

CANADIAN COUCH POTATO

Model Portfolio Performance 1994–2013

	Global Couch Potato	Complete Couch Potato	Über-Tuber
3 years	8.1	6.9	7.7
5 years	9.6	10.4	10.7
10 years	6.2	6.8	6.8
15 years	5.3	6.3	6.7
20 years	7.3	7.6	7.8
Standard deviation	7.6	7.8	7.3
Worst 12 months	-18.9	-21.2	-20.1
Best 12 months	27.1	32.3	30.6
Worst 36 months	-6.3	-5.06	-5.12
Best 36 months	18.4	18.0	17.4

All figures are annualized percentages and assume rebalancing on January 1. Data compiled by Justin Bender, CFA, using Dimensional Returns 2.0. Sources: The Vanguard Group, BlackRock, BMO Financial Group, Dimensional Fund Advisors, CRSP, MSCI, PC Bond Analytics, Standard & Poor's.

The performance data in the table above is based on the ETFs in the most recent version of [Canadian Couch Potato model portfolios](#) (updated in 2014). Some of these ETFs have relatively short track records. However, they often track indexes with a longer history, so whenever fund returns were not available we used index returns and subtracted the current management expense ratio of the ETF. This is an imperfect but reasonable proxy for how the funds would have performed. In a few cases we have had to approximate the returns of the asset classes using other indexes. Full details are below.

Past performance does not guarantee future results. The historical performance of indexes is illustrative only and will not necessarily mirror the future performance of any fund tracking that benchmark.

Global Couch Potato

Vanguard FTSE Canada All Cap (VCN)

Actual fund returns: Sept 2013–present

MSCI Canada IMI: 1994–August 2013 (minus 0.14% annually)

Vanguard US Total Market (VUN)

Actual fund returns: Sept 2013–present

CRSP Deciles 1–10 Index: 1994–August 2013 (minus 0.17% annually)

iShares MSCI EAFE IMI (XEF)

Actual fund returns: May 2013–present

MSCI EAFE IMI (net dividends): June 1994–April 2013 (minus 0.34% annually)

MSCI EAFE (net dividends): January–May 1994 (minus 0.34% annually)

Vanguard Canadian Aggregate Bond (VAB)

Actual fund returns: December 2012–present

DEX Universe Bond Index: January 1994–November 2012 (minus 0.26% annually)

Complete Couch Potato

Vanguard FTSE Canada All Cap (VCN)

Actual fund returns: Sept 2013–present

MSCI Canada IMI: 1994–August 2013 (minus 0.14% annually)

Vanguard Total Stock Market (VTI)

Actual fund returns: June 2001–present

CRSP Deciles 1–10 Index: 1994–May 2001 (minus 0.05% annually)

Vanguard Total International Stock (VXUS)

Actual fund returns: February 2011–present

MSCI ACWI ex USA IMI (net dividends): June 1994–January 2011 (minus 0.16% annually)

MSCI ACWI ex USA (gross dividends): January–May 1994 (minus 0.16% annually)

BMO Equal Weight REITs (ZRE)

Actual fund returns: June 2010–present

S&P/TSX Real Estate Investment Grade Index: 1994–May 2010 (minus 0.62% annually)

iShares DEX Real Return Bond (XRB)

Actual fund returns: December 2005–present

DEX Real Return Bond Index: 1994–November 2005 (minus 0.39% annually)

Vanguard Canadian Aggregate Bond (VAB)

Actual fund returns: December 2012–present

DEX Universe Bond Index: 1994–November 2012 (minus 0.26% annually)

Über-Tuber

PowerShares FTSE RAFI Canadian Fundamental (PXC)

Actual fund returns: February 2012–present

MSCI Canada IMI Value Index: 1994–January 2012 (minus 0.51% annually)

iShares S&P/TSX SmallCap Index Fund (XCS)

Actual fund returns: May 2007–present

MSCI Canada Small Cap Index: 1994–April 2007 (minus 0.60% annually)

Vanguard Total Stock Market (VTI)

Actual fund returns: June 2001–present

CRSP Deciles 1–10 Index: 1994–May 2001 (minus 0.05% annually)

Vanguard Small-Cap Value (VBR)

Actual fund returns: February 2004–present

Russell 2000 Value Index: 1994–January 2004 (minus 0.10% annually)

iShares MSCI EAFE Value (EFV)

Actual fund returns: September 2005–present

MSCI EAFE Value Index (net dividends): 1994–August 2005 (minus 0.40% annually)

iShares MSCI EAFE Small Cap (SCZ)

Actual fund returns: 2008–present

Dimensional EAFE Small Index: 1994–2007 (minus 0.40% annually)

Vanguard FTSE Emerging Markets (VWO)

Actual fund returns: April 2005–present

MSCI Emerging Markets Index (gross dividends): 1994–March 2005 (minus 0.18% annually)

SPDR Dow Jones Global Real Estate (RWO)

Actual fund returns: June 2008–present

S&P Global REIT Index (gross dividends): 1994–May 2008 (minus 0.50% annually)

BMO Mid Federal Bond Index ETF (ZFM)

Actual fund returns: June 2009–present

DEX Mid Federal Bond Index: 1995–May 2009 (minus 0.23% annually)

DEX Mid Term Bond Index: 1994 (minus 0.23% annually)

Vanguard Canadian Short-Term Corporate Bond (VSC)

Actual fund returns: December 2012–present

DEX Short Corporate Bond Index: 1995–November 2012 (minus 0.18% annually)

DEX Short Term Bond Index: 1994 (minus 0.18% annually)