

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

| 30-Nov-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) | 0.28% | 0.57% | 0.89% | 1.98% | 4.04% | 4.46% | 4.58% | 3.71% | 2.80% | 2.34% | 1.64% | 1.38% | 1.71% |
| FTSE Canada Short Term Overall Bond Index (CAD) | 0.57% | 0.27% | 1.58% | 4.45% | 5.30% | 6.89% | 5.08% | 2.12% | 1.32% | 2.02% | 1.91% | 2.21% | 2.89% |
| FTSE Canada Universe Bond Index (CAD) | 1.68% | 0.65% | 2.57% | 6.53% | 4.95% | 8.55% | 4.94% | 0.18% | -0.83% | 0.69% | 2.10% | 3.07% | 3.73% |
| FTSE Canada High Yield Overall Bond Index (CAD) | 0.97% | 1.71% | 3.62% | 5.86% | 10.60% | 14.09% | 10.70% | 4.91% | 5.47% | 5.50% | 5.65% | 6.27% | 6.43% |
| Bloomberg Global Aggregate Bond Index (CAD) | 0.79% | 0.51% | 2.46% | 6.72% | 6.68% | 8.06% | 5.02% | -1.03% | -1.85% | -0.38% | 2.38% | 2.79% | 2.88% |
| Canadian Equities | | | | | | | | | | | | | |
| S&P/TSX Composite Index (CAD) | 6.37% | 7.28% | 10.66% | 16.91% | 25.76% | 30.68% | 15.60% | 10.89% | 13.91% | 11.91% | 8.96% | 8.73% | 8.44% |
| S&P/TSX Composite Dividend Index (CAD) | 4.56% | 5.37% | 8.32% | 14.20% | 23.83% | 28.73% | 13.78% | 12.39% | 15.15% | 11.86% | 9.27% | 9.14% | N/A |
| S&P/TSX Preferred Share Index (CAD) | 2.29% | 0.88% | 1.36% | 6.42% | 21.55% | 22.55% | 12.47% | 2.24% | 6.55% | 6.49% | 2.75% | 3.51% | 2.91% |
| S&P/TSX Small-Cap Index (CAD) | 2.69% | 4.12% | 8.07% | 10.73% | 22.88% | 27.50% | 12.43% | 5.74% | 10.41% | 10.81% | 6.33% | 5.68% | 4.53% |
| Sectors | | | | | | | | | | | | | |
| S&P/TSX Capped REIT Index (CAD) | -0.56% | -9.26% | -3.35% | 11.35% | 3.78% | 13.19% | 2.07% | -1.87% | 3.92% | 0.36% | 4.93% | 8.28% | 7.74% |
| S&P/TSX Capped Income Trust Index | 1.68% | -4.13% | 3.59% | 15.58% | 11.68% | 23.40% | 4.50% | 0.50% | 4.49% | 2.96% | 6.52% | 9.89% | 9.16% |
| MSCI U.S. REIT Index (CAD) | 4.84% | 5.06% | 8.11% | 24.39% | 24.69% | 33.24% | 14.39% | 6.17% | 12.66% | 6.90% | 8.89% | 12.50% | 8.53% |
| S&P/TSX Capped Financial Index (CAD) | 7.54% | 8.39% | 14.75% | 24.46% | 32.25% | 42.54% | 19.46% | 13.45% | 17.60% | 13.22% | 10.74% | 11.49% | 10.35% |
| S&P/TSX Capped Real Estate Index (CAD) | 1.03% | -4.71% | 0.63% | 17.90% | 11.99% | 22.00% | 8.02% | 0.08% | 5.97% | 2.69% | 6.46% | 10.26% | 8.60% |
| S&P/TSX Capped Energy Index (CAD) | 3.39% | 6.71% | -0.02% | -4.62% | 19.61% | 13.57% | 8.41% | 26.03% | 39.70% | 21.04% | 5.53% | 3.13% | 4.86% |
| S&P/TSX Capped Materials Index (CAD) | -2.95% | 0.62% | 3.81% | 7.69% | 28.07% | 29.87% | 11.38% | 10.01% | 8.45% | 11.25% | 8.29% | 2.66% | 5.90% |
| S&P/TSX Global Gold Index (CAD) | -5.64% | -2.54% | -0.87% | 11.39% | 28.35% | 26.18% | 16.36% | 10.17% | 5.99% | 10.20% | 11.20% | 1.23% | 3.61% |
| WTI Crude Oil (CAD) | -1.38% | 3.38% | -3.95% | -9.28% | 0.78% | -7.55% | -6.62% | 3.90% | 12.83% | 5.24% | 2.29% | 1.00% | 2.44% |
| US Equities | | | | | | | | | | | | | |
| S&P 500 Index (CAD) | 6.34% | 8.73% | 11.32% | 18.19% | 35.99% | 38.27% | 25.47% | 14.74% | 17.60% | 16.99% | 15.70% | 16.39% | 11.58% |
| Dow Jones Industrial Average (CAD) | 8.22% | 10.26% | 12.69% | 20.27% | 28.71% | 31.34% | 18.11% | 14.74% | 15.38% | 13.32% | 14.50% | 15.07% | 11.11% |
| Russell 2000 Index (CAD) | 11.46% | 13.35% | 14.41% | 21.62% | 29.10% | 40.89% | 17.17% | 8.07% | 11.12% | 11.06% | 11.31% | 13.67% | 9.30% |
| NASDAQ Composite Total Return Index (CAD) | 6.76% | 9.62% | 12.91% | 18.37% | 36.83% | 40.50% | 32.60% | 11.40% | 15.09% | 19.45% | 18.42% | 19.16% | 13.72% |
| International Equities | | | | | | | | | | | | | |
| MSCI World Net Index (CAD) | 5.05% | 6.25% | 8.45% | 14.28% | 29.38% | 32.00% | 22.13% | 12.01% | 14.08% | 13.61% | 12.34% | 12.46% | 9.20% |
| MSCI All Country World Index (CAD) | 4.24% | 5.18% | 7.91% | 13.75% | 28.09% | 30.58% | 21.23% | 11.31% | 13.06% | 13.00% | 12.10% | 12.20% | 9.44% |
| MSCI All Country World Ex US Index (CAD) | -0.45% | -2.27% | 0.65% | 4.71% | 14.85% | 17.34% | 13.53% | 6.46% | 6.97% | 7.04% | 7.31% | 7.46% | 6.64% |
| MSCI EAFE Net Index (CAD) | -0.13% | -2.55% | -1.42% | 1.92% | 12.81% | 15.54% | 13.95% | 7.23% | 7.83% | 7.01% | 7.25% | 7.52% | 6.02% |
| MSCI Europe Net Index (CAD) | -1.25% | -4.11% | -3.51% | -0.98% | 10.79% | 13.13% | 13.67% | 7.33% | 8.74% | 7.36% | 6.95% | 7.37% | 6.00% |
| MSCI Emerging Markets Net Index (CAD) | -3.16% | -4.53% | 2.09% | 6.93% | 14.31% | 15.52% | 9.72% | 1.66% | 1.66% | 4.29% | 5.30% | 5.26% | 7.13% |

Calendar Year Returns

| 30-Nov-24 | 2023 | 2022 | 2021 | 2020 | 2019 | 2018 | 2017 | 2016 | 2015 | 2014 | 2013 | 2012 | 2011 |
|---|--------|---------|--------|--------|--------|---------|--------|--------|---------|--------|--------|--------|---------|
| Consumer Price Index (CAD) | 3.40% | 6.32% | 4.80% | 0.73% | 2.25% | 1.99% | 1.86% | 1.50% | 1.53% | 1.47% | 1.24% | 0.83% | 2.30% |
| Bank of Canada 91 Day T-bill (CAD) | 4.77% | 2.32% | 0.12% | 0.39% | 1.66% | 1.40% | 0.71% | 0.50% | 0.51% | 0.91% | 0.97% | 0.95% | 0.92% |
| FTSE Canada Short Term Overall Bond Index (CAD) | 5.02% | -4.04% | -0.93% | 5.29% | 3.10% | 1.91% | 0.08% | 1.01% | 2.61% | 3.06% | 1.74% | 2.01% | 4.65% |
| FTSE Canada Universe Bond Index (CAD) | 6.69% | -11.69% | -2.54% | 8.68% | 6.87% | 1.41% | 2.52% | 1.66% | 3.52% | 8.79% | -1.19% | 3.60% | 9.67% |
| FTSE Canada High Yield Overall Bond Index (CAD) | 10.00% | -5.44% | 6.18% | 6.69% | 8.48% | 2.15% | 9.94% | 16.93% | -3.81% | 2.54% | 5.41% | 14.75% | -2.29% |
| Bloomberg Global Aggregate Bond Index (CAD) | 2.88% | -10.16% | -5.52% | 7.28% | 1.44% | 7.70% | 0.34% | -1.45% | 16.15% | 9.65% | 3.94% | 2.01% | 8.26% |
| S&P/TSX Composite Index (CAD) | 11.73% | -5.84% | 25.09% | 5.59% | 22.88% | -8.88% | 9.10% | 21.09% | -8.32% | 10.56% | 12.99% | 7.18% | -8.71% |
| S&P/TSX Small-Cap Index (CAD) | 4.79% | -9.29% | 20.27% | 12.87% | 15.84% | -18.17% | 2.75% | 38.48% | -13.31% | -2.34% | 7.60% | -2.23% | -16.43% |
| S&P 500 Net Total Return Index (CAD) | 22.30% | -12.59% | 27.07% | 15.69% | 24.09% | 3.62% | 13.15% | 7.38% | 20.83% | 23.18% | 40.37% | 12.67% | 3.99% |
| Dow Jones Industrial Average (CAD) | 13.07% | -0.09% | 19.92% | 7.80% | 19.01% | 5.21% | 19.69% | 12.47% | 20.19% | 19.96% | 38.35% | 7.80% | 11.07% |
| NASDAQ Composite Total Return Index (CAD) | 40.76% | -27.63% | 21.14% | 42.38% | 29.78% | 5.91% | 21.12% | 5.10% | 28.28% | 25.09% | 49.52% | 14.85% | 1.63% |
| Russell 2000 Index (CAD) | 13.79% | -14.65% | 13.84% | 17.86% | 19.18% | -3.00% | 7.10% | 17.08% | 14.64% | 14.35% | 48.14% | 13.78% | -1.80% |
| MSCI World Net Index (CAD) | 20.47% | -12.19% | 20.78% | 13.87% | 21.22% | -0.49% | 14.36% | 3.79% | 18.89% | 14.39% | 35.18% | 13.26% | -3.20% |
| MSCI All Country World Index (CAD) | 19.48% | -12.03% | 17.97% | 14.76% | 20.89% | -0.72% | 16.47% | 4.78% | 17.77% | 14.19% | 31.77% | 14.24% | -4.54% |
| MSCI All Country World Ex US Index (CAD) | 13.09% | -9.43% | 7.37% | 9.18% | 15.96% | -6.01% | 19.38% | 1.38% | 13.63% | 5.27% | 23.55% | 14.79% | -11.18% |
| MSCI EAFE Net Index (CAD) | 15.07% | -8.23% | 10.32% | 5.92% | 15.85% | -6.03% | 16.82% | -2.49% | 18.95% | 3.67% | 31.02% | 14.72% | -9.97% |
| MSCI Emerging Markets Net Index (CAD) | 6.88% | -14.28% | -3.37% | 16.23% | 12.43% | -6.88% | 28.26% | 7.34% | 2.04% | 6.63% | 3.93% | 15.61% | -16.40% |

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