

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-Dec-24	1m	2m	3m	6m	YTD	1Y	2Y	3Y	4Y	5Y	10Y	15Y	20Y
Canadian Fixed Income													
Bank of Canada 91 Day T-bill (CAD)	0.26%	0.54%	0.83%	1.86%	4.31%	4.31%	4.54%	3.79%	2.86%	2.36%	1.66%	1.39%	1.71%
FTSE Canada Short Term Overall Bond Index (CAD)	0.38%	0.95%	0.65%	4.06%	5.70%	5.70%	5.36%	2.13%	1.35%	2.13%	1.93%	2.29%	2.88%
FTSE Canada Universe Bond Index (CAD)	-0.69%	0.98%	-0.04%	4.62%	4.23%	4.23%	5.45%	-0.60%	-1.09%	0.79%	1.98%	3.12%	3.64%
FTSE Canada High Yield Overall Bond Index (CAD)	0.79%	1.77%	2.52%	6.64%	11.48%	11.48%	10.73%	5.06%	5.34%	5.61%	6.05%	6.33%	6.40%
Bloomberg Global Aggregate Bond Index (CAD)	0.51%	1.31%	1.03%	6.71%	7.23%	7.23%	5.03%	-0.30%	-1.63%	0.09%	2.34%	3.13%	2.79%
Canadian Equities													
S&P/TSX Composite Index (CAD)	-3.27%	2.89%	3.76%	14.71%	21.65%	21.65%	16.58%	8.57%	12.48%	11.07%	8.65%	8.28%	8.12%
S&P/TSX Composite Dividend Index (CAD)	-3.22%	1.19%	1.98%	12.60%	19.85%	19.85%	14.62%	9.49%	13.81%	11.14%	8.98%	8.73%	N/A
S&P/TSX Preferred Share Index (CAD)	2.59%	4.94%	3.49%	9.20%	24.70%	24.70%	14.92%	2.66%	6.60%	6.51%	3.05%	3.55%	2.98%
S&P/TSX Small-Cap Index (CAD)	-3.30%	-0.69%	0.69%	9.19%	18.83%	18.83%	11.59%	4.15%	7.96%	8.93%	6.01%	5.00%	4.24%
Sectors													
S&P/TSX Capped REIT Index (CAD)	-5.92%	-6.45%	-14.64%	5.13%	-2.36%	-2.36%	0.19%	-5.90%	3.03%	-0.42%	4.64%	7.24%	7.22%
S&P/TSX Capped Income Trust Index	-6.84%	-5.27%	-10.68%	10.18%	4.05%	4.05%	4.43%	-3.58%	3.26%	2.18%	6.04%	9.00%	8.59%
MSCI U.S. REIT Index (CAD)	-4.87%	-0.26%	-0.06%	14.58%	18.62%	18.62%	14.59%	2.06%	10.82%	6.49%	7.97%	11.66%	7.96%
S&P/TSX Capped Financial Index (CAD)	-1.63%	5.79%	6.63%	24.72%	30.10%	30.10%	21.90%	10.60%	16.57%	13.42%	10.93%	11.21%	9.98%
S&P/TSX Capped Real Estate Index (CAD)	-6.02%	-5.06%	-10.45%	10.11%	5.24%	5.24%	6.14%	-4.02%	5.01%	1.93%	5.99%	9.26%	7.94%
S&P/TSX Capped Energy Index (CAD)	-3.92%	-0.66%	2.52%	-3.80%	14.91%	14.91%	9.39%	22.61%	35.92%	17.41%	5.47%	2.56%	4.65%
S&P/TSX Capped Materials Index (CAD)	-5.33%	-8.12%	-4.75%	6.86%	21.25%	21.25%	9.38%	6.81%	6.14%	9.00%	7.59%	2.54%	5.66%
S&P/TSX Global Gold Index (CAD)	-5.88%	-11.18%	-8.27%	7.19%	20.81%	20.81%	12.40%	7.23%	3.94%	7.34%	10.33%	1.43%	3.66%
WTI Crude Oil (CAD)	8.34%	6.84%	12.00%	-7.55%	9.18%	9.18%	-2.61%	2.78%	13.66%	5.29%	5.20%	1.40%	3.44%
US Equities													
S&P 500 Index (CAD)	0.27%	6.63%	9.02%	13.97%	36.36%	36.36%	29.45%	13.76%	17.07%	16.92%	15.58%	16.31%	11.37%
Dow Jones Industrial Average (CAD)	-2.56%	5.46%	7.44%	15.33%	25.42%	25.42%	19.08%	12.31%	14.17%	12.86%	14.01%	14.84%	10.73%
Russell 2000 Index (CAD)	-5.77%	5.04%	6.81%	15.23%	21.65%	21.65%	17.66%	5.72%	7.69%	9.65%	10.17%	12.68%	8.78%
NASDAQ Composite Total Return Index (CAD)	3.28%	10.27%	13.22%	14.86%	41.33%	41.33%	41.04%	12.91%	14.92%	19.95%	18.74%	19.01%	13.65%
International Equities													
MSCI World Net Index (CAD)	0.04%	5.10%	6.29%	11.62%	29.43%	29.43%	24.87%	11.04%	13.40%	13.49%	12.35%	12.38%	8.96%
MSCI All Country World Index (CAD)	0.32%	4.57%	5.51%	11.16%	28.49%	28.49%	23.90%	10.53%	12.35%	12.83%	12.17%	12.11%	9.20%
MSCI All Country World Ex US Index (CAD)	0.75%	0.30%	-1.53%	5.16%	15.72%	15.72%	14.40%	5.83%	6.21%	6.80%	7.61%	7.41%	6.42%
MSCI EAFE Net Index (CAD)	0.38%	0.26%	-2.18%	3.59%	13.24%	13.24%	14.15%	6.14%	7.17%	6.92%	7.50%	7.49%	5.78%
MSCI Europe Net Index (CAD)	0.21%	-1.04%	-3.91%	1.11%	11.02%	11.02%	13.81%	5.68%	8.01%	7.10%	7.28%	7.32%	5.75%
MSCI Emerging Markets Net Index (CAD)	2.58%	-0.67%	-2.07%	5.12%	17.25%	17.25%	11.95%	2.42%	0.94%	3.83%	5.90%	5.21%	6.98%

Calendar Year Returns

31-Dec-24	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012
Consumer Price Index (CAD)	N/A	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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