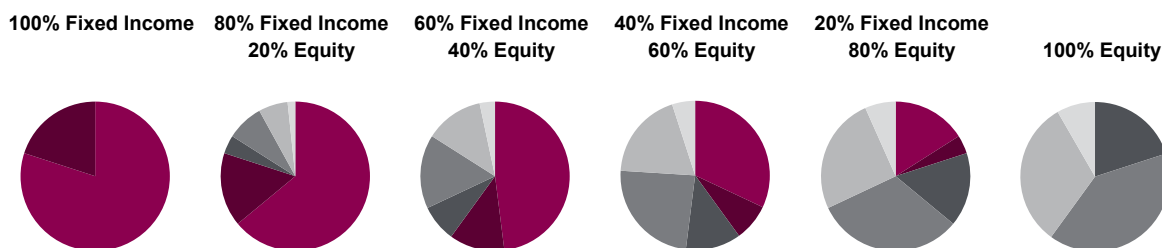


# Learning From History

Blended Index Asset Allocations - June 2026

**RICHARDSON**  
**Wealth**

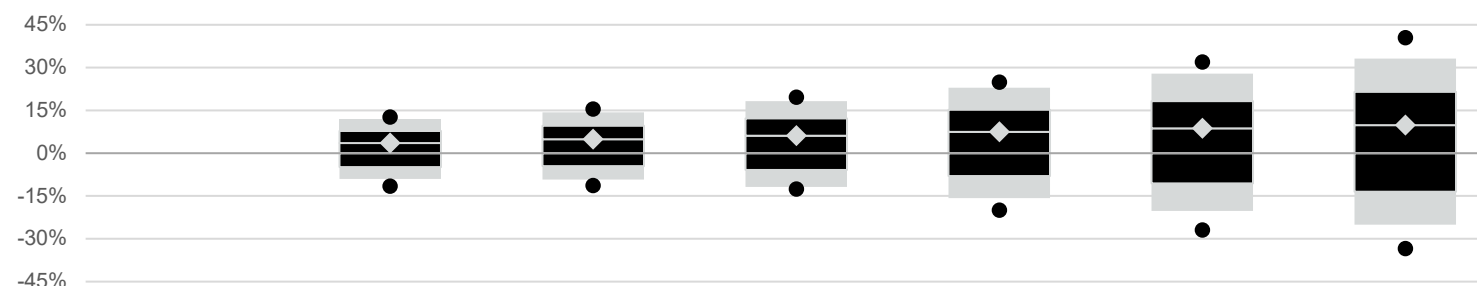
DALEY WEALTH  
MANAGEMENT



## Historical Returns

|          | 100% Fixed Income | 80% Fixed Income<br>20% Equity | 60% Fixed Income<br>40% Equity | 40% Fixed Income<br>60% Equity | 20% Fixed Income<br>80% Equity | 100% Equity |
|----------|-------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|-------------|
| 1 Year   | 3.05%             | 7.98%                          | 13.09%                         | 18.40%                         | 23.97%                         | 29.61%      |
| 3 Years  | 4.16%             | 7.62%                          | 11.16%                         | 14.78%                         | 18.49%                         | 22.25%      |
| 5 Years  | 0.63%             | 3.20%                          | 5.80%                          | 8.43%                          | 11.09%                         | 13.78%      |
| 10 Years | 1.62%             | 3.97%                          | 6.32%                          | 8.68%                          | 11.05%                         | 13.42%      |
| 20 Years | 3.57%             | 4.89%                          | 6.18%                          | 7.44%                          | 8.66%                          | 9.82%       |

## Risks



The above shows the 20-year mean (diamonds), mean  $\pm 1$  standard deviation (black), and mean  $\pm 2$  standard deviations (grey) for each portfolio. Dots represent the highest and lowest 1-year returns.

|                                    |                         |              |              |              |              |              |
|------------------------------------|-------------------------|--------------|--------------|--------------|--------------|--------------|
| Annualized Volatility <sup>1</sup> | 4.21%                   | 4.71%        | 6.02%        | 7.73%        | 9.64%        | 11.64%       |
| Highest 1-Year Return <sup>2</sup> | 12.60%                  | 15.45%       | 19.64%       | 24.81%       | 31.89%       | 40.47%       |
| Lowest 1-Year Return <sup>3</sup>  | -11.64%                 | -11.36%      | -12.61%      | -20.03%      | -26.99%      | -33.41%      |
| Negative Years                     | 1 in 13 years           | 1 in 9 years | 1 in 4 years | 1 in 4 years | 1 in 4 years | 1 in 4 years |
| Longest time to recover            | 6.00 years <sup>4</sup> | 2.33 years   | 3.00 years   | 4.25 years   | 5.25 years   | 6.08 years   |

### Notes:

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.)

<sup>1</sup> 20-year standard deviation. <sup>2</sup> Highest 1-year return - 12 month period. <sup>3</sup> Lowest 1-year return - 12 month period.

<sup>4</sup> Ongoing (07/20-present) – 100% Fixed Income portfolio has not recovered to former peak level as of 06/26.

Historical returns are as of 06/30/2026. Time period for data: 02/01/1999 - 06/30/2026. Data Source: Dimensional Returns Web Canada.

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 portfolios may not be appropriate for all investors.

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