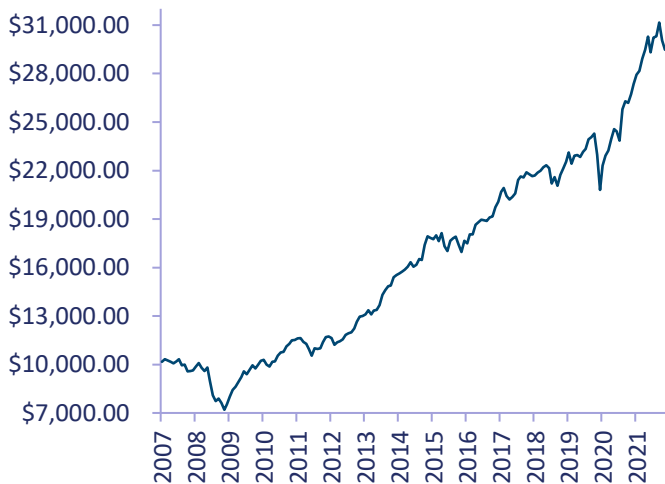




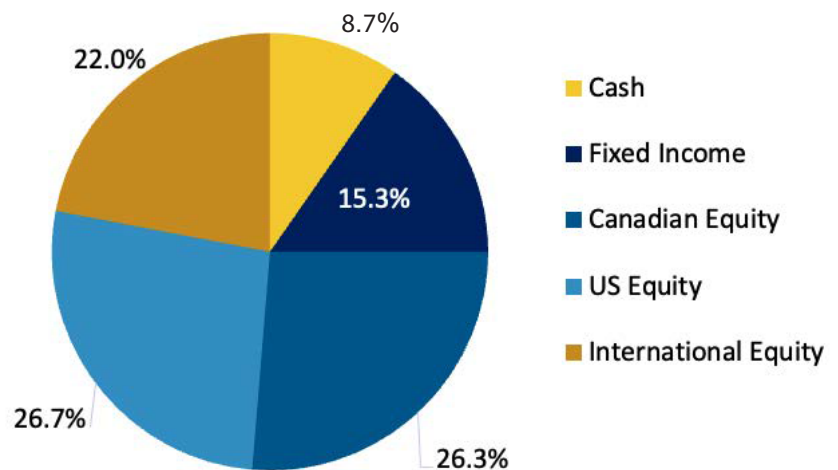
Quarterly Update I As of September 30, 2022

The CAP 9 Accumulator Portfolio is designed to maximize the ability to compound wealth over long-term market cycles. Diversification and downside protection are achieved through small allocations to secure fixed income strategies. This Portfolio will range between 70% and 100% in Global Equities

Growth of \$10,000



Allocation Breakdown



Historical Performance

Annualized Return (%) as of December 2022

1 Year	3 Year	5 Year	7 Year	10 Year
-9.67%	5.36%	5.46%	6.66%	8.68%

4 Year Risk Metrics as of December 2022

Sharpe Ratio	Beta	Best Month	Worst Month	Largest Decline
0.55	0.93	8.12%	-9.51%	-14.42%

Top Holdings (% of Strategy)

CIBC US Index	27.37%
CIBC Canadian Equity Index	17.69%
Mawer International Equity	11.27%
TD International Index	10.16%
CIBC Money Market	9.39%



Quarterly Update I As of September 30, 2022

Strategy Fund Managers



Beutel Goodman Canadian Equity
Beutel Goodman Small Cap



Mawer New Canada
Mawer International Equity



TD International Index



CIBC Money Market
CIBC Canadian Bond Index
CIBC Short Term Bond Index
CIBC Canadian Index
CIBC US Index
CIBC Asia Pacific Index
CIBC Emerging Markets Index



PIMCO Canadian Total Return Bond
PIMCO Monthly Income (Canada)

Unless otherwise specified, all information is current as of **September 30, 2022** and is subject to change.

Investment returns are expressed in Canadian dollars unless otherwise noted. Returns are gross of investment management fees and include reinvestment of dividends and income, where applicable. They do not take into account other charges or income taxes payable by any OAL members. Returns are time-weighted and figures may be subject to rounding.

Risk Metrics are relative to Benchmark Consisting of 5% FTSE TMX 91-Day T-Bill, 10% FTSE TMX Universe Bond, 29% S&P/TSX Composite TR, 28% S&P500 TR, 28% MSCI EAFE Net CAD

Portfolio returns are not guaranteed. Values change frequently, such that past investment performance is no guarantee of future returns and may not be repeated.

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