

## 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.

November 30, 2022

Canadian Dollar (\$0.7403US/\$CA) 1.04% -2.94% -6.36% -6.15% -5.30% -2.03% -0.54% -0.38% -0.93% -3.03% -1.98% 0.74% 0.21%

Index Total Return in \$CAD	1M	3M	6M	YTD	1Y	2Y	3Y	4Y	5Y	10Y	15Y	20Y	25Y
<b>Canada</b>													
<b>Canadian Fixed Income</b>													
90-day T-Bills	0.35%	0.90%	1.24%	1.47%	1.47%	0.83%	0.88%	1.08%	1.11%	0.92%			
FTSE TMX Short Term Bond	0.88%	0.76%	-0.27%	-3.90%	-3.55%	-2.31%	0.03%	1.04%	0.95%	1.37%			
FTSE TMX Universe Bond	2.81%	1.25%	0.06%	-10.20%	-8.70%	-6.26%	-2.05%	0.75%	0.53%	1.79%			
FTSE TMX High Yield Bond	1.74%	0.30%	0.13%	-6.13%	-5.78%	0.48%	2.17%	3.58%	3.46%	4.73%			
<b>Canadian Equities</b>													
S&P/TSX Composite	5.54%	6.68%	0.29%	-1.00%	2.04%	12.24%	9.52%	11.04%	8.18%	8.49%	5.82%	8.80%	7.34%
S&P/TSX Composite Dividend	5.22%	5.95%	-0.03%	4.76%	9.65%	16.54%	10.60%	11.73%	8.74%	9.23%	-	-	-
S&P/TSX Equity Income	3.56%	3.13%	-5.91%	4.93%	10.32%	19.49%	10.28%	11.92%	8.35%	8.12%	7.83%	-	-
S&P/TSX Preferred Share	-0.65%	-8.29%	-12.37%	-16.63%	-15.52%	0.95%	2.68%	1.84%	0.14%	0.89%	2.22%	2.53%	-
S&P/TSX SmallCap	6.44%	2.61%	-6.79%	-7.59%	-6.47%	8.43%	9.75%	8.81%	4.06%	4.67%	2.93%	5.29%	-
<b>S&amp;P/TSX Sectors</b>													
Cdn. Energy	-0.76%	9.62%	-1.67%	63.23%	70.34%	80.01%	30.27%	19.19%	10.12%	3.64%	1.58%	7.02%	-
Cdn. Materials	11.02%	13.87%	-3.70%	3.65%	7.20%	5.49%	11.10%	14.39%	8.79%	1.99%	1.69%	6.69%	-
Cdn. Industrials	6.40%	8.82%	17.28%	7.49%	7.35%	13.76%	13.99%	13.91%	12.97%	14.97%	11.17%	11.45%	-
Cdn. Consumer Discretionary	5.21%	7.81%	11.32%	-1.62%	5.54%	11.48%	10.45%	10.22%	6.15%	13.30%	8.18%	9.00%	-
Cdn. Consumer Staples	5.94%	7.14%	6.89%	11.47%	20.65%	16.31%	10.48%	12.33%	10.42%	15.33%	12.60%	10.78%	-
Cdn. Health Care	-0.14%	-0.57%	-17.33%	-48.33%	-52.78%	-40.54%	-31.53%	-30.30%	-20.73%	-7.88%	-1.63%	-2.90%	-
Cdn. Financials	6.20%	6.82%	-1.34%	-3.99%	1.94%	15.55%	9.10%	10.72%	8.11%	11.31%	7.86%	10.49%	-
Cdn. Information Technology	7.68%	10.71%	3.87%	-31.98%	-34.37%	-9.36%	7.53%	17.25%	17.52%	19.46%	9.63%	11.08%	-
Cdn. Telecommunication Services	5.33%	4.16%	-3.80%	0.55%	4.55%	11.52%	5.96%	6.95%	6.18%	10.12%	9.33%	11.85%	-
Cdn. Utilities	-0.60%	-12.11%	-10.19%	-6.30%	-0.76%	2.69%	6.42%	12.58%	8.68%	8.22%	6.83%	9.26%	-
Cdn. Real Estate	6.90%	0.65%	-7.22%	-19.36%	-14.14%	3.94%	-0.74%	4.14%	4.83%	7.77%	7.32%	10.17%	-
Global Gold	16.09%	24.41%	-4.53%	-3.25%	-1.25%	-3.46%	6.28%	15.82%	9.00%	0.18%	0.39%	3.72%	-
Global Mining	21.24%	23.95%	2.98%	11.61%	16.31%	13.87%	17.29%	19.81%	14.52%	5.64%	2.36%	-	-
S&P/TSX Cdn. REIT	8.40%	2.65%	-7.23%	-14.99%	-9.38%	5.77%	-0.80%	4.31%	5.74%	5.71%	6.98%	9.41%	-
<b>U.S. Equity</b>													
S&P 500 (LargeCap)	4.50%	6.76%	6.37%	-7.41%	-4.13%	10.00%	11.51%	12.62%	12.02%	16.87%	11.39%	8.98%	7.74%
Russell 2000 (Small Cap)	1.29%	5.82%	8.91%	-9.34%	-8.15%	5.16%	7.02%	7.12%	6.44%	13.57%	9.81%	8.61%	7.26%
<b>International &amp; Other</b>													
London FTSE 100 (UK)	9.98%	10.52%	2.57%	-0.19%	5.94%	10.09%	2.40%	4.60%	3.01%	6.68%	3.31%	4.75%	3.75%
Frankfurt DAX 30 (Germany)	12.18%	18.45%	2.79%	-12.43%	-7.93%	-1.29%	1.15%	4.30%	0.07%	7.68%	3.73%	7.02%	4.73%
S&P/ASX 50 (Australia)	11.40%	7.74%	3.71%	3.27%	7.62%	8.49%	5.92%	8.92%	6.85%	7.73%	5.56%	9.06%	8.55%
MSCI World (Net)	5.86%	7.12%	4.90%	-8.91%	-5.87%	6.35%	8.11%	9.66%	8.37%	12.95%	7.75%	7.35%	6.05%
MSCI World ex-USA	9.54%	9.25%	2.72%	-7.76%	-3.93%	3.31%	3.57%	5.87%	3.75%	8.76%	4.32%	6.15%	4.94%
MSCI Europe	10.23%	12.31%	3.22%	-8.96%	-3.82%	4.42%	3.79%	6.32%	3.75%	8.78%	4.07%	6.08%	5.12%
MSCI Japan	8.56%	4.46%	2.76%	-11.08%	-10.20%	-3.88%	0.52%	2.73%	1.63%	9.74%	4.22%	4.55%	2.85%
MSCI EAFE (Net)	10.12%	9.49%	2.97%	-8.92%	-5.12%	1.83%	2.48%	4.86%	2.81%	8.27%	3.70%	5.46%	4.31%
MSCI Emerging Markets	13.67%	1.28%	-1.62%	-13.31%	-12.43%	-5.65%	1.06%	2.65%	0.90%	5.64%	3.15%	8.18%	6.14%
MSCI ACWI ex-USA	10.68%	6.87%	1.46%	-9.40%	-6.48%	0.58%	2.77%	4.93%	2.93%	7.98%	4.00%	6.28%	5.01%

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