

Model Portfolio Summary Report

March 14, 2016

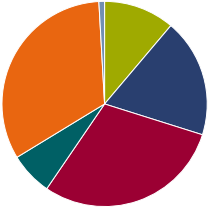
Prepared by:

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	1.84	Custom

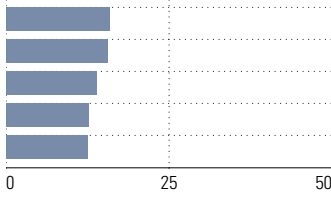
Asset Allocation 02-29-2016



Asset Allocation	Portfolio Net %
Cash	11.17
Canadian Equity	18.68
US Equity	29.68
International Equity	6.76
Fixed Income	32.81
Other/Not Classified	0.89

Stock Analysis 02-29-2016

Top 5 Sectors	Portfolio %
Consumer Cycl	15.81
Industrials	15.57
Financial Svs	13.82
Consumer Def	12.59
Healthcare	12.49

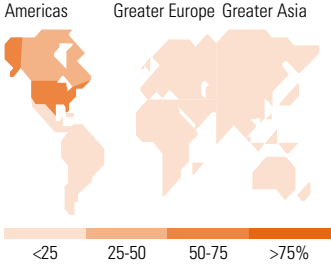


Bond Analysis 02-29-2016

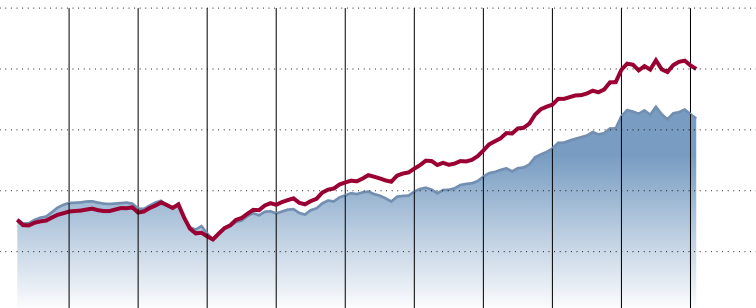
Credit Quality	Portfolio %	Fixed-Income Sectors	Portfolio %
AAA	16.96	Government	35.10
AA	28.32	Municipal	0.04
A	22.62	Corporate	60.40
BBB	23.26	Securitized	1.20
BB	5.28	Cash & Equivalents	3.27
B	1.75	Derivative	0.00
Below B	0.16		
NR	1.65		

World Regions 02-29-2016

Top 5 Countries	Portfolio %
United States	53.70
Canada	34.08
Europe-Developed	5.48
United Kingdom	2.88
Australasia	1.79



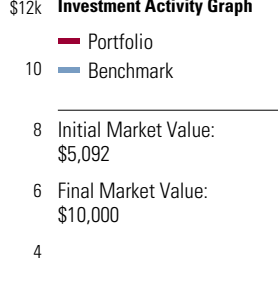
Performance 02-29-2016



Year	Portfolio %	Benchmark %
2006	6.86	11.54
2007	3.69	0.71
2008	-15.23	-13.23
2009	20.96	10.10
2010	10.98	8.54
2011	6.34	1.02
2012	8.07	8.13
2013	22.82	15.15
2014	9.17	10.61
2015	7.39	7.72
YTD	-2.66	-3.40

Investment Activity Graph

Initial Market Value: \$5,092
Final Market Value: \$10,000



Annualized Returns

Returns	Portfolio %	Benchmark %
1 Month	-1.15	-1.66
3 Months	-2.30	-2.43
6 Months	0.12	-1.65
1 Year	-1.72	-3.21
3 Years	9.95	8.36
5 Years	9.57	7.18
10 Years	7.34	5.36

History

	Total Return %	Benchmark %	+/- Benchmark %
2006	6.86	11.54	-4.68
2007	3.69	0.71	2.98
2008	-15.23	-13.23	-2.00
2009	20.96	10.10	10.86
2010	10.98	8.54	2.44
2011	6.34	1.02	5.32
2012	8.07	8.13	-0.06
2013	22.82	15.15	7.67
2014	9.17	10.61	-1.44
2015	7.39	7.72	-0.33
YTD	-2.66	-3.40	0.74

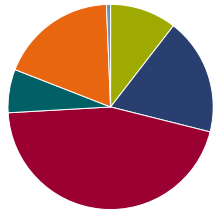
Holdings 02-29-2016

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	-2.54	1.12	2.84	3.44	1.58	★★	Low
Fidelity Canadian Large Cap Sr B (CAD)	24.31	-0.61	13.26	11.90	9.62	2.30	★★★★★	Average
Mackenzie Ivy Fgn Eq A (CAD)	20.42	2.15	14.02	12.53	7.26	2.53	★★★★★	Below Average
TD US Blue Chip Equity - A (CAD)	11.01	-0.70	21.67	17.03	7.60	2.56	★★★★★	Average
Sentry Small/Mid Cap Income (CAD)	10.06	-11.90	10.52	10.95	11.72	2.71	★★★★★	Average
RBC Global Corporate Bond Sr A (CAD)	9.87	-2.39	1.85	4.04	4.54	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	1.29	Custom

Asset Allocation 02-29-2016



Asset Allocation	Portfolio Net %
Cash	10.48
Canadian Equity	18.43
US Equity	45.18
International Equity	6.83
Fixed Income	18.43
Other/Not Classified	0.65

Stock Analysis 02-29-2016

Top 5 Sectors	Portfolio %
Industrials	18.59
Consumer Cycl	17.04
Healthcare	13.89
Technology	13.82
Financial Svs	11.63

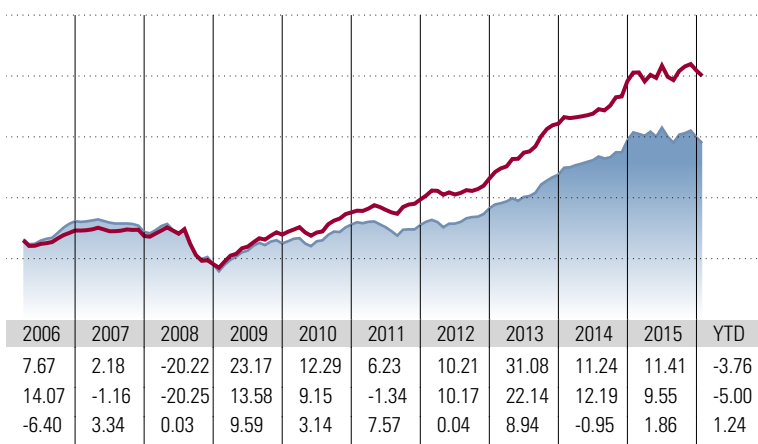
Bond Analysis 02-29-2016

Credit Quality	Portfolio %	Fixed-Income Sectors	Portfolio %
AAA	12.18	Government	26.69
AA	24.13	Municipal	0.07
A	25.57	Corporate	68.83
BBB	25.89	Securitized	1.04
BB	6.60	Cash & Equivalents	3.37
B	3.05	Derivative	0.00
Below B	0.28		
NR	2.30		

World Regions 02-29-2016

Top 5 Countries	Portfolio %
United States	64.06
Canada	26.27
Europe-Developed	4.20
United Kingdom	2.23
Australasia	1.37

Performance 02-29-2016



Investment Activity Graph

— Portfolio	— Benchmark
Initial Market Value: \$4,670	
Final Market Value: \$10,000	

Annualized Returns

Returns	Portfolio %	Benchmark %
1 Month	-1.74	-2.36
3 Months	-3.05	-4.03
6 Months	0.27	-2.64
1 Year	-1.09	-4.31
3 Years	13.46	10.48
5 Years	12.39	8.45
10 Years	8.31	5.62

Year	Portfolio %	Benchmark %	+/- Benchmark %
2006	7.67	14.07	-6.40
2007	2.18	-1.16	3.34
2008	-20.22	-20.25	0.03
2009	23.17	13.58	9.59
2010	12.29	9.15	3.14
2011	6.23	-1.34	7.57
2012	10.21	10.17	0.04
2013	31.08	22.14	8.94
2014	11.24	12.19	-0.95
2015	11.41	9.55	1.86
YTD	-3.76	-5.00	1.24

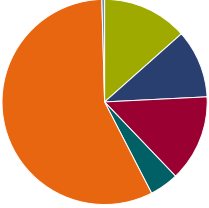
Holdings 02-29-2016

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	-0.61	13.26	11.90	9.62	2.30	★★★★★	Average
Mackenzie Ivy Fgn Eq A (CAD)	19.92	2.15	14.02	12.53	7.26	2.53	★★★★★	Below Average
TD US Blue Chip Equity - A (CAD)	16.12	-0.70	21.67	17.03	7.60	2.56	★★★★★	Average
Fidelity Small Cap America Sr B (CAD)	11.30	1.94	24.09	22.51	10.42	2.34	★★★★★	Average
Sentry Small/Mid Cap Income (CAD)	9.81	-11.90	10.52	10.95	11.72	2.71	★★★★★	Average
RBC Global Corporate Bond Sr A (CAD)	9.63	-2.39	1.85	4.04	4.54	1.74	★★★	Low
Dynamic Advantage Bond (CAD)	9.49	-2.54	1.12	2.84	3.44	1.58	★★	Low

Portfolio Summary Paterson Conservative

Portfolio Value	Avg. Fund MER (%)	Est. Annual Fund Expense	Portfolio Yield (%)	Benchmark
\$10,000.00	1.49	\$151.97	2.05	Custom

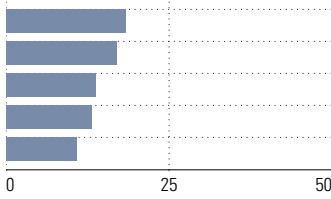
Asset Allocation 02-29-2016



Asset Allocation	Portfolio Net %
Cash	13.45
Canadian Equity	10.75
US Equity	13.65
International Equity	4.57
Fixed Income	57.14
Other/Not Classified	0.43

Stock Analysis 02-29-2016

Top 5 Sectors	Portfolio %
Industrials	18.37
Consumer Cycl	17.03
Consumer Def	13.78
Financial Svs	13.16
Healthcare	10.87

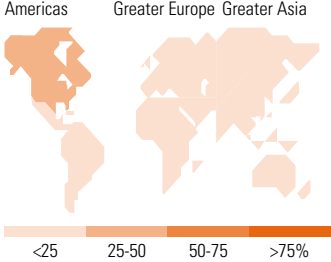


Bond Analysis 02-29-2016

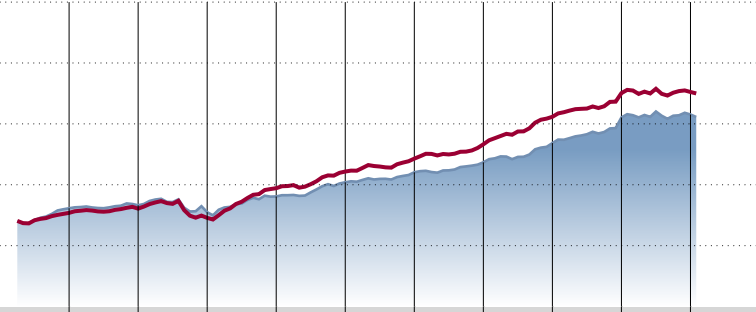
Credit Quality	Portfolio %	Fixed-Income Sectors	Portfolio %
AAA	20.12	Government	21.62
AA	31.03	Municipal	4.76
A	16.73	Corporate	54.24
BBB	18.87	Securitized	8.49
BB	2.22	Cash & Equivalents	10.89
B	1.02	Derivative	0.00
Below B	0.09		
NR	9.92		

World Regions 02-29-2016

Top 5 Countries	Portfolio %
United States	46.96
Canada	37.30
Europe-Developed	7.23
United Kingdom	4.04
Australasia	2.59



Performance 02-29-2016



Year	Portfolio %	Benchmark %
2006	5.66	7.63
2007	3.82	2.80
2008	-4.58	-1.15
2009	14.55	5.00
2010	7.78	6.53
2011	5.13	3.96
2012	5.62	4.63
2013	11.74	7.64
2014	6.07	7.46
2015	3.79	5.67
YTD	-0.98	-1.48

Investment Activity Graph

Initial Market Value: \$5,830
Final Market Value: \$10,000

Annualized Returns

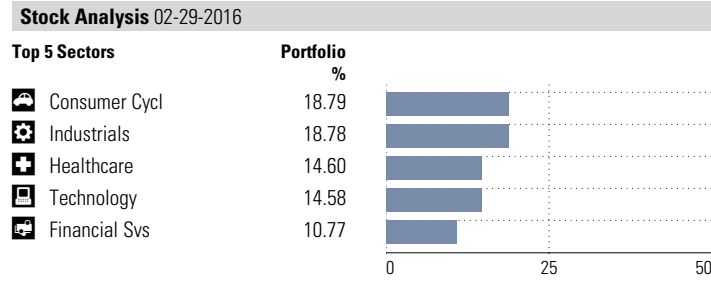
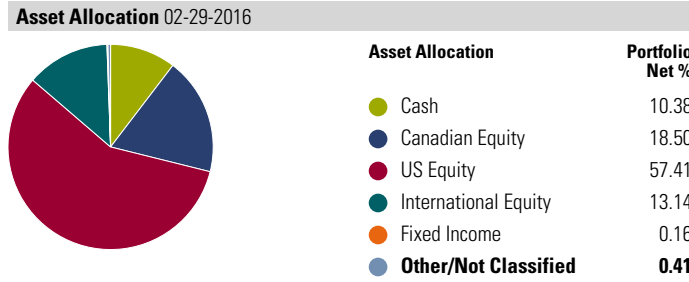
Returns	Portfolio %	Benchmark %
1 Month	-0.47	-0.89
3 Months	-0.77	-0.61
6 Months	0.13	-0.45
1 Year	-1.15	-0.99
3 Years	5.73	5.57
5 Years	6.02	5.33
10 Years	5.74	4.83

Holdings 02-29-2016

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	0.59	2.09	2.49	3.49	0.60	★★★★	Low
Mackenzie Ivy Fgn Eq A (CAD)	15.46	2.15	14.02	12.53	7.26	2.53	★★★★★	Below Average
Sentry Small/Mid Cap Income (CAD)	10.15	-11.90	10.52	10.95	11.72	2.71	★★★★★	Average
RBC Global Corporate Bond Sr A (CAD)	9.96	-2.39	1.85	4.04	4.54	1.74	★★★	Low
Dynamic Advantage Bond (CAD)	9.82	-2.54	1.12	2.84	3.44	1.58	★★	Low
Fidelity Canadian Large Cap Sr B (CAD)	9.82	-0.61	13.26	11.90	9.62	2.30	★★★★★	Average

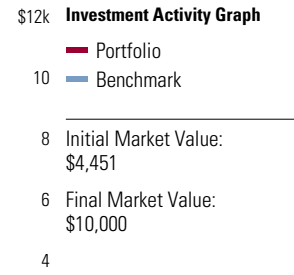
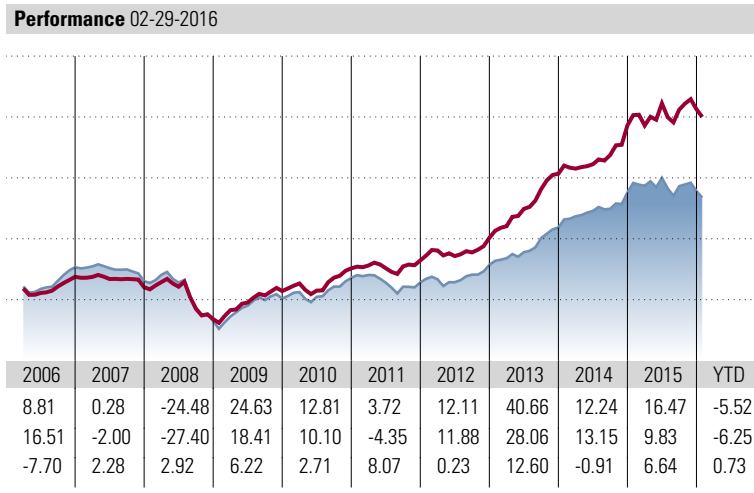
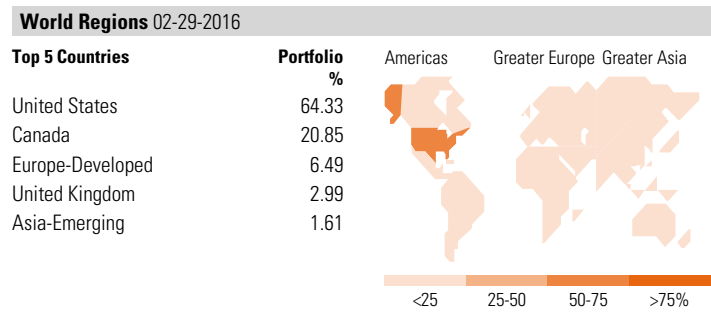
Portfolio Summary Paterson Growth

Portfolio Value	Avg. Fund MER (%)	Est. Annual Fund Expense	Portfolio Yield (%)	Benchmark
\$10,000.00	2.47	\$253.76	0.74	Custom



Bond Analysis 02-29-2016

Credit Quality	Portfolio %	Fixed-Income Sectors	Portfolio %
AAA	0.00	Government	0.00
AA	0.00	Municipal	0.00
A	0.00	Corporate	76.47
BBB	0.00	Securitized	0.00
BB	0.00	Cash & Equivalents	23.53
B	100.00	Derivative	0.00
Below B	0.00		
NR	0.00		



Annualized Returns

Returns	Portfolio %	Benchmark %
1 Month	-2.47	-2.83
3 Months	-4.19	-5.55
6 Months	0.08	-3.96
1 Year	-0.61	-6.16
3 Years	16.89	11.70
5 Years	14.48	8.87
10 Years	8.88	5.61

Holdings 02-29-2016

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	-0.70	21.67	17.03	7.60	2.56	★★★★★	Average
Fidelity Canadian Large Cap Sr B (CAD)	23.63	-0.61	13.26	11.90	9.62	2.30	★★★★★	Average
Mackenzie Ivy Fgn Eq A (CAD)	19.85	2.15	14.02	12.53	7.26	2.53	★★★★★	Below Average
Fidelity Small Cap America Sr B (CAD)	11.26	1.94	24.09	22.51	10.42	2.34	★★★★★	Average
Sentry Small/Mid Cap Income (CAD)	9.78	-11.90	10.52	10.95	11.72	2.71	★★★★★	Average
CI Black Creek Global Leaders Class A (CAD)	8.73	0.89	15.04	10.40	6.35	2.47	★★★★	Average

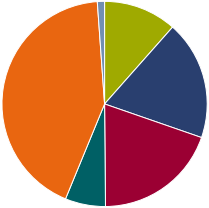
©2016 Morningstar. All Rights Reserved. The information, data, analyses and opinions contained herein (1) include the confidential and proprietary information of Morningstar, (2) may include, or be derived from, account information provided by your financial advisor which cannot be verified by Morningstar, (3) may not be copied or redistributed, (4) do not constitute investment advice offered by Morningstar, (5) are provided solely for informational purposes and therefore are not an offer to buy or sell a security, and (6) are not warranted to be correct, complete or accurate. Except as otherwise required by law, Morningstar shall not be responsible for any trading decisions, damages or other losses resulting from, or related to, this information, data, analyses or opinions or their use. This report is supplemental sales literature. If applicable it must be preceded or accompanied by a prospectus, or equivalent, and disclosure statement.



Portfolio Summary Paterson Moderate Balanced

Portfolio Value	Avg. Fund MER (%)	Est. Annual Fund Expense	Portfolio Yield (%)	Benchmark
\$10,000.03	2.08	\$213.14	2.21	Custom

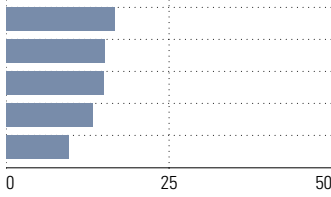
Asset Allocation 02-29-2016



Asset Allocation	Portfolio Net %
Cash	11.53
Canadian Equity	18.78
US Equity	19.55
International Equity	6.36
Fixed Income	42.65
Other/Not Classified	1.14

Stock Analysis 02-29-2016

Top 5 Sectors	Portfolio %
Industrials	16.65
Consumer Def	15.17
Financial Svs	14.97
Consumer Cycl	13.30
Technology	9.62

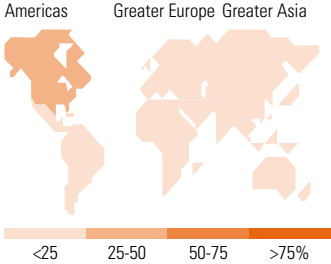


Bond Analysis 02-29-2016

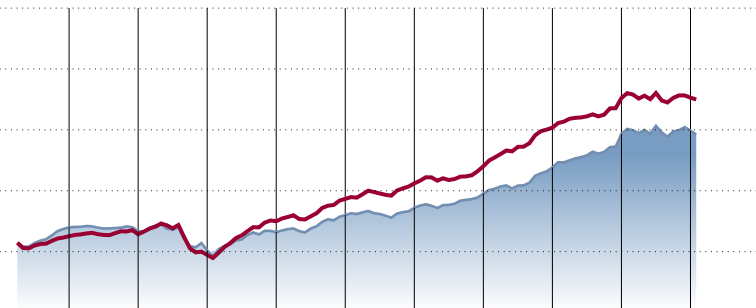
Credit Quality	Portfolio %	Fixed-Income Sectors	Portfolio %
AAA	18.39	Government	37.62
AA	29.55	Municipal	0.03
A	21.74	Corporate	57.87
BBB	22.48	Securitized	1.25
BB	4.88	Cash & Equivalents	3.24
B	1.37	Derivative	0.00
Below B	0.13		
NR	1.46		

World Regions 02-29-2016

Top 5 Countries	Portfolio %
United States	43.60
Canada	42.23
Europe-Developed	6.80
United Kingdom	3.50
Australasia	2.24



Performance 02-29-2016



Year	Portfolio %	Benchmark %	+/- Benchmark %
2006	6.31	10.16	-3.85
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
2015	4.30	7.60	-3.30
YTD	-1.29	-2.67	1.38

Investment Activity Graph

\$13k

11 Portfolio

11 Benchmark

9 Initial Market Value: \$5,322

7 Final Market Value: \$10,000

5

Annualized Returns

Returns	Portfolio %	Benchmark %
1 Month	-0.57	-1.39
3 Months	-1.30	-1.57
6 Months	0.35	-0.78
1 Year	-2.01	-2.06
3 Years	7.75	7.99
5 Years	8.04	7.16
10 Years	6.88	5.43

Holdings 02-29-2016

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	-2.54	1.12	2.84	3.44	1.58	★★	Low
Fidelity Canadian Large Cap Sr B (CAD)	24.63	-0.61	13.26	11.90	9.62	2.30	★★★★★	Average
Mackenzie Ivy Fgn Eq A (CAD)	20.69	2.15	14.02	12.53	7.26	2.53	★★★★★	Below Average
Sentry Small/Mid Cap Income (CAD)	10.19	-11.90	10.52	10.95	11.72	2.71	★★★★★	Average
RBC Global Corporate Bond Sr A (CAD)	10.00	-2.39	1.85	4.04	4.54	1.74	★★★	Low

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 02-29-2016										
Standardized Returns (%)	1Yr	3Yr	5Yr	10Yr	Since Inception	Inception Date	Max Front Load %	Max Back Load %	MER	
CI Black Creek Global Leaders Class A (CAD)	0.89	15.04	10.40	6.35	5.78	02-01-2005	NA	NA	2.47	
Dynamic Advantage Bond (CAD)	-2.54	1.12	2.84	3.44	2.48	11-08-2000	NA	NA	1.58	
Fidelity Canadian Large Cap Sr B (CAD)	-0.61	13.26	11.90	9.62	9.61	02-01-1988	NA	NA	2.30	
Fidelity Small Cap America Sr B (CAD)	1.94	24.09	22.51	10.42	11.02	04-05-1994	NA	NA	2.34	
Mackenzie Ivy Fgn Eq A (CAD)	2.15	14.02	12.53	7.26	8.09	10-16-1992	NA	NA	2.53	
PH&N Short Term Bond & Mortgage Sr D (CAD)	0.59	2.09	2.49	3.49	4.74	12-31-1993	NA	NA	0.60	
RBC Global Corporate Bond Sr A (CAD)	-2.39	1.85	4.04	4.54	4.22	08-23-2004	NA	NA	1.74	
Sentry Small/Mid Cap Income (CAD)	-11.90	10.52	10.95	11.72	11.68	07-28-2005	NA	NA	2.71	
TD US Blue Chip Equity - A (CAD)	-0.70	21.67	17.03	7.60	1.79	11-01-2000	NA	NA	2.56	
Citi Canadian GBI 3-5 Yr CAD (CAD)	1.18	2.72	3.33	4.11	7.12	12-31-1984				
Citi Canadian GBI CAD (CAD)	1.20	3.38	4.44	4.64	8.00	12-31-1984				
MSCI EAFE GR CAD (CAD)	-7.57	10.52	7.89	3.75	9.73	12-31-1969				
S&P 500 TR CAD (CAD)	1.77	21.42	17.63	8.31	4.81	01-31-2002				
S&P/TSX Composite TR (CAD)	-12.93	3.18	1.08	3.91	8.86	01-31-1956				

Portfolio Summary Disclosure

The Portfolio Summary Report summarizes the composition characteristics of an investment portfolio. It considers broad asset allocation and regional exposures, security style, 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. The weighting of the portfolio in various asset classes, including "Other" is shown in this graph and table. "Other" includes security types that are not neatly classified in the other asset classes, such as convertible bonds and preferred stocks.

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 (ETFs) 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.

Investment portfolios illustrated in this report can be scheduled or unscheduled. Reports generated from the Clients and Portfolios Module and Planning Modules are unscheduled - the user inputs only the portfolio holdings and their current allocations. 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. Reports generated from the Hypothetical Illustrator Module are scheduled - the user inputs the start date and amount for all investments into and withdrawals from each holding, as well as tax rates, loads, and other factors that would have affected portfolio performance.

Both scheduled and unscheduled portfolios are theoretical, are for illustrative purposes only and are not reflective of an investor's actual experience. Performance data given represents past performance and should not be considered indicative of future results.

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.

For mutual funds, total return is not adjusted for sales charges and reflects all ongoing fund expenses for various time periods. These returns assume reinvestment of distributions. If adjusted for sales charges and the effects of taxation, the mutual fund returns would be reduced. For ETFs, total returns are calculated based on its market price as of the end of the business day for the period noted and does not include any fee or expenses incurred in buying or selling such a security like brokerage commission.