Learning From History

Richardson Wealth
DALEY WEALTH MANAGEMENT

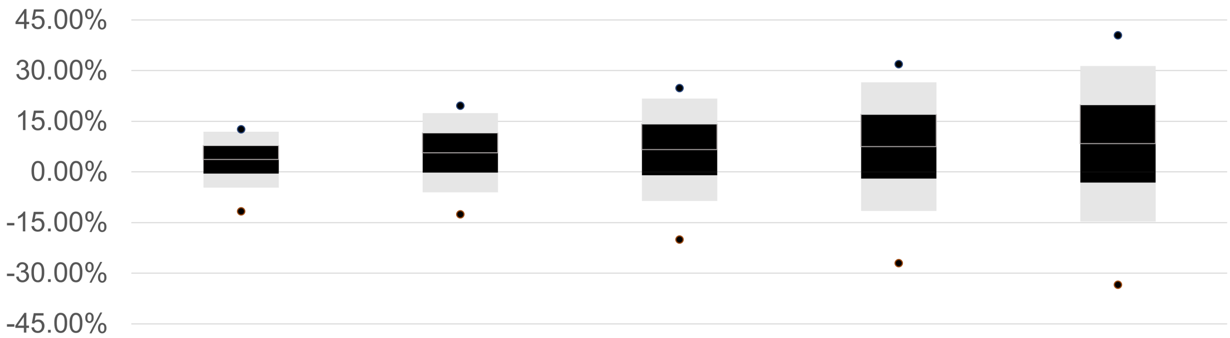
Blended Index Asset Allocations as of June 30th, 2024

Historical Returns

	100% Fixed Income	60% Fixed Income/40% Equity	40% Fixed Income/60% Equity	20% Fixed Income/80% Equity	100% Equity
1 Year	3.63%	9.72%	12.86%	16.06%	19.30%
3 Years	-1.82%	1.94%	3.82%	5.68%	7.58%
5 Years	-0.06%	4.26%	6.41%	8.53%	10.66%
10 Years	1.87%	5.24%	6.90%	8.54%	10.16%
20 Years	3.63%	5.66%	6.60%	7.51%	8.36%

Fixed Income – 80% FTSE Canada Universe Bond Index, 20% Bloomberg Global Aggregate Bond Index (hedged to CAD)
Equity – 20% S&P/TSX Composite Index, 40% Russell 3000 Index, 31.67% MSCI EAFE IMI Index (net div.), 8.33% MSCI Emerging Markets IMI Index (net div.)

Risks



	100% Fixed Income	60% Fixed Income/40% Equity	40% Fixed Income/60% Equity	20% Fixed Income/80% Equity	100% Equity
Annualized Volatility[1]	4.15%	5.86%	7.58%	9.50%	11.53%
Highest 1-Year Return[2]	12.60%	19.64%	24.81%	31.89%	40.47%
Lowest 1-Year Return[3]	-11.64%	-12.61%	-20.03%	-26.99%	-33.41%
Average number of years with negative return	1 in 6 years	1 in 6 years	1 in 4 years	1 in 4 years	1 in 3 years
Longest time to recover	4.00 years[4]	3.00 years	4.25 years	5.25 years	6.08 years

- **Time period for data: 02/01/1999 - 06/30/2024. Data Source: Dimensional Returns Web Canada**
- **[1]20-year Standard deviation | [2]Highest 1-year Return time period in order: (11/00 - 10/01), (4/03 - 3/04), (4/03 - 3/04), (4/20 - 3/21), (4/20 - 3/21) | [3]Lowest 1-year Return time period in order: (1/22 - 12/22), (3/08 - 2/09), (3/08 - 2/09), (3/08 - 2/09), (3/08 - 2/09) | [4]Ongoing (07/20-present) - 100% Fixed Income portfolio has not recovered to former peak level as of 06/24. | The stacked column chart shows the mean, mean +/- 1 standard deviation and mean +/- 2 standard deviation of each portfolio (20-year mean and 20-year standard deviation). The dots represent the highest and the lowest returns for each portfolio.**