

Benchmark Index Returns

Various indices are generally accepted in the investment community as a reasonable indication of the performance of a specific asset class or investment market, and are commonly used as a benchmark against which to measure the performance of your own portfolio.

The table below presents a selection of indices covering major asset classes, sectors and international markets.

Compound Returns

31-Jul-25	1m	2m	3m	6m	YTD	1Y	2Y	3Y	4Y	5Y	10Y	15Y	20Y
Canadian Fixed Income													
Bank of Canada 91 Day T-bill (CAD)	0.22%	0.44%	0.66%	1.33%	1.57%	3.08%	3.99%	4.08%	3.25%	2.61%	1.78%	1.48%	1.72%
FTSE Canada Short Term Overall Bond Index (CAD)	-0.08%	0.20%	0.29%	1.22%	2.11%	4.65%	5.98%	3.97%	1.92%	1.65%	1.89%	2.25%	2.86%
FTSE Canada Universe Bond Index (CAD)	-0.74%	-0.68%	-0.66%	-0.50%	0.69%	2.90%	5.09%	2.74%	-0.30%	-0.77%	1.66%	2.85%	3.41%
FTSE Canada High Yield Overall Bond Index (CAD)	0.78%	1.81%	3.20%	3.35%	3.98%	9.42%	10.93%	8.83%	4.95%	6.51%	6.17%	6.02%	6.37%
Bloomberg Global Aggregate Bond Index (CAD)	-0.19%	0.93%	0.11%	0.31%	1.58%	4.48%	6.28%	4.12%	-0.26%	-1.45%	1.61%	3.15%	2.93%
Canadian Equities													
S&P/TSX Composite Index (CAD)	1.69%	4.65%	10.47%	8.26%	12.03%	21.37%	18.51%	14.97%	10.98%	14.40%	9.83%	9.00%	8.03%
S&P/TSX Composite Dividend Index (CAD)	1.15%	3.47%	8.68%	8.32%	11.63%	18.10%	17.37%	13.45%	12.17%	15.44%	10.44%	9.43%	N/A
S&P/TSX Preferred Share Index (CAD)	3.19%	6.05%	11.40%	8.28%	10.72%	18.25%	19.96%	10.03%	5.54%	9.94%	5.48%	4.11%	3.45%
S&P/TSX Small-Cap Index (CAD)	1.50%	7.78%	15.54%	13.69%	14.43%	18.09%	16.08%	11.83%	7.46%	13.78%	8.06%	5.66%	4.69%
Sectors													
S&P/TSX Capped REIT Index (CAD)	0.42%	1.68%	7.81%	10.05%	9.05%	5.61%	3.14%	1.46%	-0.85%	6.04%	5.25%	7.03%	6.87%
S&P/TSX Capped Income Trust Index	-0.67%	0.77%	8.35%	6.54%	7.17%	8.00%	4.44%	1.53%	0.58%	7.06%	6.43%	9.00%	7.89%
MSCI U.S. REIT Index (CAD)	0.53%	-0.84%	0.79%	-6.35%	-4.71%	1.77%	8.96%	4.77%	3.52%	8.27%	6.31%	10.34%	6.88%
S&P/TSX Capped Financial Index (CAD)	1.46%	5.13%	11.96%	9.42%	12.37%	30.38%	24.30%	18.31%	13.78%	20.08%	12.35%	11.85%	9.98%
S&P/TSX Capped Real Estate Index (CAD)	4.71%	6.20%	10.89%	7.62%	8.10%	7.31%	7.85%	4.45%	0.79%	7.77%	5.99%	8.91%	7.31%
S&P/TSX Capped Energy Index (CAD)	3.93%	9.75%	16.39%	4.92%	5.28%	-1.12%	10.17%	9.49%	26.94%	34.76%	7.59%	3.17%	3.04%
S&P/TSX Capped Materials Index (CAD)	0.03%	3.74%	6.36%	18.12%	30.20%	27.38%	20.64%	20.27%	12.66%	8.94%	12.12%	4.39%	7.02%
S&P/TSX Global Gold Index (CAD)	2.14%	5.54%	7.10%	30.50%	51.47%	42.58%	35.30%	31.25%	15.56%	7.12%	16.91%	3.99%	6.22%
WTI Crude Oil (CAD)	7.78%	14.56%	19.09%	-8.84%	-7.17%	-11.03%	-5.69%	-8.83%	0.92%	12.01%	4.49%	1.05%	1.25%
US Equities													
S&P 500 Index (CAD)	3.60%	8.04%	14.31%	0.85%	4.38%	16.42%	22.17%	20.11%	14.12%	16.62%	14.36%	16.79%	11.32%
Dow Jones Industrial Average (CAD)	1.49%	5.22%	9.09%	-4.60%	0.67%	10.03%	16.35%	15.44%	10.92%	13.71%	12.70%	14.89%	10.64%
Russell 2000 Index (CAD)	3.08%	7.86%	13.09%	-7.05%	-3.95%	-0.48%	9.24%	9.78%	3.86%	10.51%	8.08%	12.16%	8.17%
NASDAQ Composite Total Return Index (CAD)	5.09%	11.22%	21.39%	3.09%	5.54%	20.95%	25.27%	23.49%	13.23%	16.07%	17.00%	19.59%	13.78%
International Equities													
MSCI World Net Index (CAD)	2.63%	6.24%	12.01%	2.24%	6.59%	15.81%	19.93%	18.80%	11.82%	14.50%	11.28%	13.18%	9.03%
MSCI All Country World Index (CAD)	2.73%	6.56%	12.24%	3.28%	7.52%	16.47%	19.76%	18.68%	11.44%	13.95%	11.25%	12.92%	9.28%
MSCI All Country World Ex US Index (CAD)	1.06%	3.75%	8.12%	8.28%	13.45%	15.46%	15.60%	16.11%	8.16%	10.35%	7.29%	8.64%	6.76%
MSCI EAFE Net Index (CAD)	-0.10%	1.33%	5.47%	6.81%	13.21%	12.86%	14.77%	16.48%	8.58%	11.04%	6.79%	8.88%	6.21%
MSCI Europe Net Index (CAD)	-0.48%	0.79%	4.91%	7.94%	16.18%	13.92%	15.03%	17.59%	9.11%	11.84%	6.91%	9.05%	6.25%
MSCI Emerging Markets Net Index (CAD)	3.30%	8.68%	12.79%	10.21%	12.97%	17.28%	14.37%	13.34%	4.53%	6.07%	6.42%	6.08%	6.83%

Calendar Year Returns

31-Jul-25	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Consumer Price Index (CAD)	1.83%	3.40%	6.32%	4.80%	0.73%	2.25%	1.99%	1.86%	1.50%	1.53%	1.47%	1.24%	0.83%
Bank of Canada 91 Day T-bill (CAD)	4.31%	4.77%	2.32%	0.12%	0.39%	1.66%	1.40%	0.71%	0.50%	0.51%	0.91%	0.97%	0.95%
FTSE Canada Short Term Overall Bond Index (CAD)	5.70%	5.02%	-4.04%	-0.93%	5.29%	3.10%	1.91%	0.08%	1.01%	2.61%	3.06%	1.74%	2.01%
FTSE Canada Universe Bond Index (CAD)	4.23%	6.69%	-11.69%	-2.54%	8.68%	6.87%	1.41%	2.52%	1.66%	3.52%	8.79%	-1.19%	3.60%
FTSE Canada High Yield Overall Bond Index (CAD)	11.48%	10.00%	-5.44%	6.18%	6.69%	8.48%	2.15%	9.94%	16.93%	-3.81%	2.54%	5.41%	14.75%
Bloomberg Global Aggregate Bond Index (CAD)	7.23%	2.88%	-10.16%	-5.52%	7.28%	1.44%	7.70%	0.34%	-1.45%	16.15%	9.65%	3.94%	2.01%
S&P/TSX Composite Index (CAD)	21.65%	11.73%	-5.84%	25.09%	5.59%	22.88%	-8.88%	9.10%	21.09%	-8.32%	10.56%	12.99%	7.18%
S&P/TSX Small-Cap Index (CAD)	18.83%	4.79%	-9.29%	20.27%	12.87%	15.84%	-18.17%	2.75%	38.48%	-13.31%	-2.34%	7.60%	-2.23%
S&P 500 Net Total Return Index (CAD)	36.36%	22.30%	-12.59%	27.07%	15.69%	24.09%	3.62%	13.15%	7.38%	20.83%	23.18%	40.37%	12.67%
Dow Jones Industrial Average (CAD)	25.42%	13.07%	-0.09%	19.92%	7.80%	19.01%	5.21%	19.69%	12.47%	20.19%	19.96%	38.35%	7.80%
NASDAQ Composite Total Return Index (CAD)	41.33%	40.76%	-27.63%	21.14%	42.38%	29.78%	5.91%	21.12%	5.10%	28.28%	25.09%	49.52%	14.85%
Russell 2000 Index (CAD)	21.65%	13.79%	-14.65%	13.84%	17.86%	19.18%	-3.00%	7.10%	17.08%	14.64%	14.35%	48.14%	13.78%
MSCI World Net Index (CAD)	29.43%	20.47%	-12.19%	20.78%	13.87%	21.22%	-0.49%	14.36%	3.79%	18.89%	14.39%	35.18%	13.26%
MSCI All Country World Index (CAD)	28.49%	19.48%	-12.03%	17.97%	14.76%	20.89%	-0.72%	16.47%	4.78%	17.77%	14.19%	31.77%	14.24%
MSCI All Country World Ex US Index (CAD)	15.72%	13.09%	-9.43%	7.37%	9.18%	15.96%	-6.01%	19.38%	1.38%	13.63%	5.27%	23.55%	14.79%
MSCI EAFE Net Index (CAD)	13.24%	15.07%	-8.23%	10.32%	5.92%	15.85%	-6.03%	16.82%	-2.49%	18.95%	3.67%	31.02%	14.72%
MSCI Emerging Markets Net Index (CAD)	17.25%	6.88%	-14.28%	-3.37%	16.23%	12.43%	-6.88%	28.26%	7.34%	2.04%	6.63%	3.93%	15.61%

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