

Model Portfolio Summary Report

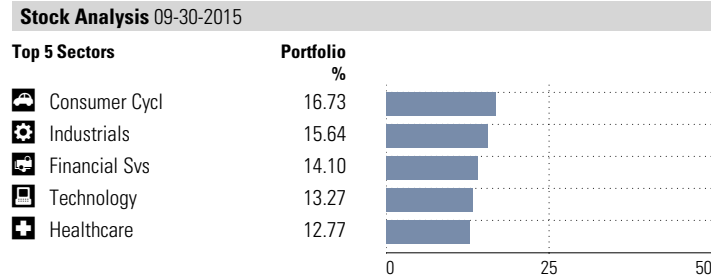
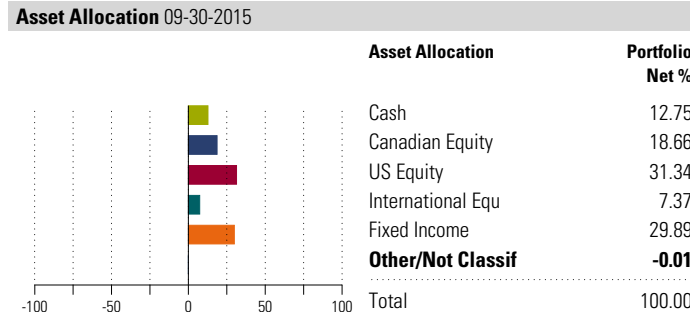
October 14, 2015

Prepared by:

Dave Paterson
D.A. Paterson & Associates
701 Rossland Road
Suite 365
Whitby, Ontario L1N 9K3
(416) 706-5087
dave@paterson-associates.ca

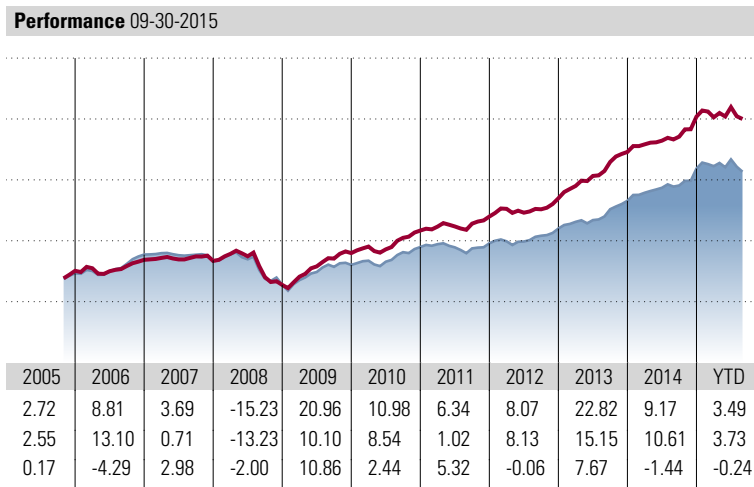
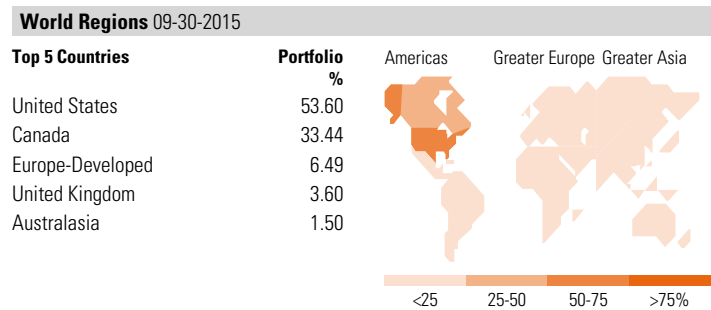
Portfolio Summary Paterson Balanced

Portfolio Value	Avg. Fund MER (%)	Est. Annual Fund Expense	Portfolio Yield (%)	Benchmark
\$10,000.03	2.19	\$223.72	1.57	Custom



Bond Analysis 09-30-2015

Credit Quality	Portfolio %	Fixed-Income Sectors	Portfolio %
AAA	17.80	Government	36.06
AA	26.77	Municipal	0.11
A	21.64	Corporate	57.33
BBB	24.12	Securitized	0.73
BB	5.97	Cash & Equivalents	5.77
B	1.46	Derivative	0.00
Below B	0.06		
NR	2.18		



Investment Activity Graph

Initial Market Value: \$4,646
Final Market Value: \$10,000

Annualized Returns

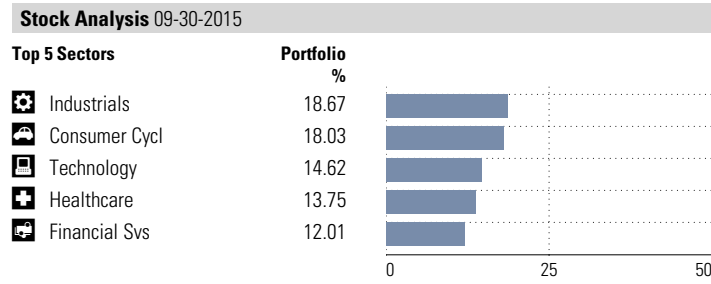
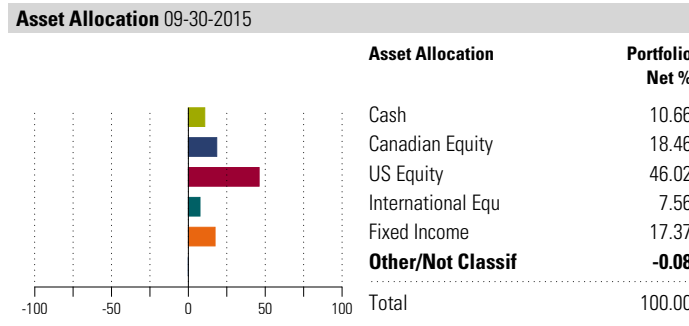
Returns	Portfolio %	Benchmark %
1 Month	-0.88	-1.96
3 Months	-0.81	-1.77
6 Months	-2.38	-2.95
1 Year	7.20	6.28
3 Years	12.38	10.48
5 Years	10.75	8.36
10 Years	7.72	5.74

Holdings 09-30-2015

Top 6 holdings out of 6	% Assets	1 Year Ret %	3 Year Ret %	5 Year Ret %	10 Year Ret %	Management Exp Ratio %	Morningstar Rating	Prospectus Risk
Dynamic Advantage Bond (CAD)	24.32	1.07	1.87	3.22	3.95	1.58	★★★	Low
Fidelity Canadian Large Cap Sr B (CAD)	24.31	4.13	16.40	14.20	9.82	2.30	★★★★★	Average
Mackenzie Ivy Fgn Eq A (CAD)	20.42	17.03	17.14	11.97	7.53	2.53	★★★★★	Below Average
TD US Blue Chip Equity - A (CAD)	11.01	23.36	25.59	19.76	8.07	2.56	★★★★★	Average
Sentry Small/Mid Cap Income (CAD)	10.06	-0.81	15.27	15.23	12.62	2.71	★★★★★	Average
RBC Global Corporate Bond Sr A (CAD)	9.87	0.86	2.21	3.67	4.49	1.74	★★★	Low

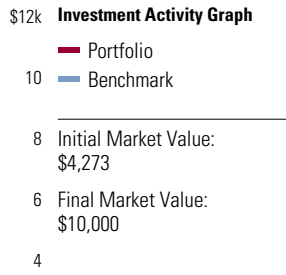
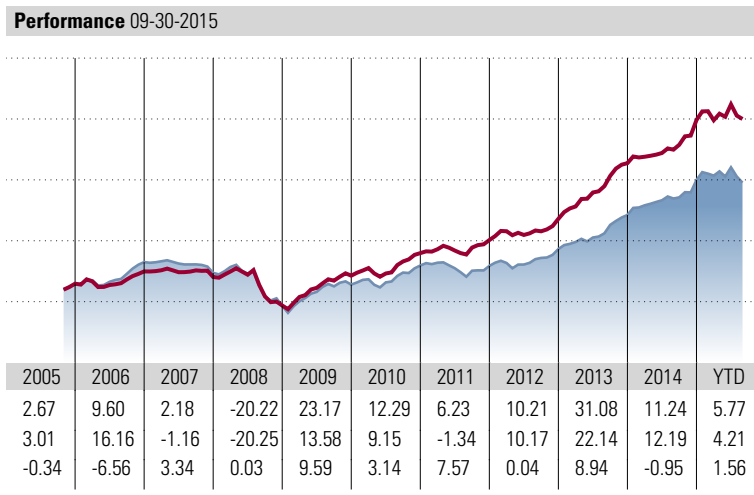
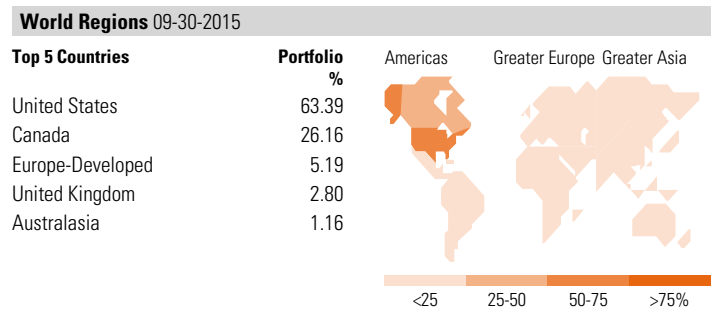
Portfolio Summary Paterson Balanced Growth

Portfolio Value	Avg. Fund MER (%)	Est. Annual Fund Expense	Portfolio Yield (%)	Benchmark
\$10,000.00	2.31	\$236.61	1.01	Custom



Bond Analysis 09-30-2015

Credit Quality	Portfolio %	Fixed-Income Sectors	Portfolio %
AAA	12.76	Government	27.41
AA	23.59	Municipal	0.11
A	24.49	Corporate	66.90
BBB	26.51	Securitized	0.67
BB	7.55	Cash & Equivalents	4.91
B	2.52	Derivative	0.00
Below B	0.11		
NR	2.47		



Annualized Returns

Returns	Portfolio %	Benchmark %
1 Month	-1.09	-2.52
3 Months	-0.72	-2.50
6 Months	-2.48	-3.61
1 Year	11.20	7.04
3 Years	16.42	13.58
5 Years	13.96	10.29
10 Years	8.64	6.14

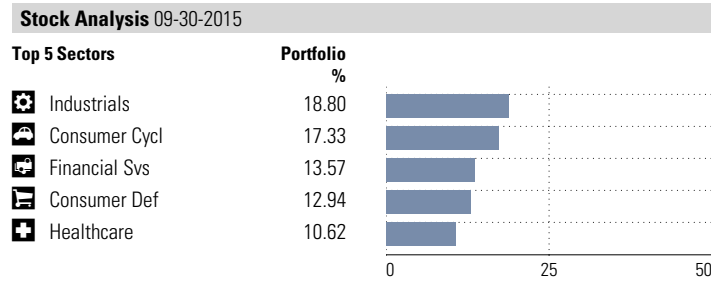
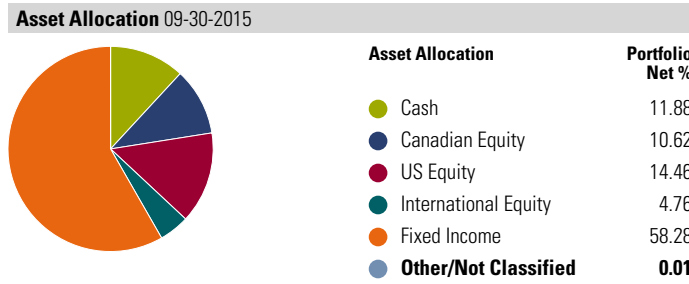
Holdings 09-30-2015

Top 7 holdings out of 7	% Assets	1 Year Ret %	3 Year Ret %	5 Year Ret %	10 Year Ret %	Management Exp Ratio %	Morningstar Rating	Prospectus Risk
Fidelity Canadian Large Cap Sr B (CAD)	23.72	4.13	16.40	14.20	9.82	2.30	★★★★★	Average
Mackenzie Ivy Fgn Eq A (CAD)	19.92	17.03	17.14	11.97	7.53	2.53	★★★★★	Below Average
TD US Blue Chip Equity - A (CAD)	16.12	23.36	25.59	19.76	8.07	2.56	★★★★★	Average
Fidelity Small Cap America Sr B (CAD)	11.30	28.17	28.37	25.47	10.56	2.34	★★★★★	Average
Sentry Small/Mid Cap Income (CAD)	9.81	-0.81	15.27	15.23	12.62	2.71	★★★★★	Average
RBC Global Corporate Bond Sr A (CAD)	9.63	0.86	2.21	3.67	4.49	1.74	★★★	Low
Dynamic Advantage Bond (CAD)	9.49	1.07	1.87	3.22	3.95	1.58	★★★	Low

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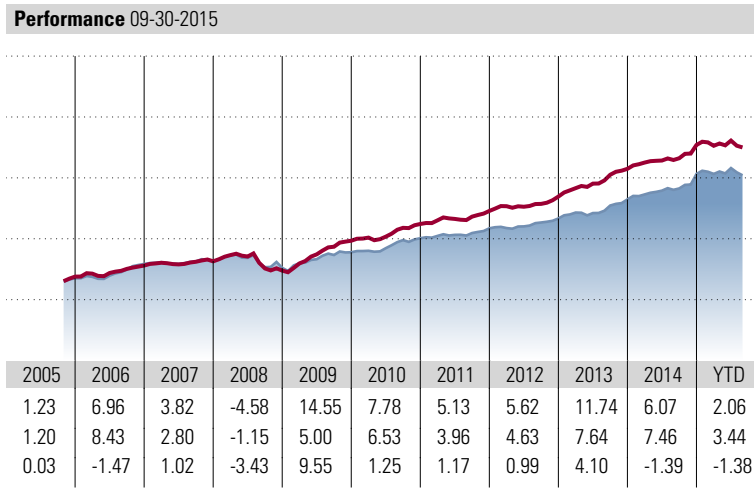
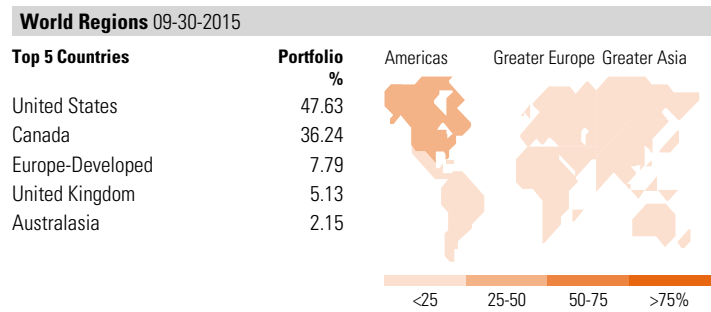
Portfolio Summary Paterson Conservative

Portfolio Value	Avg. Fund MER (%)	Est. Annual Fund Expense	Portfolio Yield (%)	Benchmark
\$10,000.00	1.49	\$151.97	1.97	Custom



Bond Analysis 09-30-2015

Credit Quality	Portfolio %	Fixed-Income Sectors	Portfolio %
AAA	24.94	Government	23.97
AA	28.96	Municipal	4.82
A	13.85	Corporate	56.00
BBB	17.03	Securitized	6.58
BB	2.44	Cash & Equivalents	8.63
B	0.81	Derivative	0.00
Below B	0.03		
NR	11.94		



Investment Activity Graph

Initial Market Value: \$5,527
Final Market Value: \$10,000

Annualized Returns

Returns	Portfolio %	Benchmark %
1 Month	-0.56	-1.08
3 Months	-0.69	-0.68
6 Months	-1.63	-1.27
1 Year	4.31	5.54
3 Years	7.10	6.53
5 Years	6.50	5.68
10 Years	5.93	4.97

Holdings 09-30-2015

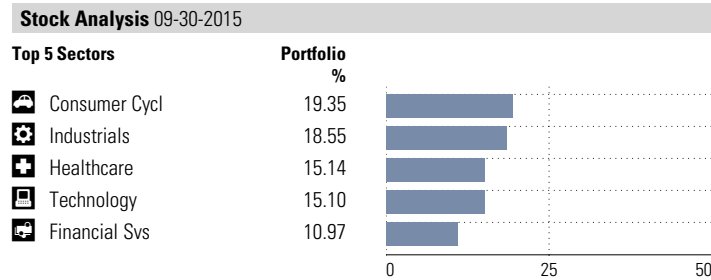
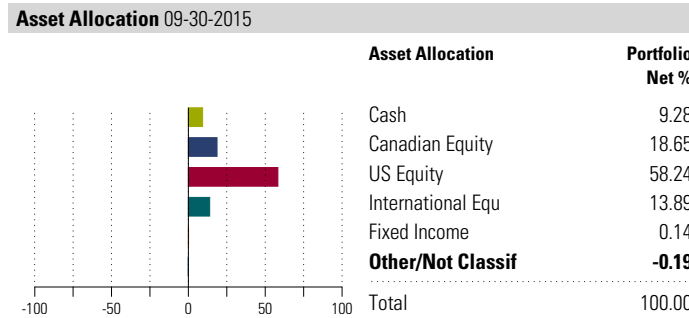
Top 6 holdings out of 6	% Assets	1 Year Ret %	3 Year Ret %	5 Year Ret %	10 Year Ret %	Management Exp Ratio %	Morningstar Rating	Prospectus Risk
PH&N Short Term Bond & Mortgage Sr D (CAD)	44.78	2.64	2.23	2.36	3.45	0.60	★★★★	Low
Mackenzie Ivy Fgn Eq A (CAD)	15.46	17.03	17.14	11.97	7.53	2.53	★★★★★	Below Average
Sentry Small/Mid Cap Income (CAD)	10.15	-0.81	15.27	15.23	12.62	2.71	★★★★★	Average
RBC Global Corporate Bond Sr A (CAD)	9.96	0.86	2.21	3.67	4.49	1.74	★★★	Low
Dynamic Advantage Bond (CAD)	9.82	1.07	1.87	3.22	3.95	1.58	★★★	Low
Fidelity Canadian Large Cap Sr B (CAD)	9.82	4.13	16.40	14.20	9.82	2.30	★★★★★	Average

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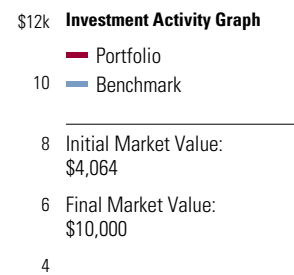
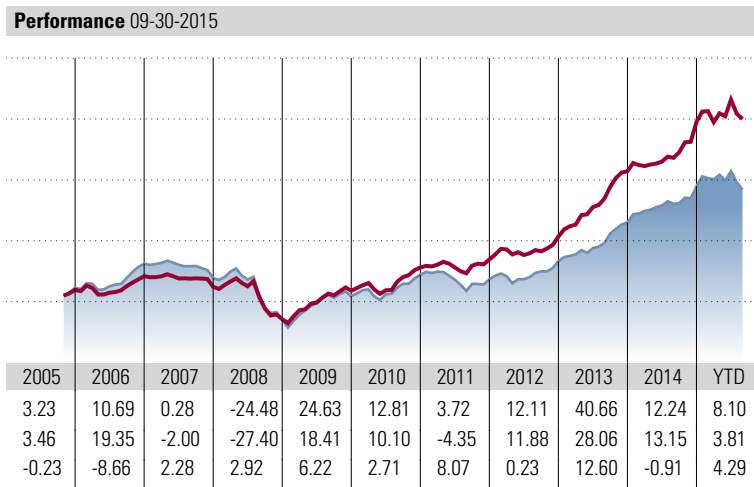
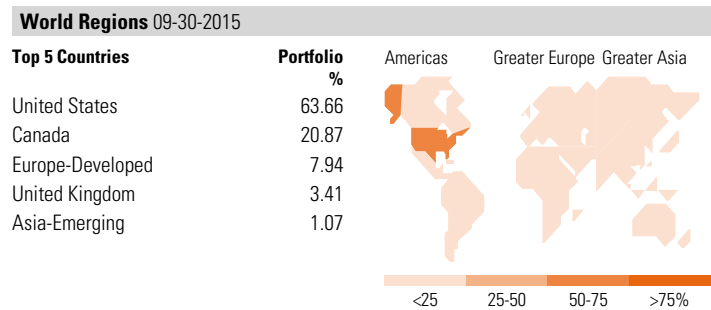
Portfolio Summary Paterson Growth

Portfolio Value	Avg. Fund MER (%)	Est. Annual Fund Expense	Portfolio Yield (%)	Benchmark
\$10,000.00	2.47	\$253.76	0.40	Custom



Bond Analysis 09-30-2015

Credit Quality	Portfolio %	Fixed-Income Sectors	Portfolio %
AAA	0.00	Government	0.00
AA	0.00	Municipal	0.00
A	0.00	Corporate	61.13
BBB	0.00	Securitized	0.00
BB	0.00	Cash & Equivalents	38.87
B	71.23	Derivative	0.00
Below B	0.00		
NR	28.77		



Annualized Returns

Returns	Portfolio %	Benchmark %
1 Month	-1.70	-3.18
3 Months	-0.88	-3.66
6 Months	-2.50	-4.71
1 Year	14.64	6.39
3 Years	20.65	15.79
5 Years	16.51	11.46
10 Years	9.22	6.31

Holdings 09-30-2015

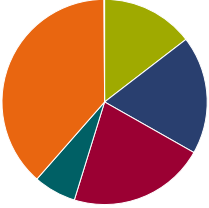
Top 6 holdings out of 6	% Assets	1 Year Ret %	3 Year Ret %	5 Year Ret %	10 Year Ret %	Management Exp Ratio %	Morningstar Rating	Prospectus Risk
TD US Blue Chip Equity - A (CAD)	26.76	23.36	25.59	19.76	8.07	2.56	★★★★★	Average
Fidelity Canadian Large Cap Sr B (CAD)	23.63	4.13	16.40	14.20	9.82	2.30	★★★★★	Average
Mackenzie Ivy Fgn Eq A (CAD)	19.85	17.03	17.14	11.97	7.53	2.53	★★★★★	Below Average
Fidelity Small Cap America Sr B (CAD)	11.26	28.17	28.37	25.47	10.56	2.34	★★★★★	Average
Sentry Small/Mid Cap Income (CAD)	9.78	-0.81	15.27	15.23	12.62	2.71	★★★★★	Average
CI Black Creek Global Leaders Class A (CAD)	8.73	12.72	20.04	11.99	6.39	2.47	★★★★	Average

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Portfolio Summary Paterson Moderate Balanced

Portfolio Value	Avg. Fund MER (%)	Est. Annual Fund Expense	Portfolio Yield (%)	Benchmark
\$10,000.03	2.08	\$213.14	1.95	Custom

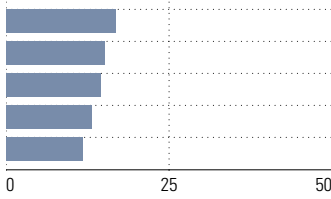
Asset Allocation 09-30-2015



Asset Allocation	Portfolio Net %
Cash	14.57
Canadian Equity	18.63
US Equity	21.57
International Equity	6.70
Fixed Income	38.44
Other/Not Classified	0.09

Stock Analysis 09-30-2015

Top 5 Sectors	Portfolio %
Industrials	16.80
Financial Svs	15.16
Consumer Cycl	14.44
Consumer Def	13.06
Technology	11.78

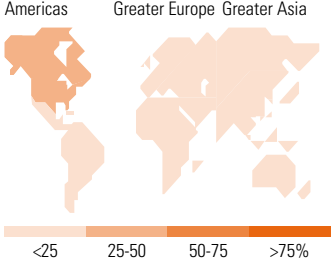


Bond Analysis 09-30-2015

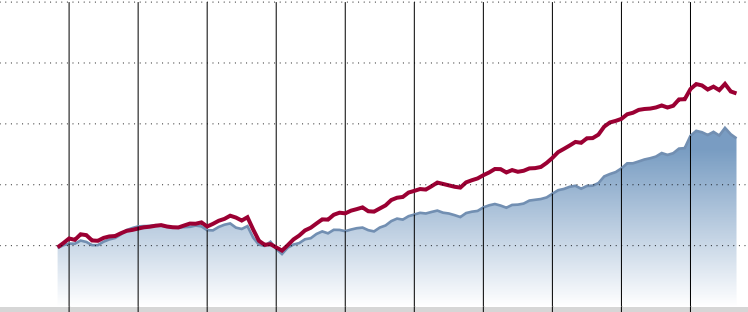
Credit Quality	Portfolio %	Fixed-Income Sectors	Portfolio %
AAA	19.33	Government	38.68
AA	27.73	Municipal	0.11
A	20.77	Corporate	54.43
BBB	23.39	Securitized	0.75
BB	5.50	Cash & Equivalents	6.03
B	1.14	Derivative	0.00
Below B	0.05		
NR	2.09		

World Regions 09-30-2015

Top 5 Countries	Portfolio %
United States	44.22
Canada	41.07
Europe-Developed	7.50
United Kingdom	4.43
Australasia	1.86



Performance 09-30-2015



Year	Portfolio %	Benchmark %	+/- Benchmark %
2005	2.53	2.27	0.26
2006	8.53	11.28	-2.75
2007	4.49	0.98	3.51
2008	-12.42	-8.98	-3.44
2009	20.46	7.60	12.86
2010	10.89	8.16	2.73
2011	6.87	2.90	3.97
2012	7.06	7.21	-0.15
2013	17.87	12.63	5.24
2014	7.82	10.61	-2.79
YTD	1.94	3.89	-1.95

Investment Activity Graph

\$13k

— Portfolio

— Benchmark

Initial Market Value: \$4,831

Final Market Value: \$10,000

Annualized Returns

Returns	Portfolio %	Benchmark %
1 Month	-0.64	-1.57
3 Months	-1.07	-1.09
6 Months	-2.56	-2.32
1 Year	4.85	6.79
3 Years	9.88	9.55
5 Years	8.99	7.97
10 Years	7.26	5.68

Holdings 09-30-2015

Top 5 holdings out of 5	% Assets	1 Year Ret %	3 Year Ret %	5 Year Ret %	10 Year Ret %	Management Exp Ratio %	Morningstar Rating	Prospectus Risk
Dynamic Advantage Bond (CAD)	34.50	1.07	1.87	3.22	3.95	1.58	★★★	Low
Fidelity Canadian Large Cap Sr B (CAD)	24.63	4.13	16.40	14.20	9.82	2.30	★★★★★	Average
Mackenzie Ivy Fgn Eq A (CAD)	20.69	17.03	17.14	11.97	7.53	2.53	★★★★★	Below Average
Sentry Small/Mid Cap Income (CAD)	10.19	-0.81	15.27	15.23	12.62	2.71	★★★★★	Average
RBC Global Corporate Bond Sr A (CAD)	10.00	0.86	2.21	3.67	4.49	1.74	★★★	Low

Total and Tax Adjusted Returns

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 09-30-2015

Standardized Returns (%)	1Yr	3Yr	5Yr	10Yr	Since Inception	Inception Date	Max Front Load %	Max Back Load %	Gross Exp Ratio %
CI Black Creek Global Leaders Class A (CAD)	12.72	20.04	11.99	6.39	5.46	02-01-2005	NA	NA	2.47
Dynamic Advantage Bond (CAD)	1.07	1.87	3.22	3.95	2.60	11-08-2000	NA	NA	1.58
Fidelity Canadian Large Cap Sr B (CAD)	4.13	16.40	14.20	9.82	9.61	02-01-1988	NA	NA	2.30
Fidelity Small Cap America Sr B (CAD)	28.17	28.37	25.47	10.56	11.10	04-05-1994	NA	NA	2.34
Mackenzie Ivy Fgn Eq A (CAD)	17.03	17.14	11.97	7.53	8.11	10-16-1992	NA	NA	2.53
PH&N Short Term Bond & Mortgage Sr D (CAD)	2.64	2.23	2.36	3.45	4.81	12-31-1993	NA	NA	0.60
RBC Global Corporate Bond Sr A (CAD)	0.86	2.21	3.67	4.49	4.35	08-23-2004	NA	NA	1.74
Sentry Small/Mid Cap Income (CAD)	-0.81	15.27	15.23	12.62	12.56	07-28-2005	NA	NA	2.71
TD US Blue Chip Equity - A (CAD)	23.36	25.59	19.75	8.07	1.90	11-01-2000	NA	NA	2.56
Citi Canadian GBI 3-5 Yr CAD (CAD)	4.63	2.67	2.93	4.00	7.20	12-31-1984			
Citi Canadian GBI CAD (CAD)	5.63	2.63	3.66	4.51	8.04	12-31-1984			
MSCI EAFE GR CAD (CAD)	10.05	17.61	10.19	4.94	9.91	12-31-1969			
S&P 500 TR CAD (CAD)	19.23	24.61	19.57	8.35	4.76	01-31-2002			
S&P/TSX Composite TR (CAD)	-8.38	5.71	4.46	4.83	8.97	01-31-1956			

Portfolio Summary Report

Disclosure Statement

General

This report summarizes the composition characteristics of a portfolio of securities. It considers broad asset allocation, regional exposures, and sector exposure to provide a variety of ways for considering the level of diversification within a portfolio, its potential riskiness, and its possible behaviour in the future.

Average Fund MER is a weighted average calculation based on reported management expense ratios of the underlying retail, F-class, segregated, and exchange traded fund investments in the portfolio. All other non-applicable security types, as well as, funds for which management expense ratio data is not available, are excluded from the weighted calculation. Estimated Annual Fund Expense is the sum of all available calculated expenses paid for individual fund investments in the portfolio.

The Portfolio X-Ray report is supplemental sales literature and must be preceded or accompanied by the fund's/policy's current prospectus or equivalent. Please read these carefully before investing. In all cases, this disclosure statement should accompany the Portfolio Summary report.

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