

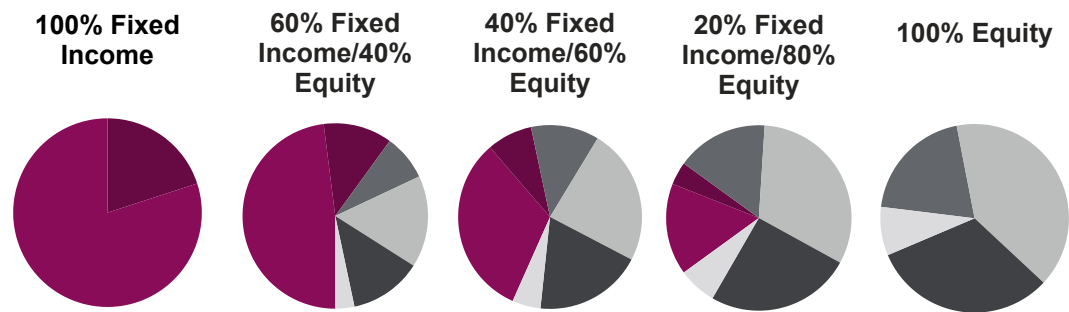
Learning From History

RICHARDSON

Wealth

DALEY WEALTH
MANAGEMENT

Blended Index Asset Allocations as of December 31st, 2024

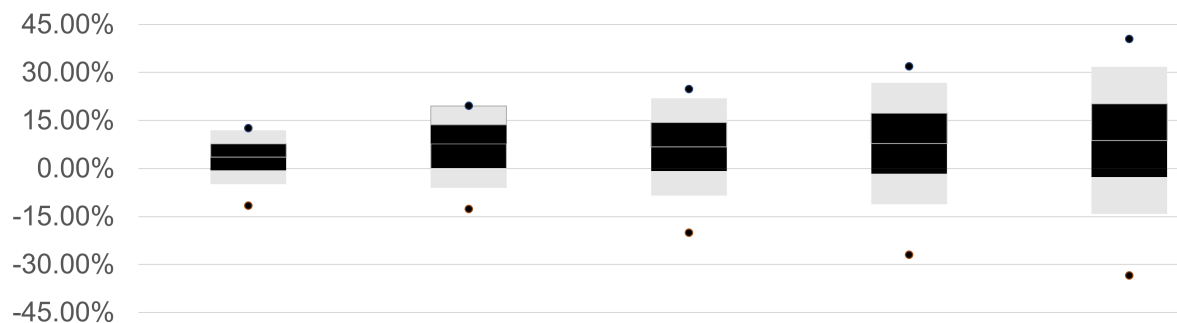


Historical Returns

	100% Fixed Income	60% Fixed Income/40% Equity	40% Fixed Income/60% Equity	20% Fixed Income/80% Equity	100% Equity
1 Year	3.87%	11.26%	15.12%	19.11%	23.18%
3 Years	-0.72%	3.09%	5.01%	6.92%	8.85%
5 Years	0.64%	4.91%	7.04%	9.15%	11.25%
10 Years	1.91%	5.48%	7.25%	8.99%	10.72%
20 Years	3.56%	5.77%	6.81%	7.82%	8.77%

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



Annualized Volatility ¹	4.19%	5.89%	7.59%	9.49%	11.49%
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 8 years	1 in 6 years	2 in 7 years	1 in 3 years	1 in 3 years
Longest time to recover	4.50 years ⁴	3.00 years	4.25 years	5.25 years	6.08 years

• Time period for data: 02/01/1999 - 12/31/2024. Data Source: Dimensional Returns Web Canada
 • ¹20-year Standard deviation | ²Highest 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) | ³Lowest 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) | ⁴Ongoing (07/20-present) - 100% Fixed Income portfolio has not recovered to former peak level as of 09/24. | 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.

Performance returns are as of 12/31/24. Please note that past performance is not necessarily an indicator of future performance. Indices are not available for direct investment. The indicated rates of return are gross of fees and/or commissions. Individual results of client portfolios may differ from that of the representative portfolio as fees may differ, and performance of specific accounts is based on specific account investiture. The noted representative portfolio may not be appropriate for all investors.

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