

JSGE 40 Model Portfolio

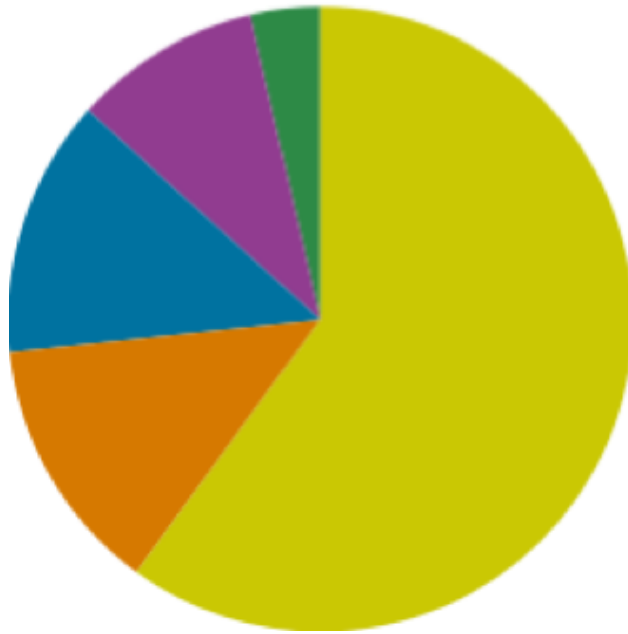
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December 31, 2010

The returns and other characteristics in this presentation are based on performance of actual funds in the model portfolio. Model performance shown includes reinvestment of dividends, capital gains distributions, and other earnings but does not reflect the deduction of investment advisory fees or other expenses. Past performance does not guarantee future results and principal value will fluctuate so that an investor's shares, when redeemed, may be worth more or less than their original cost. To obtain current month end performance information please visit www.dimensional.com. Indexes are not available for direct investment, and their performance does not reflect the expenses associated with the management of an actual portfolio. All data is in Canadian dollars and net of fund MERs.

Overall Asset Allocation

December 31, 2010



Asset Class	# of Countries	# of Holdings	Target Weight
Fixed Income	4	74	60.0%
Canadian Equity	1	583	13.3%
US Equity	1	2706	13.3%
International Equity	22	3236	9.7%
Emerging Market Equity	21	1237	3.6%
TOTAL	49	7836	100%

Approximate Currency Exposure	
CAD	92%
JSD	3%
Other	5%

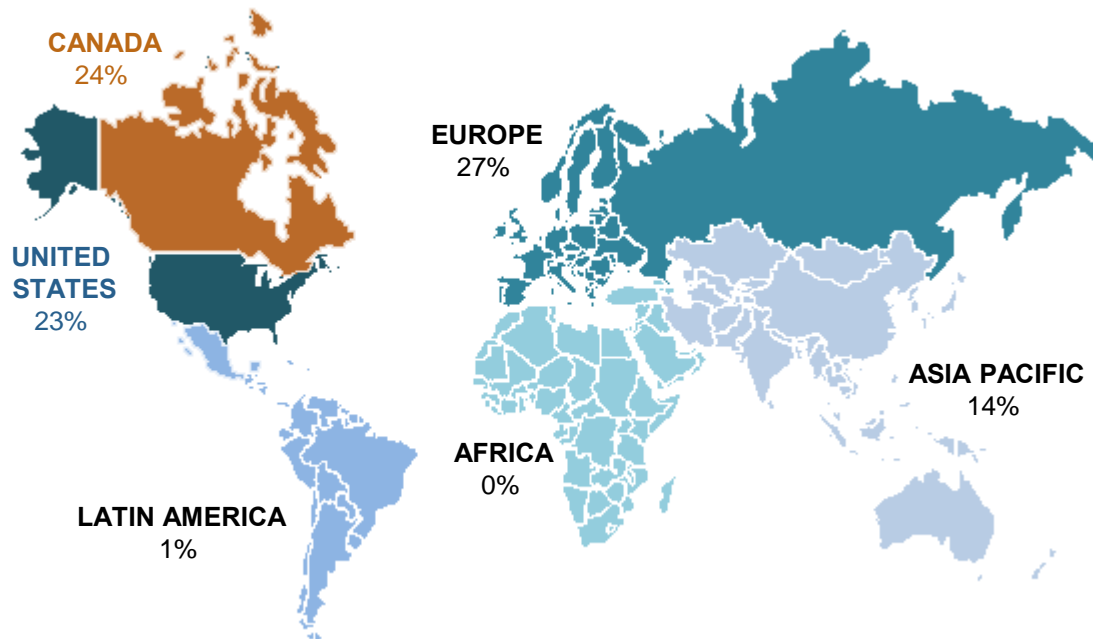
Weighted Average Management Expense Ratio				
.48%				
Performance				
Q4	1 Year	3 Year	5 Year	
3.31%	9.69%	N/A	N/A	

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Equity Allocation

December 31, 2010

Global Diversification



Country Weights

NORTH AMERICA (%) 47.71		INTERNATIONAL (%) 38.85	
United States	23.26	United Kingdom	4.36
Canada	24.45	Japan	4.90
EMERGING MKTS (%) 3.61		France	7.01
China	0.63	Australia	6.23
Brazil	0.55	Switzerland	0.70
South Korea	0.52	Germany	2.26
South Africa	0.28	Spain	2.15
Russia	0.15	Italy	0.26
Mexico	0.15	Netherlands	4.07
India	0.36	Sweden	2.03
Malaysia	0.11	Hong Kong	0.27
Chile	0.07	Singapore	0.19
Hungary	0.02	Finland	0.16
Indonesia	0.10	Norway	2.08
Poland	0.05	Belgium	0.60
Turkey	0.06	Denmark	0.11
Taiwan	0.46	Greece	0.04
Thailand	0.06	Ireland	0.05
Czech Republic	0.01	Austria	1.24
Philippines	0.03	Portugal	0.04
Peru	0.00	New Zealand	0.02
Colombia	0.00	Israel	0.08
Egypt	0.00		
Malta	0.00		

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Canadian Equity

December 31, 2010

Sector Weights

Model	Model Weight	Index Weight
Energy	25.88	26.57
Materials	25.58	24.06
Financials	22.17	26.45
Consumer Disc	7.05	4.45
Industrials	5.93	5.49
Consumer Staples	3.84	2.53
Telecom Services	2.85	4.04
Utilities	2.31	1.66
Info Technology	2.05	2.44
Health Care	1.23	0.83
REITs	1.09	1.48



Size & Style Weights

	Growth	Neutral	Value
Small	4.55 2.67	5.42 2.96	9.02 2.56
Mid	8.00 9.03	9.28 7.04	10.59 6.78
Large	7.25 17.14	28.36 34.91	17.53 16.90

■ Model Portfolio
■ Index

Top 20 Holdings

Company	Weight
TORONTO-DOMINION BANK	4.74
SUNCOR ENERGY INC	3.02
BANK OF MONTREAL	2.77
TECK RESOURCES LTD-CLS B	2.73
ROYAL BANK OF CANADA	2.46
CANADIAN NATURAL RESOURCES	2.45
TRANSCANADA CORP	2.11
ENCANA CORP	1.95
MANULIFE FINANCIAL CORP	1.85
TALISMAN ENERGY INC	1.82
BANK OF NOVA SCOTIA	1.81
GOLDCORP INC	1.75
BARRICK GOLD CORP	1.73
MAGNA INTERNATIONAL INC	1.55
SUN LIFE FINANCIAL INC	1.47
CENOVUS ENERGY INC	1.36
CAN IMPERIAL BK OF COMMERCE	1.24
AGRIUM INC	1.09
CANADIAN NATL RAILWAY CO	1.07
CANADIAN PACIFIC RAILWAY LTD	1.02
Top 20 Holdings TOTAL	39.99%

US Equity

December 31, 2010

Sector Weights

Model	Model Weight	Index Weight
Financials	22.44	13.88
Consumer Disc	12.86	11.45
Industrials	12.68	11.59
Info Technology	12.12	18.35
Energy	12.04	11.25
Health Care	9.54	11.26
Consumer Staples	6.30	9.11
Materials	4.54	4.32
Telecom Services	3.72	2.82
Utilities	2.19	3.39
REITs	1.56	2.57



Size & Style Weights

	Growth	Neutral	Value
Small	1.12 1.08	10.44 4.26	10.11 3.27
Mid	1.83 3.59	12.57 10.48	11.27 5.62
Large	4.95 17.89	21.64 34.84	26.08 18.97

■ Model Portfolio
■ Index

Top 20 Holdings

Company	Weight
JPMORGAN CHASE & CO	2.06
AT&T INC	1.85
GENERAL ELECTRIC CO	1.62
EXXON MOBIL CORP	1.49
CHEVRON CORP	1.42
BANK OF AMERICA CORP	1.39
WELLS FARGO & CO	1.35
CONOCOPHILLIPS	1.23
CITIGROUP INC	1.18
PFIZER INC	1.08
MERCK & CO. INC.	0.84
VERIZON COMMUNICATIONS INC	0.81
PROCTER & GAMBLE CO/THE	0.71
WALT DISNEY CO/THE	0.70
GOLDMAN SACHS GROUP INC	0.68
METLIFE INC	0.60
CVS CAREMARK CORP	0.58
COMCAST CORP-CLASS A	0.57
APPLE INC	0.50
UNION PACIFIC CORP	0.48
Top 20 Holdings TOTAL	21.14%

International Equity

December 31, 2010

Sector Weights

Model	Model Weight	Index Weight
Financials	25.99	22.42
Industrials	16.96	12.74
Consumer Disc	13.27	10.53
Materials	12.38	11.46
Energy	6.97	7.85
Consumer Staples	6.54	10.03
Info Technology	5.57	5.01
Health Care	4.23	8.19
Telecom Services	3.94	5.41
Utilities	2.88	5.03
REITs	1.26	1.34

Size & Style Weights

	Growth	Neutral	Value
Small	2.23 0.10	7.52 0.19	9.57 0.39
Mid	4.84 4.77	14.03 8.90	10.43 5.71
Large	4.54 19.25	25.82 41.52	21.03 19.17

■ Model Portfolio
■ Index

Top 20 Holdings

Company	Weight
ROYAL DUTCH SHELL PLC-ADR	1.81
HSBC HOLDINGS PLC-SPONS ADR	1.46
VODAFONE GROUP PLC-SP ADR	1.26
BP PLC-SPONS ADR	0.94
STANDARD CHARTERED PLC	0.73
VODAFONE GROUP PLC	0.68
BNP PARIBAS	0.65
TOYOTA MOTOR CORP -SPON ADR	0.62
XSTRATA PLC	0.57
ANGLO AMERICAN PLC	0.57
ZURICH FINANCIAL SERVICES AG	0.53
NESTLE SA-REG	0.52
NOVARTIS AG-ADR	0.50
BANCO SANTANDER SA-SPON ADR	0.49
NATIONAL AUSTRALIA BANK LTD	0.45
NORDEA BANK AB	0.43
BARCLAYS PLC-SPONS ADR	0.42
WESFARMERS LTD	0.42
DAIMLER AG-REGISTERED SHARES	0.42
DEUTSCHE BANK AG-REGISTERED	0.41
Top 20 Holdings TOTAL	13.88%

Emerging Market Equity

December 31, 2010

Sector Weights

Model	Model Weight	Index Weight
Financials	26.24	25.07
Materials	16.71	14.93
Industrials	12.41	7.38
Energy	11.80	14.30
Consumer Disc	9.81	6.92
Info Technology	8.69	12.93
Consumer Staples	6.17	6.67
Telecom Services	3.32	7.42
Utilities	3.11	3.41
Health Care	1.65	0.97
REITs	0.09	0.00



Size & Style Weights

	Growth	Neutral	Value
Small	1.04 0.60	7.08 0.97	14.51 1.26
Mid	4.58 7.98	13.94 10.20	17.47 9.48
Large	5.44 18.54	21.58 35.56	14.35 15.25

■ Model Portfolio
■ Index

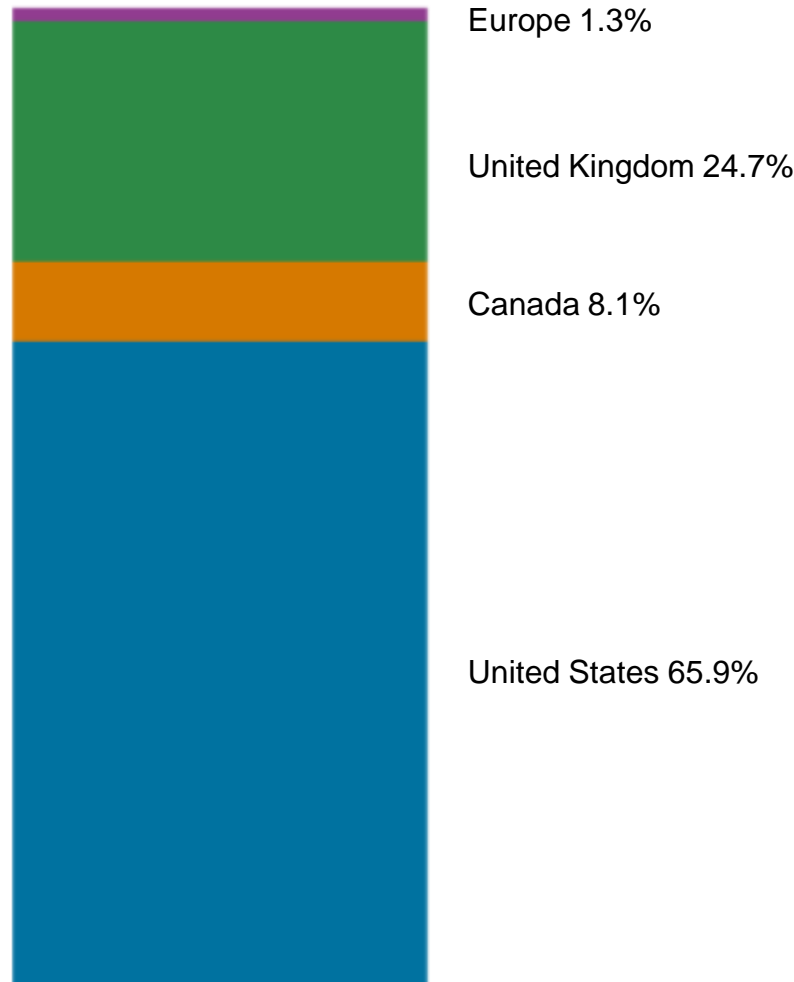
Top 20 Holdings

Company	Weight
PETROLEO BRASILEIRO-SPON ADR	1.52
VALE SA-SP PREF ADR	1.31
GAZPROM OAO-SPON ADR	1.30
PETROLEO BRASILEIRO S.A.-ADR	1.21
ICICI BANK LTD-SPON ADR	1.00
VALE SA-SP ADR	0.97
RELIANCE INDUSTRIES LTD	0.91
BANCO BRADESCO-ADR	0.88
SAMSUNG ELECTRONICS CO LTD	0.87
BANK OF CHINA LTD-H	0.87
CHINA MOBILE LTD-SPON ADR	0.84
CHINA CONSTRUCTION BANK-H	0.59
HYUNDAI MOTOR CO	0.55
KB FINANCIAL GROUP INC-ADR	0.51
IND & COMM BK OF CHINA-H	0.47
ITAU UNIBANCO HLDNG-PREF ADR	0.47
FEDERAL HYDROGENERATING-ADR	0.44
BUMI RESOURCES TBK PT	0.43
STANDARD BANK GROUP LTD	0.42
ITAU UNIBANCO HOLDING SA	0.42
Top 20 Holdings TOTAL	15.98%

Fixed Income

December 31, 2010

Country Allocation



Characteristics

	Model Portfolio	Index
Yield to Maturity	2.94	2.06
Duration	3.76	6.33

Top 20 Holdings

Issuer	Coupon	Maturity	Weight
GENERAL ELEC CAP CORP	3.500%	06/29/2015	2.79
NATIONAL AUSTRALIA BANK	5.375%	12/08/2014	2.75
FEDERAL HOME LOAN BANK	2.750%	03/13/2015	2.69
TSY 2 3/4% 2015	2.750%	01/22/2015	2.61
FREDDIE MAC	2.875%	02/09/2015	2.58
FANNIE MAE	5.000%	04/15/2015	2.56
WAL-MART STORES INC	1.500%	10/25/2015	2.49
CANADIAN GOVERNMENT	2.375%	09/10/2014	2.40
BANK OF NOVA SCOTIA	2.050%	10/07/2015	2.29
WESTPAC BANKING CORP	3.750%	12/01/2014	2.22
EUROPEAN BK RECON & DEV	5.875%	08/04/2014	2.19
BRITISH COLUMBIA PROV OF	2.850%	06/15/2015	2.18
SWEDISH EXPORT CREDIT	3.250%	09/16/2014	2.17
ABBEY NATL TREASURY SERV	5.500%	06/18/2014	2.16
MANITOBA (PROVINCE OF)	2.625%	07/15/2015	2.15
EUROPEAN INVESTMENT BANK	6.250%	04/15/2014	2.14
NORDIC INVESTMENT BANK	2.625%	10/06/2014	2.14
DEVELOPMENT BK OF JAPAN	2.875%	04/20/2015	2.13
RABOBANK NEDERLAND	4.000%	09/10/2015	2.09
JAPAN FINANCE CORP	1.875%	09/24/2015	2.09
Top 20 Holdings TOTAL			46.82%

Model Portfolio Holdings

December 31, 2010

Fund (Inception Date)	Target Weight	MER	Trading Expense Ratio	Turnover	Returns				
					1 yr	3 yr	5 yr	10 yr	Since Inception
DFA 5-Yr Global Fixed Income Class F (11/2003)	60.0%	0.44%	N/A	56.19%	5.10%	4.46%	4.04%	N/A	3.91%
DFA Canadian Core Equity Class F (07/2004)	13.3%	0.40%	0.02%	4.79%	22.02%	4.82%	7.65%	N/A	10.75%
DFA US Core Equity Hedged Class F(H) (02/2009)	10.3%	0.51%	0.05%	9.68%	17.42%	N/A	N/A	N/A	28.98%
DFA US Vector Equity Class F (11/2003)	3.0%	0.54%	0.06%	44.33%	15.91%	-2.80%	-2.47%	N/A	1.75%
DFA International Core Equity Hedged Class F(H) (02/2009)	10.3%	0.70%	0.05%	2.78%	11.24%	N/A	N/A	N/A	26.73%
DFA International Vector Equity Class F (11/2003)	3.0%	0.63%	0.05%	16.72%	8.25%	-5.51%	0.89%	N/A	5.11%

Management Expense Ratio, Trading Expense Ratio and Turnover as of December 31, 2009.

The proposed portfolio of funds is provided by Jim Sanderson, ScotiaMcLeod. Commissions, trailing commissions, management fees, and expenses all may be associated with mutual fund investments. Please read the prospectus before investing. Mutual funds are not guaranteed; their values change frequently, and past performance may not be repeated.