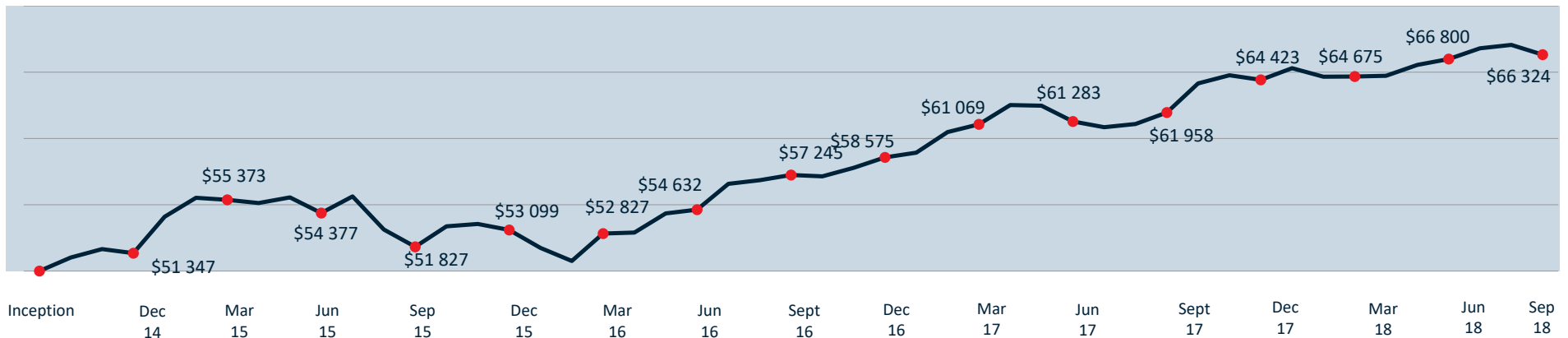




Yields based on a hypothetical investment of \$50,000 made on October 1st, 2014 in an InvestCube Portfolio

InvestCube Portfolio returns						
1 month	3 months	6 months	1 year	YTD	2 years annualized	3 years annualized
-1.10%	0.50%	2.55%	7.05%	-0.71%	7.64%	8.57%
Since inception annualized	2015	2016	2017	July 2018	August 2018	September 2018
7.32%	3.41%	10.31%	9.98%	1.22%	0.39%	-1.10%

Evolution of the amount invested



Data on September 30, 2018

All information presented is compiled from sources we believed to be reliable and current, but accuracy cannot be guaranteed. Information in this document should not be construed as recommendations of any specific security nor specific investment advice. The following assumptions were used to calculate the returns of a \$50,000 model portfolio invested on October 1st, 2014 (no additional contributions are deemed to have occurred). The rebalancing is deemed to have been made each month if the relative deviation of one or more Exchange-Traded Funds ("ETF") was over or under 10% depending on the market close price on the 22nd of each month. For ETFs trading in US dollars, the conversion rate of the Bank of Canada (noon rate) of the day on which the rebalancing took place was used. Dividends are considered to have been paid at the end of the month. When dividends were paid in US dollars, the conversion rate in effect on the last day of the month was used. Interest payable on cash balances are calculated based on the prime rate of the National Bank of Canada minus 2.25% and are considered to have been paid on the 15th of each month if the balance payable was over \$5. The rebalancing fees are 0.73% annually for the portfolio and are considered to be charged monthly when calculating the performance of the portfolio.

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