

Monthly WRAP Fund Report

Prepared May 14, 2018

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Paterson & Associates - Monthly WRAP Fund Report

April 2019

							Correlations				Returns					
		Average Monthly Return	Monthly Standard Deviation	Sharpe Ratio	Alpha	Beta			MSCI EAFE	Cdn. Universe Bond						
Name	Rating						TSX	S&P 500			3 Month	1 Year	3 Year	5 Year	MER	
Conservative Portfolios		Typical Asset Mix: 70% - 90% Fixed Income / 10% - 30% Equity														
1	RBC Strategic Monthly Income Bond	C	0.37%	1.13%	0.26	0.05%	1.00	0.2623	0.5387	0.6908	0.7499	2.9%	4.8%	4.3%	4.4%	1.83
2	Scotia Partners Balanced Income Portfolio	C	0.34%	1.05%	0.25	0.04%	0.83	0.5749	0.7998	0.7878	0.7430	4.0%	5.8%	4.2%	4.1%	2.14
3	Scotia Select Balanced Income	C	0.35%	1.12%	0.25	0.05%	0.87	0.5710	0.8360	0.8082	0.7188	4.2%	6.4%	4.3%	4.2%	1.88
4	DynamicEdge Conservative Class Portfolio	C	0.36%	1.18%	0.25	-0.01%	0.77	0.5736	0.8576	0.8437	0.6012	4.4%	6.2%	5.3%	4.4%	1.94
5	Marquis Balanced Income Portfolio	C	0.37%	1.29%	0.23	0.04%	0.95	0.7429	0.7959	0.7851	0.5367	5.1%	6.2%	5.5%	4.4%	2.27
6	Scotia Selected Income Portfolio	C	0.30%	0.98%	0.23	0.02%	0.78	0.5059	0.7669	0.7527	0.7977	3.6%	6.1%	3.5%	3.5%	1.77
7	Meritage Moderate Portfolio	C	0.33%	1.22%	0.21	-0.01%	0.97	0.6921	0.8264	0.7937	0.6585	4.4%	5.4%	4.4%	3.9%	2.14
8	DynamicEdge Defensive Portfolio	C	0.25%	0.86%	0.21	0.02%	0.64	0.5198	0.7865	0.7956	0.7099	3.1%	5.0%	3.4%	3.0%	1.96
9	TD Mgd Income Portfolio	C	0.30%	1.15%	0.20	-0.01%	0.89	0.4779	0.8382	0.8223	0.7854	3.7%	4.8%	3.7%	3.6%	1.85
10	CIBC Managed Income Plus Portfolio	C	0.30%	1.15%	0.20	-0.01%	0.87	0.5679	0.8542	0.8700	0.6918	4.1%	4.2%	4.0%	3.6%	2.19
11	National Bank Income Managed Portfolio	C	0.21%	1.19%	0.12	-0.06%	0.78	0.8399	0.7192	0.6997	0.3488	4.7%	3.9%	4.4%	2.5%	0.00
12	National Bank Stable Income Managed Portfolio	C	0.14%	0.84%	0.09	-0.06%	0.56	0.7998	0.6330	0.6270	0.3976	3.8%	3.1%	2.9%	1.7%	0.00
13	Scotia Partners Income Portfolio	D	0.29%	0.90%	0.25	0.00%	0.61	0.5499	0.7305	0.7491	0.7723	3.4%	5.3%	3.6%	3.5%	2.04
14	RBC Select Very Conservative Portfolio	D	0.30%	1.02%	0.23	0.01%	0.83	0.5632	0.7725	0.7848	0.7848	3.6%	4.9%	3.6%	3.6%	1.69
15	Manulife Simplicity Moderate Portfolio	D	0.37%	1.41%	0.22	0.00%	1.08	0.6476	0.8459	0.8520	0.6466	5.2%	5.2%	5.0%	4.4%	2.13
16	RBC Managed Payout Solution	D	0.29%	1.03%	0.21	0.00%	0.82	0.8084	0.7191	0.6797	0.5646	3.8%	6.1%	4.3%	3.5%	1.62
17	Symmetry Conservative Income Portfolio	D	0.27%	0.97%	0.21	0.00%	0.77	0.5839	0.7872	0.7793	0.7409	2.9%	3.3%	3.6%	3.3%	1.86
18	Meritage Moderate Income Portfolio	D	0.31%	1.18%	0.21	-0.02%	0.94	0.7376	0.7765	0.7421	0.6282	4.3%	6.2%	4.5%	3.7%	2.11
19	SEI Conservative Monthly Income Class S	D	0.27%	1.02%	0.20	-0.02%	0.84	0.6190	0.7757	0.7840	0.7574	3.2%	4.3%	3.6%	3.3%	1.70
20	Scotia INNOVA Income Portfolio	D	0.25%	0.90%	0.20	0.00%	0.71	0.4632	0.7503	0.7418	0.8333	2.7%	4.7%	3.0%	3.0%	1.85
21	Fidelity Income Portfolio	D	0.34%	1.38%	0.20	-0.01%	1.01	0.4183	0.8212	0.8222	0.7815	4.4%	4.7%	4.0%	4.1%	2.37
22	SEI Income 20/80 Class S	D	0.25%	0.94%	0.20	-0.02%	0.78	0.4995	0.7208	0.7585	0.8542	2.8%	4.6%	3.1%	3.0%	1.43
23	National Bank Conservative Strategy Portfolio	D	0.27%	1.09%	0.19	-0.02%	0.83	0.6965	0.8186	0.8089	0.6140	4.9%	4.9%	4.4%	3.3%	1.75
24	CIBC Managed Income Portfolio	D	0.24%	0.90%	0.19	-0.01%	0.70	0.4514	0.7764	0.8158	0.8171	3.0%	3.9%	3.0%	2.8%	1.80
25	National Bank Conservative Diversified	D	0.27%	1.07%	0.19	-0.03%	0.85	0.5921	0.7902	0.7422	0.7482	5.2%	6.4%	3.7%	3.2%	1.91
26	BMO Select Trust Income Portfolio	D	0.29%	1.19%	0.19	-0.03%	0.92	0.4570	0.7957	0.8018	0.8064	3.6%	4.1%	3.3%	3.5%	1.87
27	Manulife Simplicity Conservative Portfolio	D	0.28%	1.13%	0.19	-0.04%	0.92	0.5155	0.7451	0.7750	0.8283	3.8%	4.7%	3.5%	3.3%	1.89
28	Meritage Conservative Portfolio	D	0.26%	1.03%	0.18	-0.04%	0.84	0.5568	0.7668	0.7650	0.7918	3.6%	4.8%	3.3%	3.1%	2.13
29	TD Advantage Balanced Income Portfolio	D	0.29%	1.24%	0.18	-0.05%	0.99	0.5329	0.8101	0.7741	0.7945	4.4%	5.3%	3.5%	3.5%	1.98
30	BMO Income ETF Portfolio Advisor Class	D	0.28%	1.19%	0.18	-0.05%	0.95	0.4805	0.7555	0.7744	0.8201	3.4%	4.6%	3.1%	3.3%	1.67
31	Desjardins Chorus II Balanced Income Fund	D	0.31%	1.35%	0.18	-0.06%	1.05	0.6016	0.8130	0.8511	0.7123	4.6%	4.3%	4.4%	3.6%	1.81
32	Desjardins Chorus II Conservative Fund	D	0.27%	1.16%	0.17	-0.06%	0.94	0.5582	0.7749	0.8195	0.7779	4.0%	4.2%	3.7%	3.2%	1.73
33	Renaissance Optimal Income Portfolio	D	0.28%	1.32%	0.16	-0.10%	1.08	0.6580	0.6843	0.7549	0.7240	4.2%	5.1%	3.8%	3.4%	1.98
34	Quadrus Moderate Folio	D	0.24%	1.19%	0.14	-0.09%	0.94	0.6528	0.8011	0.8247	0.6888	4.1%	4.0%	3.5%	2.8%	2.36
35	TD Target Return Conservative Fund	D	0.05%	1.29%	-0.02	-0.16%	0.43	0.7743	0.4787	0.4834	0.2529	3.8%	2.6%	2.3%	0.5%	1.69
36	TD Mgd Index Income Portfolio	F	0.35%	1.29%	0.21	-0.11%	0.94	0.4872	0.7843	0.7976	0.8319	4.1%	6.0%	4.1%	4.1%	1.49
37	Fidelity Global Income Portfolio	F	0.40%	1.62%	0.20	-0.15%	1.14	0.2768	0.8117	0.8265	0.7672	4.8%	4.7%	4.6%	4.7%	2.36
38	Sun Life Granite Conservative Portfolio Series A	F	0.32%	1.22%	0.20	-0.10%	0.87	0.5032	0.7986	0.8353	0.7786	3.6%	4.8%	3.9%	3.8%	0.00

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39 CI Portfolio Series Income Fund Class A	F	0.29%	1.16%	0.19	-0.10%	0.82	0.3214	0.7669	0.8148	0.7970	3.1%	3.6%	3.7%	3.5%	2.01
40 Symmetry Conservative Portfolio	F	0.29%	1.14%	0.19	-0.08%	0.76	0.6271	0.8407	0.8208	0.6577	3.2%	3.0%	3.9%	3.4%	2.17
41 Renaissance Optimal Conservative Income Portfolio	F	0.25%	1.02%	0.18	-0.04%	0.85	0.5015	0.6723	0.7184	0.8519	3.4%	4.9%	3.1%	3.0%	1.62
42 Meritage Conservative Income Portfolio	F	0.23%	0.96%	0.17	-0.05%	0.81	0.6106	0.6963	0.6852	0.7859	3.5%	5.4%	3.0%	2.7%	2.11
43 AGF Elements Yield Portfolio	F	0.29%	1.31%	0.17	-0.14%	0.88	0.3744	0.7578	0.8140	0.7303	3.0%	3.8%	3.9%	3.4%	2.03
44 TD Comfort Balanced Income Portfolio	F	0.25%	1.12%	0.17	-0.11%	0.50	0.6735	0.7940	0.7839	0.7012	4.1%	4.6%	3.4%	3.0%	1.75
45 BMO FundSelect Income Portfolio Series A	F	0.25%	1.09%	0.16	-0.13%	0.78	0.4861	0.8115	0.8206	0.7880	3.5%	4.1%	3.3%	2.9%	2.42
46 Desjardins Melodia Conservative Income Portfolio	F	0.24%	1.08%	0.16	-0.12%	0.75	0.5485	0.7196	0.7603	0.8090	3.6%	3.8%	2.9%	2.9%	1.96
47 TD Comfort Conservative Income	F	0.20%	0.92%	0.15	-0.07%	0.77	0.5843	0.7223	0.7252	0.8131	3.5%	4.3%	2.5%	2.4%	1.54
48 Counsel Conservative Portfolio	F	0.26%	1.32%	0.15	-0.18%	0.92	0.4878	0.8224	0.8773	0.7067	3.6%	2.0%	3.5%	3.1%	2.42
49 Invesco Intactive Diversified Income Portfolio	F	0.25%	1.30%	0.14	-0.15%	0.84	0.6823	0.6996	0.7399	0.7212	4.5%	3.3%	4.0%	3.0%	1.99
50 Desjardins Melodia Very Conservative Income Port	F	0.21%	0.99%	0.14	-0.13%	0.69	0.4748	0.6644	0.7139	0.8712	3.1%	3.5%	2.3%	2.5%	1.91
51 BMO SelectClass Income Portfolio Series A	F	0.23%	1.20%	0.14	-0.18%	0.86	0.4561	0.7914	0.8038	0.8042	3.3%	3.5%	2.8%	2.7%	2.33
52 Quadrus Conservative Folio	F	0.20%	1.03%	0.13	-0.10%	0.85	0.5418	0.7252	0.7685	0.8130	3.3%	3.6%	2.7%	2.4%	2.24
53 Franklin Quotential Diversified Income Portfolio T	F	0.21%	1.17%	0.12	-0.18%	0.81	0.4921	0.7743	0.8449	0.7463	3.2%	3.6%	3.2%	2.5%	1.94
54 SEI Income 100 Class S	F	0.16%	0.81%	0.11	-0.13%	0.90	0.2160	0.4492	0.5038	0.9776	2.0%	3.8%	1.5%	1.9%	1.48
55 Counsel Managed Yield Portfolio	F	0.10%	1.08%	0.02	-0.19%	0.82	0.5185	0.5659	0.6734	0.7372	2.9%	2.9%	1.8%	1.1%	2.52
Category Average		0.27%	1.13%	0.18	-0.06%	0.84	0.5529	0.7533	0.7689	0.7303	3.7%	4.5%	3.6%	3.2%	1.85

Balanced Portfolios

Typical Asset Mix: 40% - 60% Fixed Income / 40% - 60% Equity

1	Scotia Partners Balanced Growth Portfolio	A	0.45%	1.51%	0.25	0.20%	0.55	0.6825	0.8778	0.8313	0.5660	5.9%	7.3%	6.6%	5.4%	2.24
2	PH&N Balanced Fund Series D	B	0.58%	1.74%	0.30	0.22%	0.87	0.7525	0.8307	0.8377	0.5592	6.7%	8.0%	8.2%	7.1%	0.88
3	NEI Select Growth & Income RS Portfolio Series A	B	0.46%	1.60%	0.24	0.17%	0.70	0.6480	0.9094	0.8464	0.5088	7.0%	6.0%	5.9%	5.5%	2.41
4	National Bank Moderate Strategic Portfolio	C	0.40%	1.46%	0.22	0.02%	1.06	0.6781	0.8733	0.8404	0.5738	6.0%	6.2%	6.1%	4.7%	2.07
5	SEI Income 40/60 Class S	C	0.34%	1.23%	0.22	0.01%	0.95	0.6014	0.8385	0.8558	0.6917	3.6%	4.8%	4.7%	4.1%	1.63
6	Meritage Growth Income Portfolio	C	0.42%	1.58%	0.22	0.07%	0.83	0.8502	0.7977	0.7233	0.3815	5.7%	7.3%	6.3%	5.0%	2.40
7	National Bank Moderate Diversified	C	0.36%	1.37%	0.21	-0.02%	1.07	0.6615	0.8227	0.7716	0.6775	6.5%	7.8%	5.0%	4.3%	2.21
8	Meritage Balanced Income Portfolio	C	0.35%	1.36%	0.21	0.06%	0.71	0.8099	0.8054	0.7411	0.4957	4.9%	6.5%	5.1%	4.2%	2.39
9	Meritage Balanced Portfolio	C	0.35%	1.48%	0.19	0.04%	0.76	0.7782	0.8240	0.7975	0.5362	5.1%	5.3%	5.1%	4.2%	2.42
10	Meritage Growth Portfolio	C	0.39%	1.72%	0.19	0.03%	0.88	0.8076	0.8264	0.7942	0.4354	5.7%	5.6%	6.0%	4.7%	2.43
11	Mawer Balanced Fund Class A	D	0.66%	1.71%	0.34	0.06%	0.82	0.5067	0.9038	0.8602	0.6441	6.9%	8.9%	8.2%	8.0%	0.92
12	Compass Balanced Portfolio	D	0.47%	1.42%	0.28	0.03%	0.60	0.7701	0.8306	0.7732	0.4098	4.9%	4.9%	6.5%	5.6%	1.90
13	Scotia Selected Balanced Growth	D	0.46%	1.53%	0.25	-0.06%	0.71	0.6727	0.8834	0.8489	0.5449	5.7%	6.7%	6.4%	5.5%	2.00
14	BMO Matchmaker Strategic Balanced Portfolio	D	0.42%	1.45%	0.24	-0.07%	0.66	0.6664	0.8745	0.8274	0.5793	4.8%	5.8%	5.9%	5.0%	0.00
15	Manulife Strategic Balanced Yield Portfolio	D	0.60%	2.17%	0.24	0.01%	0.80	0.6654	0.8166	0.6421	0.1984	7.0%	4.3%	6.9%	7.1%	2.27
16	DynamicEdge Balanced Class Portfolio	D	0.44%	1.59%	0.23	-0.09%	0.72	0.5912	0.8667	0.8374	0.5194	5.7%	6.6%	6.5%	5.2%	2.24
17	Marquis Balanced Portfolio	D	0.41%	1.52%	0.22	-0.09%	0.68	0.6685	0.8650	0.8446	0.5086	5.8%	7.5%	6.5%	4.9%	2.37
18	Renaissance Optimal Growth & Income Portfolio	D	0.41%	1.51%	0.22	-0.07%	0.65	0.7192	0.8022	0.7750	0.5976	5.5%	7.1%	5.5%	4.8%	2.04

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19 Scotia INNOVA Balanced Income Portfolio	D	0.31%	1.11%	0.21	0.01%	0.85	0.5656	0.8528	0.8204	0.7141	3.7%	5.3%	4.0%	3.7%	1.97
20 Axiom Balanced Income Portfolio	D	0.34%	1.30%	0.21	-0.03%	1.06	0.6821	0.7954	0.8015	0.6989	4.4%	5.0%	4.8%	4.1%	2.04
21 RBC Select Choices Conservative Portfolio	D	0.33%	1.24%	0.21	-0.02%	0.98	0.6857	0.8351	0.8155	0.6523	4.7%	5.5%	4.3%	3.9%	1.95
22 Desjardins Melodia Diversified Income Portfolio	D	0.34%	1.46%	0.19	-0.12%	0.63	0.7114	0.7843	0.8066	0.5972	5.1%	4.7%	4.9%	4.1%	2.24
23 Desjardins Melodia Moderate Income Portfolio	D	0.27%	1.20%	0.17	-0.11%	0.52	0.6331	0.7517	0.7883	0.7219	4.1%	4.1%	3.6%	3.2%	2.09
24 National Bank Income and Growth Managed Portfolio	D	0.32%	1.53%	0.16	-0.02%	0.95	0.8358	0.7438	0.7085	0.2938	5.9%	5.2%	6.1%	3.7%	0.00
25 BMO Balanced Yield Plus ETF Portfolio	D	0.24%	1.29%	0.13	-0.13%	0.51	0.7819	0.7532	0.7004	0.4471	4.4%	6.3%	4.8%	2.8%	0.00
26 Invesco Intactive Balanced Income Portfolio Ser A	D	0.25%	1.43%	0.12	-0.19%	0.59	0.7275	0.7090	0.7494	0.6649	4.8%	2.9%	4.2%	2.9%	2.16
27 CIBC Managed Monthly Income Balanced Portfolio	D	0.23%	1.33%	0.12	-0.08%	0.74	0.8705	0.7090	0.6999	0.4976	4.8%	5.4%	3.8%	2.7%	2.22
28 Counsel Managed Portfolio	D	0.20%	1.60%	0.08	-0.26%	0.63	0.8284	0.7481	0.7417	0.4062	4.9%	1.4%	3.9%	2.3%	2.60
29 Counsel Managed High Yield Portfolio	D	0.18%	1.38%	0.08	-0.23%	0.56	0.5064	0.7117	0.7443	0.6635	3.5%	-0.3%	2.0%	2.1%	2.55
30 TD Target Return Balanced Fund	D	0.03%	1.76%	-0.02	-0.23%	0.36	0.7966	0.3936	0.3954	0.1256	4.9%	4.9%	3.4%	0.2%	2.23
31 Sun Life Granite Balanced Portfolio A (CAD)	F	0.52%	1.86%	0.24	-0.13%	0.88	0.6329	0.8915	0.8834	0.5891	6.8%	7.3%	7.3%	6.3%	0.00
32 TD Mgd Index Balanced Growth Portfolio	F	0.49%	1.75%	0.24	-0.13%	0.84	0.6381	0.8983	0.8872	0.6043	6.2%	7.3%	6.9%	5.8%	1.60
33 National Bank Balanced Diversified	F	0.48%	1.72%	0.24	-0.10%	0.79	0.6598	0.8753	0.8244	0.5988	7.6%	8.5%	6.7%	5.7%	2.50
34 DynamicEdge Balanced Growth Class Portfolio	F	0.54%	1.98%	0.24	-0.12%	0.89	0.5979	0.8742	0.8348	0.4728	7.2%	7.1%	8.1%	6.4%	2.35
35 BMO Balanced ETF Portfolio Class	F	0.48%	1.74%	0.24	-0.11%	0.80	0.6887	0.8681	0.8525	0.5461	5.7%	6.8%	6.9%	5.7%	1.72
36 DynamicEdge Balanced Growth Portfolio	F	0.53%	1.97%	0.23	-0.13%	0.89	0.6000	0.8793	0.8389	0.4745	7.1%	6.9%	7.9%	6.3%	2.35
37 RBC Select Choices Balanced Portfolio	F	0.45%	1.63%	0.23	-0.09%	0.73	0.7396	0.8673	0.8250	0.4787	6.0%	5.9%	6.5%	5.3%	2.16
38 TD Mgd Index Income & Moderate Growth Portfolio	F	0.42%	1.50%	0.23	-0.11%	0.71	0.5857	0.8608	0.8595	0.7120	5.1%	6.6%	5.5%	5.0%	1.54
39 DynamicEdge Balanced Portfolio	F	0.44%	1.61%	0.23	-0.10%	0.73	0.5841	0.8691	0.8399	0.5196	5.7%	6.4%	6.6%	5.3%	2.23
40 Marquis Balanced Growth Portfolio	F	0.50%	1.88%	0.23	-0.12%	0.84	0.6777	0.8771	0.8380	0.4531	6.9%	8.4%	8.1%	5.9%	2.41
41 Scotia INNOVA Balanced Income Portfolio	F	0.35%	1.25%	0.23	-0.08%	0.59	0.5895	0.8997	0.8365	0.6296	4.1%	5.4%	4.7%	4.2%	0.00
42 National Bank Balanced Strategic Portfolio	F	0.46%	1.74%	0.22	-0.14%	0.81	0.6693	0.8891	0.8567	0.5446	6.7%	6.1%	6.6%	5.4%	2.24
43 Manulife Simplicity Global Balanced Portfolio	F	0.47%	1.79%	0.22	-0.15%	0.84	0.6214	0.8887	0.8900	0.5488	6.6%	5.5%	6.6%	5.6%	2.55
44 TD Mgd Inc & Mod Growth Portfolio	F	0.39%	1.43%	0.22	-0.12%	0.69	0.5560	0.8941	0.8724	0.6710	4.7%	5.4%	5.0%	4.6%	2.05
45 TD Mgd Income & Moderate Growth Portfolio	F	0.39%	1.43%	0.22	-0.12%	0.69	0.5560	0.8941	0.8724	0.6710	4.7%	5.4%	5.0%	4.6%	2.05
46 Scotia INNOVA Balanced Growth Portfolio	F	0.40%	1.51%	0.22	-0.12%	0.72	0.6130	0.9075	0.8583	0.5949	4.8%	5.5%	5.5%	4.8%	2.09
47 CC&L Diversified Income Portfolio	F	0.38%	1.42%	0.22	-0.10%	0.65	0.6496	0.8756	0.8243	0.5978	5.4%	6.2%	4.7%	4.5%	0.00
48 Fidelity Balanced Portfolio	F	0.44%	1.71%	0.22	-0.15%	0.81	0.5618	0.8707	0.8550	0.6757	5.9%	5.7%	5.8%	5.2%	2.44
49 Manulife Simplicity Balanced Fund	F	0.44%	1.72%	0.22	-0.15%	0.80	0.6623	0.8897	0.8745	0.5350	6.4%	5.5%	6.3%	5.3%	2.54
50 BMO SelectTrust Balanced Portfolio	F	0.45%	1.76%	0.22	-0.16%	0.83	0.6151	0.8938	0.8771	0.5690	5.5%	4.1%	5.9%	5.3%	2.19
51 CIBC Managed Balanced Portfolio	F	0.39%	1.53%	0.21	-0.14%	0.73	0.6129	0.8792	0.8799	0.6327	5.3%	5.7%	5.6%	4.6%	2.25
52 TD Mgd Balanced Growth Portfolio	F	0.43%	1.77%	0.21	-0.19%	0.85	0.6159	0.9157	0.8868	0.5771	6.0%	5.4%	5.9%	5.1%	2.19
53 SEI Balanced 60/40 Class S	F	0.41%	1.67%	0.20	-0.16%	0.77	0.7086	0.8665	0.8657	0.5456	5.6%	4.4%	5.9%	4.9%	1.80
54 BMO FundSelect Balanced Portfolio Series A	F	0.42%	1.73%	0.20	-0.18%	0.81	0.6428	0.9128	0.8755	0.5227	6.0%	5.5%	6.4%	5.0%	2.59
55 TD Advantage Balanced Growth Portfolio	F	0.41%	1.68%	0.20	-0.16%	0.77	0.7055	0.8944	0.8330	0.5262	6.4%	6.2%	5.7%	4.8%	2.20
56 TD Comfort Balanced Growth Portfolio	F	0.39%	1.59%	0.20	-0.14%	0.71	0.7397	0.8549	0.8160	0.5488	5.6%	5.6%	5.5%	4.6%	2.02
57 TD Advantage Balanced Portfolio	F	0.35%	1.43%	0.20	-0.14%	0.66	0.6436	0.8728	0.8221	0.6509	5.4%	5.8%	4.6%	4.2%	2.09
58 Desjardins Melodia Balanced Growth Portfolio	F	0.41%	1.71%	0.20	-0.17%	0.78	0.6626	0.8318	0.8665	0.5965	5.8%	4.6%	6.7%	4.8%	2.31
59 BMO SelectClass Balanced Portfolio Series A	F	0.42%	1.78%	0.20	-0.20%	0.84	0.6283	0.8924	0.8745	0.5574	5.5%	4.0%	5.8%	4.9%	2.50

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60 Desjardins Melodia Diversified Growth Portfolio	F	0.36%	1.52%	0.19	-0.14%	0.69	0.6382	0.8103	0.8556	0.6554	5.1%	4.4%	5.7%	4.3%	2.22
61 Scotia Global Balanced	F	0.46%	2.08%	0.19	-0.20%	0.90	0.2944	0.8245	0.8001	0.5820	6.7%	7.4%	6.6%	5.5%	2.00
62 CI Portfolio Series Conservative Balanced Fnd CI A	F	0.34%	1.45%	0.19	-0.16%	0.68	0.5958	0.8925	0.8734	0.5884	4.3%	4.1%	5.0%	4.1%	2.46
63 TD Comfort Balanced Portfolio	F	0.33%	1.38%	0.19	-0.12%	0.61	0.7361	0.8305	0.7988	0.5890	4.9%	5.1%	4.6%	3.9%	1.91
64 Symmetry Balanced Portfolio	F	0.34%	1.46%	0.19	-0.15%	0.67	0.6684	0.8792	0.8362	0.5228	4.1%	4.0%	5.3%	4.0%	2.27
65 Desjardins Melodia Moderate Growth Portfolio	F	0.31%	1.34%	0.18	-0.14%	0.61	0.5873	0.7880	0.8374	0.7312	4.5%	4.2%	4.6%	3.7%	2.15
66 CI Portfolio Series Conservative Fund Class A	F	0.31%	1.33%	0.18	-0.15%	0.62	0.4832	0.8521	0.8641	0.7051	3.8%	4.0%	4.3%	3.6%	2.33
67 Desjardins Chorus II Growth Fund	F	0.38%	1.77%	0.18	-0.21%	0.81	0.6775	0.8410	0.8690	0.5881	6.5%	4.1%	6.2%	4.5%	2.01
68 Desjardins Chorus II Balanced Growth Fund	F	0.33%	1.50%	0.17	-0.18%	0.70	0.6416	0.8346	0.8710	0.6459	5.1%	4.3%	5.0%	3.9%	1.88
69 AGF Elements Balanced Portfolio	F	0.38%	1.86%	0.17	-0.26%	0.88	0.5871	0.9087	0.9075	0.5252	4.8%	1.9%	5.6%	4.5%	2.39
70 Symmetry Moderate Growth Portfolio	F	0.35%	1.69%	0.17	-0.21%	0.77	0.6525	0.8982	0.8514	0.4562	4.7%	2.9%	5.8%	4.1%	2.26
71 AGF Elements Conservative Portfolio	F	0.32%	1.54%	0.17	-0.22%	0.73	0.4674	0.8771	0.8935	0.6467	3.5%	1.5%	4.1%	3.8%	2.37
72 Quadrus Balanced Folio	F	0.32%	1.58%	0.16	-0.19%	0.70	0.7639	0.8396	0.8476	0.4804	5.7%	5.0%	5.7%	3.8%	2.44
73 Franklin Quotential Balanced Income Portfolio A	F	0.31%	1.48%	0.16	-0.21%	0.70	0.5824	0.8576	0.9051	0.6133	4.3%	3.4%	4.2%	3.6%	2.10
74 Counsel Balanced Portfolio	F	0.33%	1.64%	0.16	-0.24%	0.77	0.5632	0.8618	0.8993	0.6059	4.6%	1.5%	4.6%	3.9%	2.44
75 Franklin Quotential Balanced Growth Portfolio A	F	0.36%	1.81%	0.16	-0.25%	0.72	0.6416	0.8844	0.9068	0.4945	5.5%	3.4%	5.1%	4.2%	2.29
76 Axiom Diversified Monthly Income Portfolio	F	0.31%	1.54%	0.15	-0.06%	0.88	0.9300	0.6477	0.6078	0.3842	5.0%	5.7%	5.0%	3.6%	2.13
77 Invesco Intactive Balanced Growth Portfolio Ser A	F	0.26%	1.70%	0.11	-0.23%	0.67	0.8209	0.7111	0.7418	0.5067	5.6%	2.8%	5.0%	3.0%	2.29
Category Average		0.39%	1.58%	0.20	-0.11%	0.75	0.6616	0.8397	0.8209	0.5568	5.4%	5.3%	5.6%	4.6%	2.00

Growth Portfolios

Typical Asset Mix: 10% - 30% Fixed Income / 70% - 90% Equity

1 Meritage Equity Income Portfolio	B	0.45%	1.82%	0.21	0.10%	0.79	0.8623	0.7844	0.7127	0.3091	6.3%	8.0%	7.3%	5.3%	2.43
2 Sun Life Granite Growth Portfolio Series A	C	0.60%	2.13%	0.25	-0.07%	1.38	0.6326	0.9018	0.8904	0.5617	7.6%	8.0%	8.3%	7.1%	2.36
3 DynamicEdge Growth Portfolio	C	0.63%	2.34%	0.24	-0.02%	1.35	0.5899	0.8814	0.8329	0.4482	8.4%	7.5%	9.6%	7.5%	2.41
4 DynamicEdge Growth Class Portfolio	C	0.63%	2.35%	0.24	-0.03%	1.36	0.5912	0.8796	0.8332	0.4501	8.3%	7.4%	9.6%	7.5%	2.44
5 Scotia Partners Growth Portfolio	D	0.51%	1.84%	0.24	-0.10%	0.72	0.6891	0.8897	0.8363	0.4854	6.9%	7.1%	8.1%	6.1%	2.35
6 Axiom Long-Term Growth Portfolio	D	0.37%	1.94%	0.15	-0.02%	0.87	0.8843	0.7322	0.7440	0.3726	6.1%	3.9%	6.6%	4.3%	2.25
7 Dynamic Diversified Real Asset Fund	D	0.37%	2.99%	0.10	0.00%	0.84	0.5217	0.0482	0.2010	0.4396	1.5%	2.4%	1.5%	4.0%	2.42
8 Invesco Intactive Growth Portfolio Series A	D	0.27%	2.01%	0.10	-0.27%	0.64	0.8667	0.6989	0.7180	0.3538	6.4%	2.7%	5.9%	3.0%	2.36
9 Renaissance Optimal Inflation Opportunities Portfolio	D	0.18%	1.75%	0.06	-0.25%	0.59	0.3106	0.4872	0.6744	0.6840	1.7%	-0.9%	2.1%	2.0%	2.19
10 Axiom Foreign Growth Portfolio	F	0.74%	2.72%	0.25	-0.20%	1.12	0.4273	0.9143	0.9326	0.5356	8.2%	5.6%	11.0%	8.8%	2.30
11 Fidelity Global Growth Portfolio	F	0.67%	2.42%	0.25	-0.16%	0.99	0.5258	0.9204	0.8843	0.5667	8.4%	7.9%	9.6%	7.9%	2.50
12 Sun Life Granite Balanced Growth Port A (CAD)	F	0.51%	1.84%	0.24	-0.12%	0.75	0.6007	0.8887	0.8931	0.6104	6.0%	6.7%	6.7%	6.1%	0.00
13 TD Mgd Index Aggressive Growth Portfolio	F	0.58%	2.12%	0.24	-0.15%	0.86	0.6956	0.9070	0.8906	0.4844	7.5%	8.0%	8.7%	6.9%	1.63
14 Fidelity Growth Portfolio	F	0.56%	2.12%	0.23	-0.14%	0.83	0.6737	0.8911	0.8448	0.5354	7.7%	7.4%	8.1%	6.7%	2.47
15 Sun Life Granite Moderate Portfolio Series A	F	0.42%	1.54%	0.23	-0.12%	0.73	0.5864	0.8659	0.8787	0.6667	5.1%	5.8%	5.5%	5.0%	0.00
16 Marquis Growth Portfolio	F	0.57%	2.22%	0.23	-0.14%	0.85	0.6877	0.8782	0.8307	0.4215	7.8%	8.7%	9.2%	6.8%	2.40

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							TSX	S&P 500	MSCI EAFE	Cdn. Universe Bond	3 Month	1 Year	3 Year	5 Year	MER
17 Axiom Global Growth Portfolio	F	0.58%	2.23%	0.23	-0.19%	0.91	0.5973	0.8974	0.9184	0.5251	7.1%	4.8%	9.1%	6.8%	2.30
18 Fidelity Global Balanced Portfolio	F	0.52%	2.00%	0.23	-0.15%	0.80	0.4117	0.8784	0.8766	0.6857	6.5%	5.8%	6.9%	6.2%	2.45
19 CIBC Managed Balanced Growth Portfolio	F	0.50%	1.91%	0.23	-0.15%	0.77	0.5959	0.8865	0.8837	0.6191	6.2%	6.1%	7.3%	5.9%	2.46
20 BMO SelectClass Growth Portfolio Series A	F	0.57%	2.24%	0.22	-0.19%	0.90	0.6225	0.9069	0.8785	0.5010	6.8%	4.2%	7.4%	6.7%	2.61
21 BMO FundSelect Growth Portfolio Series A	F	0.54%	2.19%	0.22	-0.19%	0.87	0.6749	0.9156	0.8641	0.4416	7.6%	6.2%	8.5%	6.4%	2.69
22 Manulife Simplicity Growth Portfolio	F	0.53%	2.11%	0.22	-0.18%	0.84	0.6884	0.8952	0.8710	0.4552	7.7%	6.2%	7.7%	6.2%	2.63
23 BMO Matchmaker Strategic Growth Portfolio	F	0.47%	1.89%	0.21	-0.14%	0.73	0.7096	0.8732	0.8319	0.4640	6.1%	5.0%	7.3%	5.6%	0.00
24 TD Mgd Aggressive Growth Portfolio	F	0.50%	2.07%	0.21	-0.21%	0.84	0.6477	0.9240	0.8910	0.4978	6.9%	5.7%	7.1%	5.9%	2.28
25 SEI Growth 80/20 Class S	F	0.49%	2.04%	0.21	-0.18%	0.79	0.7352	0.8774	0.8627	0.4281	6.7%	4.3%	7.4%	5.8%	1.87
26 Desjardins Melodia Maximum Growth Portfolio	F	0.52%	2.22%	0.20	-0.21%	0.86	0.6997	0.8545	0.8719	0.4889	7.5%	5.0%	8.9%	6.1%	2.52
27 Desjardins Melodia Aggressive Growth Portfolio	F	0.47%	2.01%	0.20	-0.18%	0.78	0.6906	0.8469	0.8712	0.5240	6.8%	4.8%	8.0%	5.6%	2.47
28 TD Advantage Growth Portfolio	F	0.46%	1.97%	0.20	-0.18%	0.76	0.7442	0.8933	0.8244	0.4242	7.3%	6.6%	6.8%	5.5%	2.26
29 CI Portfolio Series Balanced Fund Class A	F	0.38%	1.62%	0.19	-0.17%	0.65	0.6336	0.9081	0.8708	0.5127	4.8%	4.0%	5.7%	4.5%	2.43
30 CI Portfolio Series Growth Fund Class A	F	0.44%	2.00%	0.19	-0.20%	0.76	0.7265	0.8818	0.8406	0.3552	6.2%	4.5%	7.1%	5.2%	2.44
31 CI Portfolio Series Balanced Growth Fund Class A	F	0.41%	1.83%	0.18	-0.20%	0.72	0.6861	0.8991	0.8639	0.4317	5.6%	3.7%	6.4%	4.8%	2.44
32 AGF Elements Growth Portfolio	F	0.51%	2.42%	0.18	-0.33%	0.99	0.5401	0.9355	0.9084	0.4507	6.0%	1.9%	7.4%	5.9%	2.40
33 Desjardins Chorus II High Growth Fund	F	0.42%	2.08%	0.17	-0.26%	0.81	0.6952	0.8556	0.8779	0.5215	7.5%	4.0%	7.3%	4.9%	2.22
34 Franklin Quotential Growth Portfolio A	F	0.42%	2.19%	0.16	-0.32%	0.87	0.6554	0.8967	0.9007	0.4220	7.0%	3.6%	6.2%	4.9%	2.39
35 Symmetry Growth Portfolio	F	0.40%	2.07%	0.16	-0.28%	0.80	0.6826	0.8947	0.8477	0.3828	5.6%	2.4%	6.8%	4.6%	2.46
36 Counsel Growth Portfolio	F	0.38%	1.98%	0.16	-0.22%	1.24	0.6091	0.8755	0.8961	0.5250	5.5%	0.7%	5.4%	4.4%	2.68
37 Quadrus Advanced Folio	F	0.36%	2.00%	0.14	-0.26%	0.74	0.8111	0.8230	0.8241	0.3684	6.5%	3.9%	6.7%	4.1%	2.48
38 Axiom Canadian Growth Portfolio	F	0.23%	2.05%	0.08	-0.20%	0.98	0.9724	0.5200	0.5022	0.1855	5.5%	4.0%	5.0%	2.6%	2.25

Category Average

0.48% 2.09% 0.20 -0.16% 0.87 0.6573 0.8344 0.8257 0.4773 6.5% 5.1% 7.2% 5.6% 2.19

Aggressive Growth Portfolios

Typical Asset Mix: 0% - 20% Fixed Income / 80% - 100% Equity

1 Quadrus Aggressive Folio	C	0.41%	2.43%	0.14	0.04%	0.76	0.8270	0.8121	0.8035	0.2915	7.9%	4.3%	8.2%	4.7%	2.48
2 TD U.S. Equity Portfolio	D	1.23%	3.50%	0.33	-0.18%	1.07	0.4215	0.9866	0.7944	0.4279	11.7%	16.1%	16.7%	15.0%	2.16
3 DynamicEdge Equity Class Portfolio	D	0.77%	2.80%	0.25	-0.11%	0.86	0.5864	0.8837	0.8302	0.4237	10.1%	8.7%	11.7%	9.2%	2.42
4 DynamicEdge Equity Portfolio	D	0.76%	2.80%	0.25	-0.12%	0.86	0.5843	0.8857	0.8311	0.4276	10.1%	8.4%	11.5%	9.0%	2.43
5 Invesco Intactive Maximum Growth Portfolio Ser A	D	0.33%	2.41%	0.11	-0.29%	0.61	0.8778	0.6956	0.6906	0.2171	7.5%	3.6%	7.2%	3.6%	2.44
6 BMO Equity Growth ETF Portfolio Fund	F	0.70%	2.54%	0.25	-0.12%	0.80	0.7078	0.8878	0.8621	0.3683	8.4%	7.5%	10.5%	8.3%	1.77
7 TD Mgd Index Max Eqty Growth Portfolio	F	0.68%	2.53%	0.24	-0.15%	0.81	0.7157	0.9061	0.8853	0.4006	8.9%	8.8%	10.6%	8.0%	1.69
8 Axiom All Equity Portfolio	F	0.69%	2.68%	0.23	-0.19%	0.86	0.6287	0.8959	0.9065	0.4486	8.5%	5.0%	11.3%	8.2%	2.43
9 CIBC Managed Aggressive Growth Portfolio	F	0.63%	2.43%	0.23	-0.17%	0.78	0.5968	0.9123	0.8967	0.5394	8.0%	6.8%	9.4%	7.5%	2.48
10 BMO FundSelect Equity Growth Portfolio Series A	F	0.67%	2.65%	0.23	-0.19%	0.84	0.6702	0.9155	0.8629	0.3994	8.8%	6.9%	10.4%	7.9%	2.85
11 Scotia Partners Maximum Growth Portfolio	F	0.55%	2.12%	0.23	-0.15%	0.83	0.7017	0.8948	0.8310	0.4366	7.9%	7.2%	9.0%	6.5%	2.46
12 Marquis Equity Portfolio	F	0.67%	2.64%	0.23	-0.16%	0.81	0.6871	0.8803	0.8258	0.3866	8.8%	9.5%	10.7%	7.8%	2.49
13 BMO SelectClass Equity Growth Portfolio Series A	F	0.65%	2.59%	0.22	-0.20%	0.83	0.6100	0.9120	0.8868	0.4643	7.9%	3.6%	8.6%	7.6%	2.71

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							TSX	S&P 500	MSCI EAFE	Cdn. Universe Bond	3 Month	1 Year	3 Year	5 Year	MER
14 TD Mgd Max Equity Growth Portfolio	F	0.56%	2.39%	0.20	-0.23%	0.77	0.6642	0.9235	0.8895	0.4366	7.7%	5.8%	8.0%	6.5%	2.43
15 SEI Growth 100 Class S	F	0.56%	2.42%	0.20	-0.21%	0.75	0.7431	0.8758	0.8543	0.3546	7.8%	4.2%	8.6%	6.6%	1.89
16 TD Advantage Aggressive Growth Portfolio	F	0.53%	2.28%	0.20	-0.18%	0.70	0.7648	0.8838	0.8115	0.3446	8.4%	7.1%	8.0%	6.2%	2.26
17 AGF Elements Global Portfolio	F	0.62%	2.83%	0.19	-0.33%	0.93	0.5197	0.9443	0.9014	0.4215	7.4%	2.3%	8.8%	7.1%	2.55
18 CI Portfolio Series Maximum Growth Fund Class A	F	0.51%	2.33%	0.19	-0.21%	0.71	0.7350	0.8754	0.8224	0.2941	7.3%	4.8%	8.3%	6.0%	2.43
19 Desjardins Chorus II Maximum Growth Fund	F	0.47%	2.29%	0.17	-0.29%	0.90	0.7009	0.8613	0.8782	0.4899	8.4%	4.2%	8.0%	5.4%	2.27
20 Franklin Quotential Global Growth Portfolio A	F	0.54%	2.73%	0.17	-0.36%	0.88	0.6033	0.9073	0.9135	0.3937	9.6%	4.8%	8.2%	6.2%	2.55
21 Counsel All Equity Portfolio	F	0.44%	2.33%	0.16	-0.30%	0.73	0.6315	0.8774	0.8881	0.4657	6.4%	0.0%	6.3%	5.1%	2.72
22 Symmetry Equity Portfolio	F	0.47%	2.58%	0.15	-0.35%	0.80	0.6576	0.8911	0.8339	0.3134	6.9%	3.4%	8.1%	5.3%	2.49
Category Average		0.61%	2.56%	0.21	-0.20%	0.81	0.6652	0.8867	0.8500	0.3975	8.4%	6.0%	9.5%	7.2%	2.38

Paterson & Associates—Monthly WRAP Fund Report

Methodology & Ratings Definitions

April 2019

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. Only funds with greater than 36 months of data are eligible to receive a rating.

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 scored on six key risk reward metrics. The scores are totaled and a rating assigned based on the results.

Fund Score	Rating
More than 80%	A
65% to 80%	B
55% to 65%	C
40% to 55%	D
Below 40%	F

The metrics are:

Alpha – This is the excess return that a manager has been able to generate. The higher the Alpha, the higher the score.

Sharpe Ratio – This is a measure of risk adjusted performance. It measures how much return an investment has delivered for each unit of risk assumed. The higher the Sharpe Ratio, the more return the investment has delivered for each unit of risk.

Standard Deviation – this is a measure of volatility or risk. It measures the fluctuation that an investment has exhibited. The higher the standard deviation, the more fluctuation the fund has shown, so the lower the score it receives in the ratings model

Information Ratio – is a measure of how consistently a manager has outperformed its benchmark. It is basically the Sharpe Ratio of the monthly excess returns. Like with the Sharpe Ratio, the higher the better.

Batting Average – this is another measure of how consistently the fund has outperformed. While the information ratio will factor in the level of outperformance, batting average is a measure of how frequently. It's like the win/loss percentage in baseball. A batting average of 500 means it has outperformed as often as it has underperformed. The model favours funds that win more than they lose. The higher the batting average, the better the score.

R-Squared – This is a statistical measure that shows how much of the return of an investment are the result of the benchmark. The higher the R-Square, the more the fund behaves like the benchmark. And as we know, if you want to beat the benchmark, you can't be the benchmark. The model favours those funds that have a lower R-Squared.

Paterson & Associates—Monthly WRAP Fund Report

Disclaimer

April 2019

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 patterns. 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.

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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.

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