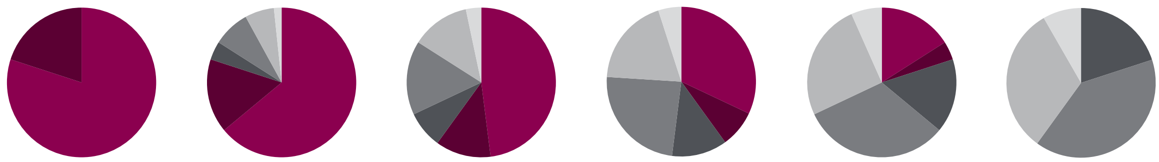
Learning From History

Blended Index Asset Allocations - June 2026

RICHARDSON Wealth

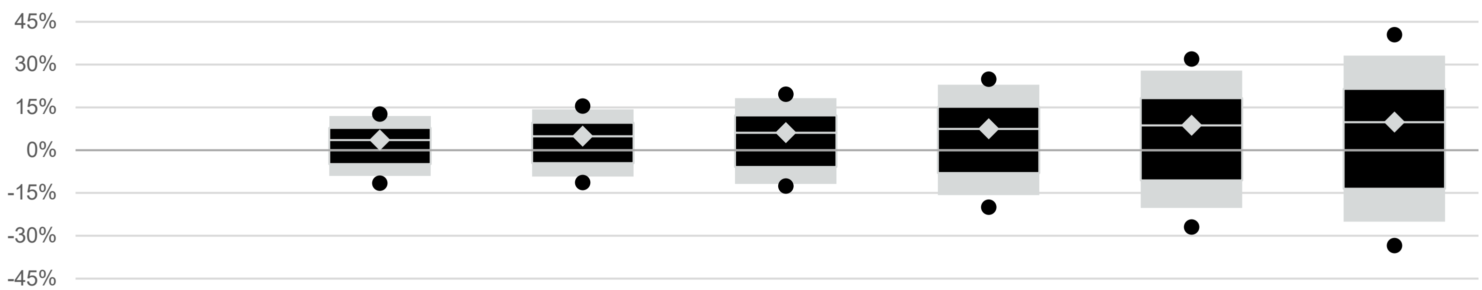
DALEY WEALTH MANAGEMENT



Historical Returns

	100% Fixed Income	80% Fixed Income 20% Equity	60% Fixed Income 40% Equity	40% Fixed Income 60% Equity	20% Fixed Income 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 ±1 standard deviation (black), and mean ±2 strandard deviations (grey) for each portfolio. Dots represent the highest and lowest 1-year returns.

	100% Fixed Income	80% Fixed Income 20% Equity	60% Fixed Income 40% Equity	40% Fixed Income 60% Equity	20% Fixed Income 80% Equity	100% Equity
Annualized Volatility[1]	4.21%	4.71%	6.02%	7.73%	9.64%	11.64%
Highest 1-Year Return[2]	12.60%	15.45%	19.64%	24.81%	31.89%	40.47%
Lowest 1-Year Return[3]	-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[4]	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.)
[1] 20-year standard deviation. [2] Highest 1-year return - 12 month period. [3] Lowest 1-year return - 12 month period.
[4] 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.