8311	0.7923	0.8208	0.2658	4.4%	8.2%	7.9%	4.9%	2.11
6	Meritage Balanced Portfolio	С	0.40%	2.14%	0.15	0.17%	0.65	0.8819	0.7857	0.8780	0.0876	4.4%	5.6%	5.8%	4.6%	2.26
7	CI Portfolio Series Conservative Fund Class A	C	0.36%	2.05%	0.13	0.26%	0.36	0.8662	0.8295	0.8991	0.1367	4.5%	6.6%	6.3%	4.1%	2.31
8	CI Portfolio Series Conservative Balanced Fnd Cl A	С	0.34%	2.32%	0.11	0.23%	0.41	0.8750	0.8442	0.9048	0.0842	5.4%	7.4%	6.4%	3.8%	2.44
9	Meritage Growth Portfolio	C	0.38%	2.79%	0.11	0.08%	0.85	0.8994	0.7834	0.8712	0.0073	6.0%	6.4%	6.1%	4.2%	2.29
10	<u> </u>	С	0.31%	2.15%	0.11	0.22%	0.35	0.8041	0.8107	0.8369	0.1946	1.6%	3.0%	5.8%	3.5%	2.10
11		C	0.31%	2.51%	0.09	0.18%	0.45	0.8962	0.7811	0.8702	0.1072	4.5%	5.1%	5.4%	3.3%	2.56
12	Marquis Balanced Growth Portfolio	С	0.34%	2.88%	0.09	0.20%	0.52	0.9045	0.7886	0.8770	0.0113	5.4%	5.4%	5.5%	3.6%	2.57

This analysis is prepared for Advisor Use Only. Past performance does not guarantee future performance. For additional information, your attention is directed to the notes section at the end of this document.3

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13 Fidelity Balanced Portfolio C 0.33% 2.83% 0.09 0.18% 0.53 0.9339 0.7690 0.8568 0.0774 4.7% 7.7.  14 Invesco Intactive Balanced Growth Portfolio Ser A C 0.29% 2.61% 0.08 0.17% 0.43 0.8185 0.8377 0.8722 0.1145 2.8% 3.7  15 TD Advantage Balanced Portfolio D 0.51% 1.23% 0.35 0.47% 0.14 0.8367 0.7719 0.8056 0.2626 4.3% 6.1  16 TD Mgd Index Income & Moderate Growth Portfolio D 0.29% 1.68% 0.11 0.21% 0.28 0.7461 0.8588 0.9981 0.3278 4.4% 6.1  17 Distinction Prudent Portfolio D 0.25% 1.69% 0.10 0.06% 0.52 0.9017 0.7811 0.8567 0.0061 4.1% 4.1  18 SEI Income 40/60 Class P D 0.26% 1.90% 0.09 0.06% 0.56 0.8301 0.8085 0.8723 0.2841 3.4% 4.8  19 TD Mgd Income & Moderate Growth Portfolio D 0.27% 2.13% 0.09 0.18% 0.36 0.8440 0.8247 0.8953 0.2138 4.8% 4.8  20 Quotential Balanced Income Portfolio Series A D 0.29% 2.29% 0.09 0.18% 0.41 0.8949 0.7008 0.8391 0.1620 4.3% 4.2  21 AGF Elements Conservative Portfolio D 0.23% 2.09% 0.07 0.03% 0.26 0.7993 0.8174 0.8670 0.3307 3.1% 4.2  22 Distinction Conservative Portfolio D 0.23% 2.09% 0.07 0.00% 0.65 0.9156 0.7754 0.8631 -0.0011 4.7% 4.3  23 SEI Balanced Growth Portfolio D 0.23% 2.31% 0.06 0.00% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5.2  24 TD Mgd Balanced Growth Portfolio D 0.23% 2.50% 0.06 0.00% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5.2  25 Distinction Conservative Portfolio D 0.23% 2.50% 0.06 0.00% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5.2  26 BMO FundSelect Balanced Portfolio D 0.23% 2.50% 0.06 0.00% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5.5  27 BMO FundSelect Balanced Portfolio D 0.21% 2.39% 0.05 0.09% 0.35 0.8452 0.813 0.1725 4.5% 6.3  28 Quotential Balanced Growth Portfolio F 0.24% 2.99% 0.05 0.08% 0.56 0.9251 0.7372 0.8650 0.08963 0.1725 4.5% 6.3  30 BMO Matchmaker Strategic Balanced Portfolio F 0.24% 2.99% 0.05 0.08% 0.56 0.9251 0.7372 0.8520 0.0504 6.1% 5.3  31 TD Mgd Index Balanced Growth Portfolio F 0.24% 2.99% 0.05 0.08 0.05 0.99% 0.49 0.9010 0.8148 0.836 0.1211 5.0% 5.3  32 SEI Balanced 60/40 Fund Class - P F 0.16% 2.70% 0.03 0.03% 0.49 0.9010 0.8448 0.8836 0.1211 5.0%	1 Year  7.2% 3.7% 6.6% 6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	7.2% 3.7% 6.6% 6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	3 Year 6.2% 6.1% 6.4% 5.8% 4.4% 5.0% 5.3% 5.1% 4.0% 4.1% 5.5% 4.9%	5 Year  3.5% 3.1%  3.3% 2.8% 3.0% 3.1% 3.2% 2.3% 2.5% 2.5% 2.6% 2.4%	MER  2.40 2.21 2.07 1.55 2.50 2.33 2.28 2.10 2.31 2.79 2.51 2.43 2.91
Name	7.2% 3.7% 6.6% 6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	7.2% 3.7% 6.6% 6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	6.2% 6.1% 6.4% 5.8% 4.4% 5.0% 5.3% 5.1% 4.0% 4.1% 5.1% 5.5% 4.9%	3.5% 3.1% 3.3% 2.8% 3.0% 3.1% 3.2% 2.3% 2.5% 2.5% 2.6% 2.4%	2.40 2.21 2.07 1.55 2.50 2.33 2.28 2.10 2.31 2.79 2.51 2.43
13 Fidelity Balanced Portfolio C 0.33% 2.83% 0.09 0.18% 0.53 0.9339 0.7690 0.8568 0.0774 4.7% 7.2   14 Invesso Intactive Balanced Growth Portfolio Ser A C 0.29% 2.61% 0.08 0.17% 0.43 0.8185 0.8377 0.8722 0.1145 2.8% 3.1   15 TD Advantage Balanced Fortfolio D 0.51% 1.23% 0.35 0.47% 0.14 0.8367 0.7719 0.8056 0.2626 4.3% 3.1   16 TD Mgd Index Income & Moderate Growth Portfolio D 0.29% 1.86% 0.11 0.21% 0.28 0.7461 0.8588 0.9091 0.3278 4.4% 6.1   17 Distinction Prudent Portfolio D 0.25% 1.69% 0.10 0.06% 0.52 0.9017 0.7811 0.8567 0.0061 4.1% 4.1   18 SEI Income 40/0F0 Class P D 0.26% 1.90% 0.09 0.06% 0.52 0.9017 0.7811 0.8567 0.0061 4.1% 4.1   19 TD Mgd Income & Moderate Growth Portfolio D 0.27% 2.13% 0.09 0.18% 0.36 0.8440 0.8247 0.8953 0.2138 4.8% 6.1   20 Quotential Balanced Income Portfolio D 0.22% 1.64% 0.07 0.18% 0.36 0.8440 0.8247 0.8953 0.2138 4.8% 6.1   21 AGF Elements Conservative Portfolio D 0.22% 1.64% 0.07 0.13% 0.26 0.7993 0.8174 0.8670 0.3307 3.1% 4.2   21 Editation Conservative Portfolio D 0.22% 2.09% 0.07 0.00% 0.65 0.9156 0.7754 0.8631 0.0011 4.7% 4.2   23 SEI Balanced Growth Portfolio D 0.23% 2.09% 0.07 0.00% 0.65 0.9156 0.7754 0.8631 0.0011 4.7% 4.2   24 TD Mgd Balanced Growth Portfolio D 0.223% 2.50% 0.06 0.02% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5.5   25 Distinction Balanced Portfolio D 0.223% 2.50% 0.06 0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 5.5   26 AGF Elements Balanced Portfolio D 0.223% 2.50% 0.06 0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 5.5   27 BMO FundSelect Balanced Portfolio D 0.223% 2.50% 0.06 0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 5.5   28 Quotential Balanced Portfolio D 0.223% 2.50% 0.06 0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 5.5   28 Quotential Balanced Portfolio D 0.223% 2.50% 0.06 0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 5.5   29 SEI Balanced Growth Portfolio D 0.223% 2.50% 0.06 0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 5.5   25 Distinction Balanced Portfolio D 0.225% 2.09% 0.08 0.08 0.08 0.08 0.08 0.08 0.08 0.0	7.2% 3.7% 6.6% 6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	7.2% 3.7% 6.6% 6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	6.2% 6.1% 6.4% 5.8% 4.4% 5.0% 5.3% 5.1% 4.0% 4.1% 5.1% 5.5% 4.9%	3.5% 3.1% 3.3% 2.8% 3.0% 3.1% 3.2% 2.3% 2.5% 2.5% 2.6% 2.4%	2.40 2.21 2.07 1.55 2.50 2.33 2.28 2.10 2.31 2.79 2.51 2.43
14 Invesco Intactive Balanced Growth Portfolio Ser A         C         0.29%         2.61%         0.08         0.17%         0.43         0.8185         0.8377         0.8722         0.1145         2.8%         3.3           15 TD Advantage Balanced Portfolio         D         0.51%         1.23%         0.35         0.47%         0.14         0.8367         0.7719         0.8056         -0.2626         4.3%         6.1           16 TD Mgd Index Income & Moderate Growth Portfolio         D         0.29%         1.86%         0.11         0.21%         0.28         0.7461         0.8568         0.9081	3.7% 6.6% 6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	3.7% 6.6% 6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	6.1% 6.4% 5.8% 4.4% 5.0% 5.3% 5.1% 4.0% 4.1% 5.1% 5.5% 4.9%	3.1%  3.3% 2.8% 3.0% 3.1% 3.2% 2.3% 2.5% 2.5% 2.6% 2.4%	2.21 2.07 1.55 2.50 2.33 2.28 2.10 2.31 2.79 2.51 2.43
15 TD Advantage Balanced Portfolio D 0.51% 1.23% 0.35 0.47% 0.14 0.8367 0.7719 0.8056 0.2626 4.3% 6.4 16 TD Mgd Index Income & Moderate Growth Portfolio D 0.29% 1.86% 0.11 0.21% 0.28 0.7461 0.8588 0.9081 0.3278 4.4% 6.4 17 bistnetion Prudent Portfolio D 0.25% 1.69% 0.10 0.06% 0.52 0.9017 0.7811 0.8567 0.0061 4.1% 6.4 18 SEI Income 40/60 Class P D 0.26% 1.90% 0.09 0.06% 0.56 0.8301 0.8085 0.8723 0.2841 3.4% 4.4 18 SEI Income 40/60 Class P D 0.26% 1.90% 0.09 0.06% 0.56 0.8301 0.8085 0.8723 0.2841 3.4% 4.4 19 TD Mgd Income & Moderate Growth Portfolio D 0.27% 2.13% 0.09 0.18% 0.36 0.8440 0.8247 0.8953 0.2138 4.8% 6.5 0.4 18 0.4	6.6% 6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	6.6% 6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	6.4% 5.8% 4.4% 5.0% 5.3% 5.1% 4.0% 4.1% 5.1% 5.5% 4.9%	3.3% 2.8% 3.0% 3.1% 3.2% 2.3% 2.5% 2.5% 2.6% 2.4%	2.07 1.55 2.50 2.33 2.28 2.10 2.31 2.79 2.51 2.43
16 TD Mgd Index Income & Moderate Growth Portfolio D 0.29% 1.86% 0.11 0.21% 0.28 0.7461 0.8588 0.9081 0.3278 4.4% 6.3 17 Distinction Prudent Portfolio D 0.25% 1.69% 0.10 0.06% 0.52 0.9017 0.7811 0.8567 0.0061 4.1% 4.1 4.8 4.1 19 TD Mgd Income & Moderate Growth Portfolio D 0.26% 1.90% 0.09 0.06% 0.56 0.8301 0.8085 0.8723 0.2841 3.4% 4.3 19 TD Mgd Income & Moderate Growth Portfolio D 0.27% 2.13% 0.09 0.18% 0.36 0.8440 0.8247 0.8953 0.2138 4.8% 6.3  0.26 0.20 0.20 0.20 0.20 0.20 0.20 0.2	6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	6.5% 4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	5.8% 4.4% 5.0% 5.3% 5.1% 4.0% 4.1% 5.1% 5.5% 4.9%	2.8% 3.0% 3.1% 3.2% 2.3% 2.5% 2.5% 2.6% 2.4%	1.55 2.50 2.33 2.28 2.10 2.31 2.79 2.51 2.43
17 Distinction Prudent Portfolio D 0.25% 1.69% 0.10 0.06% 0.52 0.9017 0.7811 0.8567 0.0061 4.1% 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.1 4.1	4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	4.6% 4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	4.4% 5.0% 5.3% 5.1% 4.0% 4.1% 5.1% 5.5% 4.9%	2.8% 3.0% 3.1% 3.2% 2.3% 2.5% 2.5% 2.6% 2.4%	2.50 2.33 2.28 2.10 2.31 2.79 2.51 2.43
18 SEI Income 40/60 Class P	4.9% 6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	4.9% 6.7% 4.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	5.0% 5.3% 5.1% 4.0% 4.1% 5.1% 5.5% 4.9%	3.0% 3.1% 3.2% 2.3% 2.5% 2.5% 2.6% 2.4%	2.33 2.28 2.10 2.31 2.79 2.51 2.43
19 TD Mgd Income & Moderate Growth Portfolio D 0.27% 2.13% 0.09 0.18% 0.36 0.8440 0.8247 0.8953 0.2138 4.8% 6. 20 Quotential Balanced Income Portfolio Series A D 0.29% 2.29% 0.09 0.18% 0.41 0.8949 0.7008 0.8391 0.1620 4.3% 4. 21 AGF Elements Conservative Portfolio D 0.20% 1.64% 0.07 0.13% 0.26 0.7993 0.8174 0.8670 0.3307 3.1% 4. 22 Distinction Conservative Portfolio D 0.23% 2.09% 0.07 0.00% 0.65 0.9156 0.7754 0.8631 0.0011 4.7% 4. 23 SEI Balanced 50/50 Class P D 0.23% 2.31% 0.06 0.02% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5. 25 Distinction Balanced Growth Portfolio D 0.25% 2.69% 0.06 0.12% 0.47 0.8635 0.8425 0.9113 0.1293 6.3% 6.3 5 Distinction Balanced Portfolio D 0.23% 2.50% 0.06 0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 5. 26 AGF Elements Balanced Portfolio D 0.21% 2.39% 0.05 0.09% 0.42 0.8677 0.8225 0.8963 0.1725 4.5% 6.2 BMO FundSelect Balanced Portfolio D 0.19% 2.04% 0.05 0.09% 0.35 0.8452 0.8000 0.8984 0.1931 4.5% 6.2 BMO FundSelect Balanced Growth Portfolio D 0.18% 2.72% 0.04 0.05 0.09% 0.35 0.8452 0.8000 0.8984 0.1931 4.5% 6.3 DMO Matchmaker Strategic Balanced Portfolio F 0.25% 2.09% 0.05 0.08% 0.56 0.9251 0.7372 0.8520 0.0504 6.1% 5.3 DMO Matchmaker Strategic Balanced Portfolio F 0.24% 2.99% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.32 Quotential Balanced Forwth Portfolio F 0.24% 2.39% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.33 SEI Balanced Growth Portfolio F 0.24% 2.39% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.33 SEI Balanced Forwth Portfolio F 0.18% 3.06% 0.03 0.04% 0.54 0.8693 0.7853 0.8881 0.0798 7.1% 7.33 SEI Balanced Portfolio F 0.24% 2.39% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.1% 7.33 SEI Balanced Forwth Portfolio F 0.18% 3.06% 0.03 0.04% 0.54 0.8693 0.7853 0.8881 0.0798 7.1% 7.33 SEI Balanced Forwth Portfolio F 0.18% 3.06% 0.03 0.04% 0.54 0.8693 0.7853 0.8881 0.0798 7.1% 7.33 SEI Balanced Forwth Portfolio F 0.18% 3.06% 0.03 0.04% 0.54 0.8693 0.7853 0.8881 0.0798 7.1% 7.33 SEI Balanced Balanced Fortfolio F 0.18% 3.06% 0.03 0.04% 0.50 0.8868 0.7894 0.	6.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	6.7% 4.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	5.3% 5.1% 4.0% 4.1% 5.1% 5.5% 4.9%	3.1% 3.2% 2.3% 2.5% 2.5% 2.6% 2.4%	2.28 2.10 2.31 2.79 2.51 2.43
20 Quotential Balanced Income Portfolio Series A  D  O.29%  2.29%  O.09  O.18%  O.41  O.8949  O.7008  O.8391  O.1620  4.3%  4.21  AGF Elements Conservative Portfolio  D  O.23%  D  O.241%  D  O.25%  D  O.25%	4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	4.7% 4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	5.1% 4.0% 4.1% 5.1% 5.5% 4.9%	3.2% 2.3% 2.5% 2.5% 2.6% 2.4%	2.10 2.31 2.79 2.51 2.43
21 AGF Elements Conservative Portfolio D 0.20% 1.64% 0.07 0.13% 0.26 0.7993 0.8174 0.8670 0.3307 3.1% 4.2 Distinction Conservative Portfolio D 0.23% 2.09% 0.07 0.00% 0.65 0.9156 0.7754 0.8631 0.0011 4.7% 4.3 SEI Balanced 50/50 Class P D 0.23% 2.31% 0.06 0.02% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5.3 D 0.25% 2.69% 0.06 0.12% 0.47 0.8635 0.8425 0.9113 0.1293 6.3% 6.3 D.1293 0.32% 0.25% 0.06 0.02% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5.3 D 0.23% 2.50% 0.06 0.02% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5.3 D 0.25% 2.69% 0.06 0.05% 0.79 0.9310 0.7619 0.8619 0.0700 5.5% 6.3 D 0.23% 2.50% 0.06 0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 6.3 D 0.23% 0.25% 0.06 0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 6.3 D 0.21% 0.23% 0.05 0.09% 0.42 0.8677 0.8225 0.8963 0.1725 4.5% 6.3 D 0.24% 0.29% 0.05 0.09% 0.35 0.8452 0.8600 0.8984 0.1931 4.5% 6.3 D 0.24% 0.29% 0.05 0.09% 0.35 0.8452 0.8600 0.8984 0.1931 4.5% 6.3 D 0.24% 0.299% 0.05 0.08% 0.56 0.9251 0.7372 0.8520 0.0504 6.1% 5.3 D 0.18% 0.72% 0.04 0.012% 0.85 0.9032 0.8119 0.8809 0.1328 5.0% 5.4 D 0.25% 0.09% 0.80 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 D 0.25% 0.09% 0.0	4.7% 4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	4.7% 4.1% 5.3% 6.8% 5.7% 6.1%	4.0% 4.1% 5.1% 5.5% 4.9%	2.3% 2.5% 2.5% 2.6% 2.4%	2.31 2.79 2.51 2.43
22 Distinction Conservative Portfolio D 0.23% 2.09% 0.07 0.00% 0.65 0.9156 0.7754 0.8631 -0.0011 4.7% 4.23 SEI Balanced 50/50 Class P D 0.23% 2.31% 0.06 -0.02% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5.34 TD Mgd Balanced Growth Portfolio D 0.25% 2.69% 0.06 0.12% 0.47 0.8635 0.8425 0.9113 0.1293 6.3% 6.35 Distinction Balanced Portfolio D 0.23% 2.50% 0.06 -0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 5.35 Distinction Balanced Portfolio D 0.21% 2.39% 0.05 0.09% 0.42 0.8677 0.8225 0.8963 0.1725 4.5% 6.34 Distinction Balanced Portfolio D 0.19% 2.04% 0.05 0.09% 0.35 0.8452 0.8600 0.8984 0.1931 4.5% 6.34 Distinction Balanced Growth Portfolio D 0.19% 2.04% 0.05 0.09% 0.35 0.8452 0.8600 0.8984 0.1931 4.5% 6.34 Distinction Balanced Growth Portfolio Series A D 0.24% 2.99% 0.05 0.08% 0.56 0.9251 0.7372 0.8520 0.0504 6.1% 5.34 Distinction Balanced Balanced Portfolio F 0.25% 2.09% 0.08 0.15% 0.38 0.8865 0.7834 0.8348 0.1738 4.2% 6.34 Distinction Balanced Balanced Portfolio F 0.25% 2.09% 0.08 0.15% 0.38 0.8865 0.7834 0.8348 0.1738 4.2% 6.34 Distinction Balanced Balanced Portfolio F 0.24% 2.39% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.4 Distinction Balanced Portfolio D 0.48% 1.46% 0.27 0.39% 0.24 0.8532 0.7267 0.7432 -0.4762 4.8% 6.34 Distinction Balanced Balanced Portfolio D 0.48% 1.46% 0.27 0.39% 0.24 0.8532 0.7267 0.7432 -0.4762 4.8% 6.34 Distinction Balanced Balanced Dost D 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.34 Distinction Balanced Dost D 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.34 Distinction Balanced Dost D 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.34 Distinction Balanced Dost D 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.34 Distinction Balanced Dost D 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.34 Distinction Balanced Dost D 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.34 Distinction Balanced Dost D 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.34 Distinction Balan	4.1% 5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	4.1% 5.3% 6.8% 5.7% 6.1%	4.1% 5.1% 5.5% 4.9%	2.5% 2.5% 2.6% 2.4%	2.79 2.51 2.43
23 SEI Balanced 50/50 Class P D 0.23% 2.31% 0.06 -0.02% 0.70 0.8644 0.8195 0.8820 0.2073 4.1% 5.24 TD Mgd Balanced Growth Portfolio D 0.25% 2.69% 0.06 0.12% 0.47 0.8635 0.8425 0.9113 0.1293 6.3% 6.3 6.3 6.3 6.3 6.3 6.3 6.3 6.3 6.3 6.3	5.3% 6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	5.3% 6.8% 5.7% 6.1%	5.1% 5.5% 4.9%	2.5% 2.6% 2.4%	2.51 2.43
24         TD Mgd Balanced Growth Portfolio         D         0.25%         2.69%         0.06         0.12%         0.47         0.8635         0.8425         0.9113         0.1293         6.3%         6.3           25         Distinction Balanced Portfolio         D         0.23%         2.50%         0.06         -0.05%         0.79         0.9310         0.7619         0.8619         0.0070         5.5%         5.5           26         AGF Elements Balanced Portfolio         D         0.21%         2.39%         0.05         0.09%         0.42         0.8677         0.8225         0.8633         0.1725         4.5%         6.3           27         BMO FundSelect Balanced Portfolio         D         0.19%         2.04%         0.05         0.09%         0.35         0.8452         0.8603         0.1725         4.5%         6.3           28         Quotential Balanced Growth Portfolio Series A         D         0.24%         2.99%         0.05         0.08%         0.56         0.9251         0.7372         0.8520         0.0504         6.1%         5.1           29         SEI Balanced Monthly Income - P Class         D         0.18%         2.72%         0.04         -0.12%         0.85         0.9032         0.8	6.8% 5.7% 6.1% 6.0% 5.5% 5.6%	6.8% 5.7% 6.1%	5.5% 4.9%	2.6% 2.4%	2.43
25 Distinction Balanced Portfolio D 0.23% 2.50% 0.06 -0.05% 0.79 0.9310 0.7619 0.8619 0.0070 5.5% 5.  26 AGF Elements Balanced Portfolio D 0.21% 2.39% 0.05 0.09% 0.42 0.8677 0.8225 0.8963 0.1725 4.5% 6.2  27 BMO FundSelect Balanced Portfolio D 0.19% 2.04% 0.05 0.09% 0.35 0.8452 0.8600 0.8984 0.1931 4.5% 6.3  28 Quotential Balanced Growth Portfolio Series A D 0.24% 2.99% 0.05 0.08% 0.56 0.9251 0.7372 0.8520 0.0504 6.1% 5.3  29 SEI Balanced Monthly Income - P Class D 0.18% 2.72% 0.04 -0.12% 0.85 0.9032 0.8119 0.8809 0.1328 5.0% 5.4  30 BMO Matchmaker Strategic Balanced Portfolio F 0.25% 0.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 5.4  31 TD Mgd Index Balanced Growth Portfolio F 0.24% 2.39% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.4  32 Quotential Global Balanced Portfolio F 0.18% 3.06% 0.03 0.04% 0.54 0.8693 0.7853 0.8881 0.0798 7.1% 7.3  33 SEI Balanced 60/40 Fund Class - P F 0.16% 2.70% 0.03 0.03% 0.49 0.9010 0.8148 0.8836 0.1211 5.0% 5.4  34 Meritas Growth & Income Portfolio TBD 0.48% 1.46% 0.27 0.39% 0.24 0.8532 0.7267 0.7432 -0.4762 4.8% 6.3  35 Meritas Growth Portfolio TBD 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.3  Category Average 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.3	5.7% 6.1% 6.0% 5.5% 5.6%	5.7% 6.1%	4.9%	2.4%	
26 AGF Elements Balanced Portfolio D 0.21% 2.39% 0.05 0.09% 0.42 0.8677 0.8225 0.8963 0.1725 4.5% 6.27 BMO FundSelect Balanced Portfolio D 0.19% 2.04% 0.05 0.09% 0.35 0.8452 0.8600 0.8984 0.1931 4.5% 6.0   28 Quotential Balanced Growth Portfolio Series A D 0.24% 2.99% 0.05 0.08% 0.56 0.9251 0.7372 0.8520 0.0504 6.1% 5.3   29 SEI Balanced Monthly Income - P Class D 0.18% 2.72% 0.04 -0.12% 0.85 0.9032 0.8119 0.8809 0.1328 5.0% 5.0   30 BMO Matchmaker Strategic Balanced Portfolio F 0.25% 2.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3   31 TD Mgd Index Balanced Growth Portfolio F 0.24% 2.39% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.4   32 Quotential Global Balanced Portfolio F 0.18% 3.06% 0.03 0.04% 0.54 0.8693 0.7853 0.8881 0.0798 7.1% 7.3   33 SEI Balanced 60/40 Fund Class - P F 0.16% 2.70% 0.03 0.03% 0.49 0.9010 0.8148 0.8836 0.1211 5.0% 5.4   4.8% 6.4   34 Meritas Growth & Income Portfolio TBD 0.48% 1.46% 0.27 0.39% 0.24 0.8532 0.7267 0.7432 -0.4762 4.8% 6.4   35 Meritas Growth Portfolio TBD 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.3   Category Average 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.5   36 Category Average 0.32% 0.32% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.5   37 Category Average 0.32% 0.32% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.5   38 Category Average 0.32% 0.32% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.5   38 Category Average 0.32% 0.32% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.5   38 Category Average 0.32% 0.32% 0.32% 0.12 0.17% 0.47 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.5   39 Category Average 0.32% 0.32% 0.12 0.17% 0.47 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.5   30 Category Average 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.32% 0.4760 0.47% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.5   30 Category Average 0.32% 0.	6.1% 6.0% 5.5% 5.6%	6.1%			
27 BMO FundSelect Balanced Portfolio D 0.19% 2.04% 0.05 0.09% 0.35 0.8452 0.8600 0.8984 0.1931 4.5% 6.0 28 Quotential Balanced Growth Portfolio Series A D 0.24% 2.99% 0.05 0.08% 0.56 0.9251 0.7372 0.8520 0.0504 6.1% 5.1 29 SEI Balanced Monthly Income - P Class D 0.18% 2.72% 0.04 -0.12% 0.85 0.9032 0.8119 0.8809 0.1328 5.0% 5.0 30 BMO Matchmaker Strategic Balanced Portfolio F 0.25% 2.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 31 TD Mgd Index Balanced Growth Portfolio F 0.24% 2.39% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.4 32 Quotential Global Balanced Portfolio F 0.18% 3.06% 0.03 0.04% 0.54 0.8693 0.7853 0.8881 0.0798 7.1% 7.3 33 SEI Balanced 60/40 Fund Class - P F 0.16% 2.70% 0.03 0.03% 0.49 0.9010 0.8148 0.8836 0.1211 5.0% 5.4 4 Meritas Growth & Income Portfolio TBD 0.48% 1.46% 0.27 0.39% 0.24 0.8532 0.7267 0.7432 -0.4762 4.8% 6.3 5 Meritas Growth Portfolio TBD 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.3  Category Average 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.3	6.0% 5.5% 5.6%			2.2%	2.31
28 Quotential Balanced Growth Portfolio Series A D 0.24% 2.99% 0.05 0.08% 0.56 0.9251 0.7372 0.8520 0.0504 6.1% 5.3 29 SEI Balanced Monthly Income - P Class D 0.18% 2.72% 0.04 -0.12% 0.85 0.9032 0.8119 0.8809 0.1328 5.0% 5.6 30 BMO Matchmaker Strategic Balanced Portfolio F 0.25% 2.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3 31 TD Mgd Index Balanced Growth Portfolio F 0.24% 2.39% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.4 32 Quotential Global Balanced Portfolio F 0.18% 3.06% 0.03 0.04% 0.54 0.8693 0.7853 0.8881 0.0798 7.1% 7.3 33 SEI Balanced 60/40 Fund Class - P F 0.16% 2.70% 0.03 0.03% 0.49 0.9010 0.8148 0.8836 0.1211 5.0% 5.6 34 Meritas Growth & Income Portfolio TBD 0.48% 1.46% 0.27 0.39% 0.24 0.8532 0.7267 0.7432 -0.4762 4.8% 6.3 35 Meritas Growth Portfolio TBD 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.5  Category Average 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.3	5.5% 5.6%	0.070	5.0%	2.0%	2.55
29 SEI Balanced Monthly Income - P Class  D  0.18% 2.72% 0.04 -0.12% 0.85 0.9032 0.8119 0.8809 0.1328 5.0% 5.0  30 BMO Matchmaker Strategic Balanced Portfolio  F  0.25% 2.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.3  31 TD Mgd Index Balanced Growth Portfolio  F  0.24% 2.39% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.4  32 Quotential Global Balanced Portfolio  F  0.18% 3.06% 0.03 0.04% 0.54 0.8693 0.7853 0.8881 0.0798 7.1% 7.3  33 SEI Balanced 60/40 Fund Class - P  F  0.16% 2.70% 0.03 0.03% 0.49 0.9010 0.8148 0.8836 0.1211 5.0% 5.0  34 Meritas Growth & Income Portfolio  TBD 0.48% 1.46% 0.27 0.39% 0.24 0.8532 0.7267 0.7432 -0.4762 4.8% 6.3  Meritas Growth Portfolio  TBD 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.5  Category Average  0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.3	5.6%	5.5%	5.0%	2.3%	2.27
30 BMO Matchmaker Strategic Balanced Portfolio F 0.25% 2.09% 0.08 0.15% 0.38 0.8965 0.7834 0.8348 0.1738 4.2% 6.31 TD Mgd Index Balanced Growth Portfolio F 0.24% 2.39% 0.07 0.14% 0.39 0.7994 0.8799 0.9262 0.2085 5.3% 7.32 Quotential Global Balanced Portfolio F 0.18% 3.06% 0.03 0.04% 0.54 0.8693 0.7853 0.8881 0.0798 7.1% 7.33 SEI Balanced 60/40 Fund Class - P F 0.16% 2.70% 0.03 0.03% 0.49 0.9010 0.8148 0.8836 0.1211 5.0% 5.0 4.20			5.0%	1.8%	2.52
31         TD Mgd Index Balanced Growth Portfolio         F         0.24%         2.39%         0.07         0.14%         0.39         0.7994         0.8799         0.9262         0.2085         5.3%         7.4           32         Quotential Global Balanced Portfolio         F         0.18%         3.06%         0.03         0.04%         0.54         0.8693         0.7853         0.8881         0.0798         7.1%         7.3           33         SEI Balanced 60/40 Fund Class - P         F         0.16%         2.70%         0.03         0.03%         0.49         0.9010         0.8148         0.8836         0.1211         5.0%         5.4           34         Meritas Growth & Income Portfolio         TBD         0.48%         1.46%         0.27         0.39%         0.24         0.8532         0.7267         0.7432         -0.4762         4.8%         6.8           35         Meritas Growth Portfolio         TBD         0.38%         1.74%         0.17         0.28%         0.27         0.8443         0.8446         0.8576         -0.6080         6.4%         8.9           Category Average         0.32%         2.22%         0.12         0.17%         0.47         0.8668         0.7968         0.8627	6.7%		5.9%	2.8%	0.00
32 Quotential Global Balanced Portfolio	7.4%		5.9%	2.6%	1.57
33 SEI Balanced 60/40 Fund Class - P	7.1%		5.3%	1.6%	2.44
34 Meritas Growth & Income Portfolio       TBD       0.48%       1.46%       0.27       0.39%       0.24       0.8532       0.7267       0.7432       -0.4762       4.8%       6.8         35 Meritas Growth Portfolio       TBD       0.38%       1.74%       0.17       0.28%       0.27       0.8443       0.8446       0.8576       -0.6080       6.4%       8.9         Category Average       0.32%       2.22%       0.12       0.17%       0.47       0.8668       0.7968       0.8627       0.0658       4.7%       6.9	5.6%		4.5%	1.5%	2.48
35 Meritas Growth Portfolio TBD 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 -0.6080 6.4% 8.9 Category Average 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 0.6080 6.4% 8.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.38% 1.74% 0.17 0.28% 0.27 0.8443 0.8446 0.8576 0.6080 6.4% 8.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47% 0.47% 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47% 0.47% 0.8668 0.7968 0.8627 0.0658 4.7% 6.9 Growth Portfolio TBD 0.32% 2.22% 0.12 0.17% 0.47% 0.47% 0.47% 0.8668 0.7968 0.8627 0.0658 0.8627 0.8668 0.7968 0.8627 0.8668 0.7968 0.8627 0.8668 0.7968 0.8627 0.8668 0.7968 0.8627 0.8668 0.7968 0.8627 0.8668 0.7968 0.8627 0.8668 0.7968 0.8627 0.8668 0.7968 0.8627 0.8668 0.7968 0.8627 0.8668 0.7968 0	6.8%				2.64
	8.5%				2.58
Growth Portfolios	6.1%	6.1%	5.6%	3.1%	2.28
<b>1</b> BMO SelectClass Growth Portfolio B 0.78% 2.26% 0.31 0.69% 0.32 0.8743 0.7820 0.8276 -0.1814 6.1% 9.4	9.4%	9.4%	7.1%		2.58
<b>2</b> TD Advantage Growth Portfolio B 0.54% 2.25% 0.20 0.47% 0.28 0.8980 0.8241 0.8131 -0.4832 7.1% 8.3	8.1%	8.1%	6.6%		2.27
<b>3</b> CI Portfolio Series Balanced Fund Class A B 0.31% 2.63% 0.09 0.19% 0.47 0.8825 0.8466 0.9050 0.0361 6.3% 8.3	8.1%	8.1%	6.5%	3.4%	2.43
<b>4</b> Meritage Equity Income Portfolio C 0.43% 3.02% 0.11 0.09% 0.93 0.9176 0.7479 0.8191 -0.0234 4.7% 6:	6.7%	6.7%	7.2%	4.6%	2.63
<b>5</b> Fidelity Global Balanced Portfolio C 0.31% 2.97% 0.08 0.17% 0.54 0.9027 0.7959 0.8867 0.0806 5.3% 8.5	8.5%	8.5%	6.7%	3.3%	2.39
<b>6</b> CI Portfolio Series Balanced Growth Fund Class A C 0.30% 2.97% 0.07 0.16% 0.54 0.8984 0.8341 0.8952 0.0008 7.1% 8.0	8.6%	8.6%	6.7%	3.1%	2.44
<b>7</b> Fidelity Growth Portfolio C 0.34% 3.50% 0.07 0.16% 0.65 0.9189 0.8084 0.8696 0.0387 7.0% 10.	10.7%	10.7%	7.6%	3.4%	2.46
<b>8</b> Fidelity Global Growth Portfolio C 0.32% 3.82% 0.06 0.14% 0.69 0.8993 0.8214 0.8865 0.0351 8.0% 12.	12.0%	12.0%	8.3%	3.1%	2.47
<b>9</b> Dynamic Diversified Real Asset Fund C 0.26% 5.12% 0.04 -0.26% 1.45 0.8098 0.3062 0.4876 0.1977 -4.5% -11	-11.4%	-11.4%	3.4%	1.5%	2.46
<b>10</b> Invesco Intactive Growth Portfolio Series A D 0.27% 3.10% 0.06 0.13% 0.52 0.8257 0.8492 0.8843 0.0293 4.3% 4.50	4.5%	4.5%	6.2%	2.7%	2.27
<b>11</b> Cl Portfolio Series Growth Fund Class A D 0.26% 3.31% 0.05 0.10% 0.60 0.893 0.8319 0.8933 -0.0137 7.8% 9.00	9.0%	9.0%	6.7%	2.5%	2.46
<b>12</b> Marquis Growth Portfolio D 0.25% 3.80% 0.04 0.06% 0.71 0.9250 0.7731 0.8647 -0.0019 6.4% 5.73	5.7%	5.7%	5.7%	2.2%	2.56
<b>13</b> BMO FundSelect Growth Portfolio D 0.22% 3.27% 0.04 0.07% 0.57 0.8663 0.8170 0.9024 0.1122 6.5% 7.4	7.4%	7.4%	6.0%	2.0%	2.66
<b>14</b> CC&L Balanced Growth Portfolio <b>D</b> 0.19% 2.79% 0.04 -0.12% 0.88 0.9226 0.7973 0.8696 0.0566 4.7% 6.40		6.4%	5.3%	1.9%	2.14

This analysis is prepared for Advisor Use Only. Past performance does not guarantee future performance. For additional information, your attention is directed to the notes section at the end of this document.4

### Paterson & Associates - Monthly WRAP Fund Report

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Name	Rating	Average Monthly Return	Monthly Standard Deviation	Sharpe Ratio	Alpha	Beta	TSX	S&P 500	MSCI EAFE	SCMU	3 Month	1 Year	3 Year	5 Year	MER
15 TD Mgd Aggressive Growth Portfolio	D	0.20%	3.49%	0.03	0.03%	0.61	0.8719	0.8497	0.9130	0.0656	7.8%	7.6%	5.5%	1.6%	2.52
16 Distinction Growth Portfolio	D	0.17%	3.31%	0.03	0.00%	0.63	0.9423	0.7459	0.8470	-0.0644	7.3%	6.2%	4.5%	1.4%	3.07
17 Distinction Bold Portfolio	D	0.13%	3.71%	0.01	-0.05%	0.69	0.9291	0.7617	0.8600	-0.0895	8.5%	6.9%	4.7%	0.8%	3.25
18 BMO Matchmaker Strategic Growth Portfolio	F	0.22%	3.07%	0.05	0.07%	0.56	0.9123	0.7994	0.8548	0.0787	6.2%	8.4%	6.9%	2.1%	0.00
19 TD Mgd Index Aggressive Growth Portfolio	F	0.19%	3.42%	0.03	0.03%	0.60	0.8713	0.8522	0.9115	0.0818	7.1%	8.8%	5.4%	1.4%	1.64
20 Quotential Growth Portfolio Series A C\$	F	0.17%	3.63%	0.02	-0.01%	0.66	0.9088	0.7827	0.8769	-0.0141	7.7%	6.1%	4.9%	1.2%	2.53
21 AGF Elements Growth Portfolio	F	0.15%	3.17%	0.02	-0.01%	0.58	0.9115	0.7918	0.8862	0.0837	5.8%	6.6%	4.6%	1.2%	2.36
22 SEI Growth 70/30 Class P	F	0.12%	3.12%	0.01	-0.04%	0.58	0.9172	0.8114	0.8768	0.0780	5.0%	5.2%	4.4%	0.8%	2.59
23 SEI Growth 80/20 Fund Class - P	F	0.10%	3.56%	0.01	-0.07%	0.66	0.9191	0.8118	0.8801	0.0482	6.8%	6.6%	4.9%	0.5%	2.59
24 CC&L Growth Portfolio	F	0.10%	3.38%	0.01	-0.28%	1.05	0.9261	0.8098	0.8708	-0.0142	5.5%	5.5%	4.6%	0.5%	2.11
Category Average		0.26%	3.28%	0.06	0.07%	0.66	0.8979	0.7855	0.8576	0.0057	6.0%	6.7%	5.8%	2.1%	2.37
4 DMO Calast Class Aggressive Crouth Portfolia	В	0.80%	2.00%	0.06	0.60%	0.60	0.0710	0.7700	0.0220	0.0520	0.00/	11 00/	7.00/		2.60
1 BMO SelectClass Aggressive Growth Portfolio	В	0.89%	3.09%	0.26	0.69%	0.60	0.8718	0.7788	0.8330	-0.2532	8.2%	11.2%	7.9%		2.69
2 TD U.S. Equity Portfolio	С	0.52%	3.95%	0.11	-0.04%	1.04	0.6523	0.9770	0.8210	0.0022	11.2%	15.2%	11.4%	5.5%	2.59
3 Invesco Intactive Maximum Growth Portfolio Ser A	С	0.26%	3.75%	0.05	-0.03%	0.90	0.8175	0.8669	0.8953	-0.0459	7.3%	7.5%	6.5%	2.3%	2.33
4 Marquis Equity Portfolio	С	0.25%	4.43%	0.04	-0.08%	1.01	0.9107	0.7860	0.8709	-0.0672	7.9%	5.9%	5.9%	1.8%	2.73
5 Quotential Canadian Growth Portfolio	С	0.20%	4.88%	0.02	-0.06%	0.95	0.9685	0.6571	0.7447	-0.1139	5.6%	2.6%	5.5%	0.9%	2.76
6 TD Advantage Aggressive Growth Portfolio	D	0.55%	2.88%	0.16	0.39%	0.48	0.9067	0.8308	0.8051	-0.5249	8.5%	8.9%	6.7%		2.23
7 CI Portfolio Series Maximum Growth Fund Class A	D	0.21%	3.97%	0.03	-0.09%	0.93	0.9077	0.8250	0.8817	-0.0514	9.0%	9.6%	6.6%	1.6%	2.45
8 Quotential Maximum Growth Portfolio Series A C\$	D	0.15%	4.25%	0.02	-0.17%	0.97	0.9100	0.7929	0.8729	-0.0395	8.9%	6.8%	5.5%	0.7%	2.69
9 BMO FundSelect Aggressive Growth Portfolio	D	0.13%	3.71%	0.01	-0.16%	0.89	0.8872	0.8412	0.9074	0.0441	7.7%	8.0%	6.0%	0.7%	2.83
10 Quotential Global Growth Portfolio Series A C\$	D	0.13%	3.98%	0.01	-0.19%	0.97	0.7927	0.8608	0.9460	0.0469	10.3%	9.4%	5.8%	0.6%	2.71
11 TD Mgd Max Equity Growth Portfolio	D	0.11%	4.33%	0.01	-0.24%	1.04	0.8766	0.8520	0.9066	0.0283	9.2%	8.1%	5.4%	0.1%	2.66
12 BMO Matchmaker Aggressive Growth Portfolio	F	0.24%	3.76%	0.04	-0.04%	0.86	0.9051	0.8076	0.8649	-0.0092	8.3%	9.7%	7.4%	2.0%	0.00
13 TD Mgd Index Max Eqty Growth Portfolio	F	0.16%	3.90%	0.02	-0.16%	0.97	0.8303	0.8943	0.9329	0.0386	8.9%	10.5%	6.5%	1.0%	1.70
14 SEI Global Growth 100 Fund Class - P	F	0.02%	4.24%	-0.01	-0.32%	1.03	0.8642	0.8630	0.9174	0.0241	9.5%	9.5%	5.5%	-0.8%	2.71
15 AGF Elements Global Portfolio	F	0.02%	4.07%	-0.02	-0.30%	0.98	0.8725	0.8431	0.9214	0.0201	7.4%	6.5%	3.8%	-0.8%	2.53
Category Average		0.26%	3.94%	0.05	-0.05%	0.91	0.8649	0.8318	0.8747	-0.0601	8.5%	8.6%	6.4%	1.2%	2.37

# Paterson & Associates—Monthly WRAP Fund Report

### Methodology & Ratings Definitions

February 2013

### Methodology:

Fund Ratings which are highlighted in Green indicate an upgraded rating from the previous month. Fund Ratings highlighted in Red indicate a downgraded rating from the previous month.

The period under review is the most recent 60 month period, or the inception date of the fund, whichever is shorter.

To determine our rankings, fund returns are analyzed both on an absolute and a relative basis. We study such factors as the average return, the average relative return, the average monthly volatility, the average relative volatility, the risk adjusted return, expected future returns, and the greatest upside and downside movements in the past 60 months. We then put these quantitative factors into our proprietary model which ranks the funds based on our criteria. We combine this quantitative ranking with qualitative factors to determine a fund's final monthly ranking.

Only funds with greater than 36 months of data are eligible to receive a rating. We do not generate a rating on Fixed Income Funds.

### **Ranking Definitions:**

Effective January 1, 2011, we switched to a letter grade rating system. A brief explanation of our ratings follows:

- F Over the most recent 60 month period, the fund did not generate a rate of return in excess of its benchmark on either a net of fees or gross of fees basis. The Fund will also have an expected return which is lower than its benchmark. A fund rated F may still have a place within a portfolio for risk reduction purposes, depending on individual circumstances.
- **D** Over the most recent 60 month period, the fund did not generate a rate of return in excess of its benchmark on a net of fees basis. It did generate excess return on a gross of fees basis.
- C A fund which is rated a C added some level of value to the benchmark. However, the consistency in returns and the consistency with which the fund beat the benchmark is lacking.
- B A fund that is rated a B has a strong track record of steady returns and has consistently added value to the benchmark.
- A A fund rated A has delivered stellar risk adjusted returns for the period under review.

# Paterson & Associates—Monthly WRAP Fund Report

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Information is from sources believed to be reliable. Every effort is made to ensure its accuracy, however, we cannot be responsible for inaccuracies or omissions in any of the data.

Information used in this analysis is historic in nature. Past performance is no guarantee of future performance.

Monthly Standard Deviation is the most recent 60 month historical standard deviation of returns.

Sharpe Ratio is a measure of risk adjusted returns. The higher the ratio, the better the manager has been at delivering more return for less risk.

Alpha represents the excess return which the manager has been able to deliver over and above the applicable benchmark.

Beta represents the volatility of the fund relative to its applicable benchmark. A beta of one means that there is a level of volatility equal that of the benchmark. A beta in excess of one indicates that the volatility is greater than the benchmark, while a beta of less than one indicates that volatility is less than the benchmark.

Correlation measures the similarity in return patterns between the fund and a benchmark. The correlation will range between -1 and +1. A correlation close to +1 indicates that the fund and the index have very similar return patters. A correlation close to -1 indicates that the returns are almost opposite, while a correlation close to zero indicates no relationship.

Historic returns are calculated using the monthly return data in our database. Slight variations in return results will be attributable to decimal rounding and number truncation. Past performance does not guarantee future performance.

This publication does not constitute an offer to sell or the solicitation of an offer to buy any securities. The information provided in this publication is not intended to constitute legal, accounting, financial, tax or investment advice. Many factors unknown to us may affect the applicability of any statement or comment found in this report to your particular circumstances. Those seeking specific investment advise should consider a qualified investment professional.

#### **About Us:**

Paterson & Associates is an independent consulting firm specializing in providing research and due diligence on a number of different investment products including mutual funds, hedge funds and other exempt market products. In addition Paterson & Associates offers fully customized portfolio optimization solutions to independent financial planners.

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