## **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.

Bank of Canada 91 Day T-bill (CAD) 0 22% 0 43% 0 67% 1.45% 0.90% 3.57% 4.26% 4.03% 3.09% 2.49% 1.73% 1.45% 1.27% 1.45% 2.91% FTSE Canada bort Term Overall Bond Index (CAD) 0.12% 0.45% 0.93% 2.73% 1.81% 7.75% 5.12% 4.10% 1.91% 1.85% 1.97% 2.40% 2.91% FTSE Canada Universe Bond Index (CAD) 0.65% 0.93% 0.16% 2.35% 1.30% 9.13% 3.90% 3.50% 0.52% 0.00% 1.84% 3.13% 3.59% 61.00%	Compound Returns													
Bank of Canada 91 Day T-bill (CAD) 0 22% 0 43% 0 67% 1.45% 0.90% 3.57% 4.26% 4.03% 3.09% 2.49% 1.73% 1.45% 1.72% 1.45% 2.91% FTSE Canada bort Term Overall Bond Index (CAD) 0.12% 0.45% 0.93% 2.73% 1.81% 7.75% 5.12% 4.10% 1.91% 1.85% 1.97% 2.40% 2.91% FTSE Canada Universe Bond Index (CAD) 0.65% 0.93% 0.16% 2.35% 1.36% 9.13% 3.99% 3.50% 0.52% 0.00% 1.84% 3.13% 3.59% 61.00%	30-Apr-25	1m	2m	3m	6m	YTD	1Y	2Y	3Y	4Y	5Y	10Y	15Y	20Y
FTSE Canada Universe Bond Index (CAD)	Canadian Fixed Income													
FTSE Canada Universe Bond Index (CAD) -0.65% -0.93% -0.15% -2.55% -0.76% -0.93% -9.13% -9.99% -3.50% -0.52% -0.00% -1.84% -3.13% -3.59% FTSE Canada High Yield Overall Bond Index (CAD) -1.21% -0.65% -0.05% -0.20% -2.80% -1.47% -9.41% -3.96% -7.03% -4.70% -7.23% -5.86% -5.86% -5.40% Bloomberg Global Aggregate Bond Index (CAD) -1.21% -0.65% -0.20% -2.80% -1.47% -9.41% -3.96% -3.87% -0.42% -1.31% -2.12% -3.48% -2.67% -2.67% -2.60% -2.60% -1.47% -9.41% -3.96% -3.67% -0.42% -1.31% -2.12% -3.48% -2.67% -2.60% -1.60% -2.20% -4.44% -1.41% -1.55% -13.19% -9.56% -1.0.66% -1.436% -8.26% -8.03% -8.10% -2.60% -2.00% -4.44% -1.7.55% -1.24% -9.00% -1.44% -1.51% -1.83% -8.26% -8.03% -8.10% -2.60% -1.65% -0.96%	Bank of Canada 91 Day T-bill (CAD)	0.22%	0.43%	0.67%	1.45%	0.90%	3.57%	4.26%	4.03%	3.09%	2.49%	1.73%	1.45%	1.72%
FTSE Canada High Yield Overall Bond Index (CAD)	FTSE Canada Short Term Overall Bond Index (CAD)	0.12%	0.46%	0.93%	2.78%	1.81%	7.70%	5.12%	4.10%	1.91%	1.85%	1.97%	2.40%	2.91%
Canadian Equities	FTSE Canada Universe Bond Index (CAD)	-0.65%	-0.93%	0.16%	2.35%	1.36%	9.13%	3.99%	3.50%	0.52%	0.00%	1.84%	3.13%	3.59%
Canadian Equities   SaP/TSX Composite Index (CAD)	FTSE Canada High Yield Overall Bond Index (CAD)	-0.47%	-0.55%	0.15%	2.55%	0.76%	8.78%	9.80%	7.03%	4.70%	7.23%	5.86%	5.96%	6.40%
SAPITSX Composite Inidex (CAD) -0.10% -1.60% -2.00% 4.34% 14.19% 17.56% 13.19% 9.65% 10.06% 14.36% 8.26% 8.03% 8.10% SAPITSX Composite Dividend Index (CAD) -0.11% -0.47% -0.33% 3.94% 2.72% 17.57% 12.42% 9.00% 11.44% 15.19% 8.91% 8.61% N/A SAPITSX Preferred Share Index (CAD) -1.83% 0.68% -1.60% -1.65% -0.96% 8.86% 9.27% 3.32% 4.16% 14.42% 5.45% 4.37% 4.33% 4.33% 58.475X Capped Index (CAD) -1.83% 0.68% -1.60% -1.65% -0.96% 8.86% 9.27% 3.32% 4.16% 14.42% 5.45% 4.37% 4.33% 58.475X Capped REIT Index (CAD) -0.73% 0.01% 2.08% -5.37% 1.15% 6.52% -1.71% -3.79% -0.08% 4.84% 3.83% 6.88% 7.13% SAPITSX Capped Inome Trust Index -1.40% -2.99% -1.68% -6.31% -1.10% 11.80% -0.39% 3.07% 0.55% 6.14% 5.01% 8.33% 8.30% SAPITSX Capped Financial Index (CAD) -6.52% -9.91% -7.08% -5.70% 5.45% 16.19% 9.43% 2.72% 5.88% 8.87% 7.05% 10.26% 7.51% SAPITSX Capped Financial Index (CAD) -1.83% 2.94% -7.44% 2.51% 8.60% 13.	Bloomberg Global Aggregate Bond Index (CAD)	-1.21%	-0.69%	0.20%	2.80%	1.47%	9.41%	3.96%	3.87%	0.42%	-1.31%	2.12%	3.48%	2.67%
SAPITSX Composite Dividend Index (CAD)	Canadian Equities													
S&P/TSX Preferred Share Index (CAD) -3.12% -3.23% -2.80% 4.30% -0.61% 11.70% 13.14% 5.87% 3.67% 9.40% 3.54% 3.73% 2.98% S&P/TSX Small-Cap Index (CAD) -1.83% 0.68% -1.60% -1.65% -0.96% 8.86% 9.27% 3.32% 4.16% 14.42% 5.45% 4.37% 4.33% 4.33% 5&P/TSX Capped REIT Index (CAD) -0.73% 0.01% 2.08% -5.37% 1.15% 6.52% -1.71% -3.79% -0.08% 4.84% 3.83% 6.88% 5.30% 8&P/TSX Capped Income Trust Index -1.40% -2.99% -1.68% -6.31% -1.10% 11.80% -0.39% -3.07% 0.53% 6.14% 5.01% 8.33% 8.30% MSCI U.S. REIT Index (CAD) -6.52% -9.91% -7.08% -5.70% -5.45% 16.19% 9.43% 2.72% 5.88% 8.87% 7.05% 10.28% 7.51% S&P/TSX Capped Financial Index (CAD) -0.90% -2.33% -2.94% -7.47% 0.36% 27.30% 19.02% 12.33% 12.11% 18.60% 10.80% 10.66% 9.77% S&P/TSX Capped Real Estate Index (CAD) -0.90% -2.33% -2.94% -7.47% 0.36% 27.30% 19.02% 12.33% 12.11% 18.60% 10.80% 10.66% 9.72% S&P/TSX Capped Real Estate Index (CAD) -1.301% -8.18% -9.86% -10.15% -9.55% -15.25% 4.26% 3.89% 24.03% 30.19% 3.59% 1.77% 3.56% S&P/TSX Capped Index (CAD) -1.310% -8.18% -9.86% -10.15% -9.55% -15.25% 4.26% 3.89% 24.03% 30.19% 3.59% 1.76% 3.69% WIT Crude Oil (CAD) -2.184% -19.99% 23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 11.01% -0.59% 12.24% 11.65% 15.05% 9.94% 12.26% 15.48% 9.96% 15.48% 15.15% 15.05% 9.94% 12.67% 3.30% 6.23% WIT Crude Oil (CAD) -2.184% -19.99% 23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 11.01% -0.59% 12.24% 11.05% 10.00% 12.35% 12.28% 9.90% 12.26% 15.48% 13.80% 15.35% 10.83% 10.89% 10.30% 10.80% 10.60% 11.80% 12.89% 10.30% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80% 10.60% 11.80% 10.80%	S&P/TSX Composite Index (CAD)	-0.10%	-1.60%	-2.00%	4.34%	1.41%	17.85%	13.19%	9.56%	10.06%	14.36%	8.26%	8.03%	8.10%
Sectors   Septisk Capped ReIT Index (CAD)	S&P/TSX Composite Dividend Index (CAD)	0.11%	-0.47%	-0.33%	3.94%	2.72%	17.57%	12.42%	9.00%	11.44%	15.19%	8.91%	8.61%	N/A
Sectors  SePTSX Capped REIT Index (CAD)  -0.73%  0.01%  2.08%  -5.37%  1.15%  6.52%  -1.71%  -3.79%  -0.08%  4.84%  3.83%  6.88%  7.13%  SAP/TSX Capped Income Trust Index  -1.40%  -2.99%  -1.68%  -6.31%  -1.10%  11.80%  -0.39%  -0.39%  -3.07%  0.53%  6.14%  5.01%  8.33%  8.30%  MSCI U.S. REIT Index (CAD)  -6.52%  -9.91%  -7.08%  -5.17%  -5.45%  11.80%  -0.38%  2.730%  19.02%  12.13%  12.11%  18.60%  10.80%  10.80%  10.80%  10.80%  10.80%  10.80%  10.80%  10.80%  10.80%  10.90%  10.80%  10.90%  10.	S&P/TSX Preferred Share Index (CAD)	-3.12%	-3.23%	-2.80%	4.30%	-0.61%	11.70%	13.14%	5.87%	3.67%	9.40%	3.54%	3.73%	2.98%
S&P/TSX Capped REIT Index (CAD)	S&P/TSX Small-Cap Index (CAD)	-1.83%	0.68%	-1.60%	-1.65%	-0.96%	8.86%	9.27%	3.32%	4.16%	14.42%	5.45%	4.37%	4.33%
S&P/TSX Capped Income Trust Index -1.40% -2.99% -1.68% -6.31% -1.10% -11.80% -0.39% -3.07% 0.53% 6.14% 5.01% 8.33% 8.30% MSCI U.S. REIT Index (CAD) -6.52% -9.91% -7.08% -5.70% -5.45% 16.19% 9.43% 2.72% 5.88% 8.87% 7.05% 10.28% 7.51% S&P/TSX Capped Financial Index (CAD) -1.63% -2.04% -2.27% 6.17% 0.36% 27.30% 19.02% 12.33% 12.11% 18.60% 10.80% 10.66% 9.77% S&P/TSX Capped Real Estate Index (CAD) -0.90% -2.33% -2.94% -7.44% -2.51% 8.60% 1.30% -1.26% 0.79% 6.79% 4.68% 8.36% 7.28% S&P/TSX Capped Index (CAD) -13.01% -8.18% -9.86% -10.15% -9.55% -15.25% 4.26% 3.89% 24.03% 30.19% 3.59% 1.77% 3.56% S&P/TSX Capped Materials Index (CAD) -1.71% -9.04% 11.06% 12.48% 22.41% 32.62% 14.58% 9.26% 12.12% 11.76% 9.05% 3.53% 7.16% S&P/TSX Capped Index (CAD) -21.84% -19.99% -23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 10.10% -0.59% 12.48% USE Equities  S&P/TSX Gapped Index (CAD) -4.68% -10.13% -11.77% -2.63% -8.68% 12.70% 18.34% 15.12% 12.26% 15.48% 13.80% 15.35% 10.83% Dow Jones Industrial Average (CAD) -4.68% -10.13% -11.77% -2.63% -8.68% 12.70% 18.34% 15.12% 12.26% 15.48% 13.80% 15.35% 10.83% Dow Jones Industrial Average (CAD) -5.98% -10.83% -12.54% -2.69% -7.72% 10.07% 12.37% 12.26% 9.90% 12.92% 12.50% 14.02% 10.30% NASDAQ Composite Total Return Index (CAD) -5.48% -11.15% -15.07% -4.13% -13.06% 12.86% 12.86% 13.89% 10.37% 13.82% 10.79% 13.09% NASDAQ Composite Total Return Index (CAD) -5.48% -11.15% -15.07% -8.72% 0.01% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62% MSCI All Country World Index (CAD) -5.48% -7.57% -8.72% 0.01% -4.48% 12.76% 16.29% 13.98% 10.37% 13.82% 10.60% 11.80% 8.88% MSCI All Country World Index (CAD) -5.48% -7.57% -8.72% 0.01% -4.48% 12.76% 16.29% 13.98% 10.37% 13.82% 10.60% 11.80% 8.88% MSCI All Country World Index (CAD) -5.49% -7.57% -8.72% 0.01% -4.48% 12.76% 16.29% 13.98% 10.37% 13.89% 10.60% 11.80% 8.88% MSCI All Country World Index (CAD) -5.40% -7.57% -8.75% -8.72% 0.01% -4.48% 12.76% 16.29% 13.98% 10.57% 13.39% 10.60% 11.80% 8.88% MSCI All Country World Index (CAD) -5.4	Sectors													
MSCI U.S. REIT Index (CAD) -6.52% -9.91% -7.08% -5.70% -5.45% 16.19% 9.43% 2.72% 5.88% 8.87% 7.05% 10.28% 7.51% SAP/TSX Capped Financial Index (CAD) -1.63% -2.04% -2.27% 6.17% 0.36% 27.30% 19.02% 12.33% 12.11% 18.60% 10.80% 10.66% 9.77% SAP/TSX Capped Real Estate Index (CAD) -1.301% -8.18% -9.86% -10.15% -2.55% 8.60% 1.30% -1.26% 0.79% 6.79% 4.68% 8.36% 7.28% SAP/TSX Capped Energy Index (CAD) -1.301% -8.18% -9.86% -10.15% -9.55% -15.25% 4.26% 3.89% 24.03% 30.19% 3.59% 1.77% 3.56% SAP/TSX Capped Materials Index (CAD) -1.71% 9.04% 11.06% 12.48% 22.41% 32.62% 14.58% 9.26% 12.12% 11.76% 9.05% 3.53% 7.16% SAP/TSX Global Gold Index (CAD) -21.84% -19.99% -23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 1.01% -0.59% 12.44% 12.46% 12.12% 11.76% 9.05% 12.48% 12.12% 11.76% 9.05% 12.48% 12.12% 11.76% 9.05% 12.48% 12.48% 12.70% 18.34% 15.05% 9.94% 12.67% 3.30% 6.23% 12.48% 12.00% 12.48% 12.12% 11.76% 9.05% 12.48% 12.48% 12.12% 11.76% 9.05% 12.48% 12.12% 11.76% 9.05% 12.48% 12.12% 11.76% 9.05% 12.48% 12.12% 11.76% 9.05% 12.48% 12.12% 11.76% 9.05% 12.48% 12.12% 11.76% 9.05% 12.48% 12.12% 11.76% 9.05% 12.48% 12.12% 11.76% 9.05% 12.48% 12.12% 11.76% 9.05% 12.12% 11.15% 12.	S&P/TSX Capped REIT Index (CAD)	-0.73%	0.01%	2.08%	-5.37%	1.15%	6.52%	-1.71%	-3.79%	-0.08%	4.84%	3.83%	6.88%	7.13%
S&P/TSX Capped Financial Index (CAD) 1.63% -2.04% -2.27% 6.17% 0.36% 27.30% 19.02% 12.33% 12.11% 18.60% 10.80% 10.66% 9.77% S&P/TSX Capped Real Estate Index (CAD) -0.90% -2.33% -2.94% -7.44% -2.51% 8.60% 1.30% -1.26% 0.79% 6.79% 4.68% 8.36% 7.28% 8.807KSX Capped Energy Index (CAD) -13.01% -8.18% -9.86% -10.15% -9.55% -15.25% 4.26% 3.89% 24.03% 30.19% 3.59% 1.77% 3.56% S&P/TSX Capped Materials Index (CAD) 1.71% 9.04% 11.06% 12.48% 22.41% 32.62% 14.58% 9.26% 12.12% 11.76% 9.05% 3.53% 7.16% S&P/TSX Galped Materials Index (CAD) 3.55% 18.92% 21.86% 25.61% 41.43% 55.53% 24.35% 15.43% 15.05% 9.94% 12.67% 3.30% 6.23% WTI Crude Oil (CAD) -21.84% 19.99% -23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 1.01% -0.59% 12.47% USEQUITION CAD) -2.184% -19.99% -23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 1.01% -0.59% 12.47% USEQUITION CAD) -2.184% -19.99% -23.45% -10.13% -11.77% -2.63% -8.68% 12.70% 18.34% 15.12% 12.26% 15.48% 13.80% 15.35% 10.83% Dow Jones Industrial Average (CAD) -6.98% -10.83% -12.54% -2.69% -7.72% 10.07% 12.37% 12.26% 15.48% 13.80% 15.35% 10.83% NASDAQ Composite Total Return Index (CAD) -3.18% -11.15% -15.07% -4.13% -13.06% 12.83% 21.46% 16.12% 9.67% 15.19% 16.04% 17.52% 13.29% International Equities  MSCI World Net Index (CAD) -3.17% -7.57% -8.72% 0.01% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62% MSCI All Country World Index (CAD) -3.18% -0.71% 0.15% 5.25% 4.93% 13.13% 12.21% 11.45% 6.69% 10.50% 10.50% 6.73% 7.94% 6.54% MSCI Europe Net Index (CAD) -0.48% -0.71% 0.15% 5.25% 4.93% 13.13% 12.21% 11.45% 6.69% 10.50% 7.07% 8.63% 6.16% MSCI Europe Net Index (CAD) -0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16% MSCI Europe Net Index (CAD) -0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16% 6.16%	S&P/TSX Capped Income Trust Index	-1.40%	-2.99%	-1.68%	-6.31%	-1.10%	11.80%	-0.39%	-3.07%	0.53%	6.14%	5.01%	8.33%	8.30%
S&PITSX Capped Real Estate Index (CAD) -0.90% -2.33% -2.94% -7.44% -2.51% 8.60% 1.30% -1.26% 0.79% 6.79% 4.68% 8.36% 7.28% S&PITSX Capped Energy Index (CAD) -13.01% -8.18% -9.86% -10.15% -9.55% -15.25% 4.26% 3.89% 24.03% 30.19% 3.59% 1.77% 3.56% S&PITSX Capped Materials Index (CAD) -1.71% 9.04% 11.06% 12.48% 22.41% 32.62% 14.58% 9.26% 12.12% 11.76% 9.05% 3.53% 7.16% S&PITSX Capped Materials Index (CAD) -21.84% -19.99% -23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 1.01% -0.59% 1.24% II.76% 9.05% 3.59% II.76% 9.05% 3.59% II.76% 9.05% 3.59% II.76% 9.05% 3.59% II.76% 9.05% 9.4% II.76% 9.05% 9.05% 9.26% II.76% 9.05% 9.05% 9.05% II.76% II	MSCI U.S. REIT Index (CAD)	-6.52%	-9.91%	-7.08%	-5.70%	-5.45%	16.19%	9.43%	2.72%	5.88%	8.87%	7.05%	10.28%	7.51%
S&PITSX Capped Energy Index (CAD) -13.01% -8.18% -9.86% -10.15% -9.55% -15.25% 4.26% 3.89% 24.03% 30.19% 3.59% 1.77% 3.56% S&PITSX Capped Materials Index (CAD) 1.71% 9.04% 11.06% 12.48% 22.41% 32.62% 14.58% 9.26% 12.12% 11.76% 9.05% 3.53% 7.16% S&PITSX Global Gold Index (CAD) 3.55% 18.92% 21.86% 25.61% 41.43% 55.53% 24.35% 15.43% 15.05% 9.94% 12.67% 3.30% 6.23% WTI Crude Oil (CAD) -21.84% -19.99% -23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 1.01% -0.59% 1.24% US Equities  S&P 500 Index (CAD) -4.68% -10.13% -11.77% -2.63% -8.68% 12.70% 18.34% 15.12% 12.26% 15.48% 13.80% 15.35% 10.83% Dow Jones Industrial Average (CAD) -6.98% -10.83% -12.54% -2.69% -7.72% 10.07% 12.37% 12.28% 9.90% 12.92% 12.50% 14.02% 10.30% Russell 2000 Index (CAD) -6.24% -12.70% -17.81% -10.79% -15.07% 1.42% 7.90% 5.98% 0.70% 9.76% 7.72% 10.68% 8.26% NASDAQ Composite Total Return Index (CAD) -3.18% -11.15% -15.07% -4.13% -13.06% 12.83% 21.46% 16.12% 9.67% 15.19% 16.04% 17.52% 13.29% International Equities  MSCI World Net Index (CAD) -3.09% -6.95% -7.98% 0.17% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62% MSCI All Country World Index (CAD) -0.48% -0.71% 0.15% 5.25% 4.93% 13.13% 12.21% 11.45% 6.69% 10.50% 7.94% 6.54% MSCI All Country World Ex US Index (CAD) -0.48% -0.71% 0.15% 5.25% 4.93% 13.13% 11.26% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16% MSCI Europe Net Index (CAD) -0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	S&P/TSX Capped Financial Index (CAD)	1.63%	-2.04%	-2.27%	6.17%	0.36%	27.30%	19.02%	12.33%	12.11%	18.60%	10.80%	10.66%	9.77%
S&P/TSX Capped Materials Index (CAD) 1.71% 9.04% 11.06% 12.48% 22.41% 32.62% 14.58% 9.26% 12.12% 11.76% 9.05% 3.53% 7.16% S&P/TSX Global Gold Index (CAD) 3.55% 18.92% 21.86% 25.61% 41.43% 55.53% 24.35% 15.43% 15.05% 9.94% 12.67% 3.30% 6.23% WTI Crude Oil (CAD) -21.84% -19.99% -23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 1.01% -0.59% 1.24% US Equities  S&P 500 Index (CAD) -4.68% -10.13% -11.77% -2.63% -8.68% 12.70% 18.34% 15.12% 12.26% 15.48% 13.80% 15.35% 10.83% Dow Jones Industrial Average (CAD) -6.98% -10.83% -12.54% -2.69% -7.72% 10.07% 12.37% 12.28% 9.90% 12.92% 12.50% 14.02% 10.30% Russell 2000 Index (CAD) -6.24% -12.70% -17.81% -10.79% -15.07% 1.42% 7.90% 5.98% 0.70% 9.76% 7.72% 10.68% 8.26% NASDAQ Composite Total Return Index (CAD) -3.18% -11.15% -15.07% -4.13% -13.06% 12.83% 21.46% 16.12% 9.67% 15.19% 16.04% 17.52% 13.29% International Equities  MSCI World Net Index (CAD) -3.17% -7.57% -8.72% 0.01% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62% MSCI All Country World Index (CAD) -0.48% -0.71% 0.15% 5.25% 4.93% 13.13% 12.21% 11.45% 6.69% 13.98% 10.50% 7.07% 8.63% 6.16% MSCI Elarce Note Index (CAD) 0.37% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16% MSCI Elarce Note Index (CAD) 0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	S&P/TSX Capped Real Estate Index (CAD)	-0.90%	-2.33%	-2.94%	-7.44%	-2.51%	8.60%	1.30%	-1.26%	0.79%	6.79%	4.68%	8.36%	7.28%
S&P/TSX Global Gold Index (CAD) 3.55% 18.92% 21.86% 25.61% 41.43% 55.53% 24.35% 15.43% 15.05% 9.94% 12.67% 3.30% 6.23% WTI Crude Oil (CAD) -21.84% -19.99% -23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 1.01% -0.59% 1.24% US Equities  S&P 500 Index (CAD) -4.68% -10.13% -11.77% -2.63% -8.68% 12.70% 18.34% 15.12% 12.26% 15.48% 13.80% 15.35% 10.83% Dow Jones Industrial Average (CAD) -6.98% -10.83% -12.54% -2.69% -7.72% 10.07% 12.37% 12.28% 9.90% 12.92% 12.50% 14.02% 10.30% Russell 2000 Index (CAD) -6.24% -12.70% -17.81% -10.79% -15.07% 1.42% 7.90% 5.98% 0.70% 9.76% 7.72% 10.68% 8.26% NASDAQ Composite Total Return Index (CAD) -3.18% -11.15% -15.07% -4.13% -13.06% 12.83% 21.46% 16.12% 9.67% 15.19% 16.04% 17.52% 13.29% International Equities  MSCI World Net Index (CAD) -3.09% -6.95% -7.98% 0.17% -4.20% 12.99% 16.08% 13.81% 9.67% 13.39% 10.60% 11.80% 8.88% MSCI All Country World Index (CAD) -0.48% -0.71% 0.15% 5.25% 4.93% 13.13% 12.21% 11.45% 6.69% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16% MSCI Europe Net Index (CAD) -0.37% -0.12% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	S&P/TSX Capped Energy Index (CAD)	-13.01%	-8.18%	-9.86%	-10.15%	-9.55%	-15.25%	4.26%	3.89%	24.03%	30.19%	3.59%	1.77%	3.56%
US Equities  S&P 500 Index (CAD)  -21.84% -19.99% -23.45% -16.72% -22.05% -28.57% -12.13% -15.61% 0.69% 25.01% 1.01% -0.59% 1.24%  US Equities  S&P 500 Index (CAD)  -6.98% -10.13% -11.77% -2.63% -8.68% 12.70% 18.34% 15.12% 12.26% 15.48% 13.80% 15.35% 10.83%  Dow Jones Industrial Average (CAD)  -6.98% -10.83% -12.54% -2.69% -7.72% 10.07% 12.37% 12.28% 9.90% 12.92% 12.50% 14.02% 10.30%  Russell 2000 Index (CAD)  -6.24% -12.70% -17.81% -10.79% -15.07% 1.42% 7.90% 5.98% 0.70% 9.76% 7.72% 10.68% 8.26%  NASDAQ Composite Total Return Index (CAD)  -3.18% -11.15% -15.07% -4.13% -13.06% 12.83% 21.46% 16.12% 9.67% 15.19% 16.04% 17.52% 13.29%  International Equities  MSCI World Net Index (CAD)  -3.17% -7.57% -8.72% 0.01% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62%  MSCI All Country World Index (CAD)  -3.09% -6.95% -7.98% 0.17% -4.20% 12.93% 16.08% 13.81% 9.67% 13.39% 10.60% 11.80% 8.88%  MSCI All Country World Ex US Index (CAD)  -0.48% -0.71% 0.15% 5.25% 4.93% 13.18% 11.93% 12.26% 8.30% 11.25% 6.84% 8.31% 6.04%  MSCI Europe Net Index (CAD)  0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	S&P/TSX Capped Materials Index (CAD)	1.71%	9.04%	11.06%	12.48%	22.41%	32.62%	14.58%	9.26%	12.12%	11.76%	9.05%	3.53%	7.16%
US Equities  S&P 500 Index (CAD)  -4.68% -10.13% -11.77% -2.63% -8.68% 12.70% 18.34% 15.12% 12.26% 15.48% 13.80% 15.35% 10.83%  Dow Jones Industrial Average (CAD)  -6.98% -10.83% -12.54% -2.69% -7.72% 10.07% 12.37% 12.28% 9.90% 12.92% 12.50% 14.02% 10.30%  Russell 2000 Index (CAD)  -6.24% -12.70% -17.81% -10.79% -15.07% 1.42% 7.90% 5.98% 0.70% 9.76% 7.72% 10.68% 8.26%  NASDAQ Composite Total Return Index (CAD)  -3.18% -11.15% -15.07% -4.13% -13.06% 12.83% 21.46% 16.12% 9.67% 15.19% 16.04% 17.52% 13.29%  International Equities  MSCI World Net Index (CAD)  -3.17% -7.57% -8.72% 0.01% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62%  MSCI All Country World Index (CAD)  -3.09% -6.95% -7.98% 0.17% -4.20% 12.93% 16.08% 13.61% 9.67% 13.39% 10.60% 11.80% 8.88%  MSCI All Country World Ex US Index (CAD)  -0.48% -0.71% 0.15% 5.25% 4.93% 13.13% 12.21% 11.45% 6.69% 10.50% 6.73% 7.94% 6.54%  MSCI Earbe Net Index (CAD)  0.37% -0.13% 1.27% 7.61% 7.34% 13.18% 11.93% 12.96% 8.30% 11.25% 6.84% 8.31% 6.04%  MSCI Europe Net Index (CAD)  0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	S&P/TSX Global Gold Index (CAD)	3.55%	18.92%	21.86%	25.61%	41.43%	55.53%	24.35%	15.43%	15.05%	9.94%	12.67%	3.30%	6.23%
S&P 500 Index (CAD)	WTI Crude Oil (CAD)	-21.84%	-19.99%	-23.45%	-16.72%	-22.05%	-28.57%	-12.13%	-15.61%	0.69%	25.01%	1.01%	-0.59%	1.24%
Dow Jones Industrial Average (CAD) -6.98% -10.83% -12.54% -2.69% -7.72% 10.07% 12.37% 12.28% 9.90% 12.92% 12.50% 14.02% 10.30% Russell 2000 Index (CAD) -6.24% -12.70% -17.81% -10.79% -15.07% 1.42% 7.90% 5.98% 0.70% 9.76% 7.72% 10.68% 8.26% NASDAQ Composite Total Return Index (CAD) -3.18% -11.15% -15.07% -4.13% -13.06% 12.83% 21.46% 16.12% 9.67% 15.19% 16.04% 17.52% 13.29% International Equities  MSCI World Net Index (CAD) -3.17% -7.57% -8.72% 0.01% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62% MSCI All Country World Index (CAD) -3.09% -6.95% -7.98% 0.17% -4.20% 12.93% 16.08% 13.81% 9.67% 13.39% 10.60% 11.80% 8.88% MSCI All Country World EVIS Index (CAD) -0.48% -0.71% 0.15% 5.25% 4.93% 13.18% 11.22% 11.45% 6.69% 10.50% 6.73% 7.94% 6.54% MSCI EAFE Net Index (CAD) -0.37% -0.13% 1.27% 7.61% 7.34% 13.18% 11.93% 12.26% 8.30% 11.25% 6.84% 8.31% 6.04% MSCI Europe Net Index (CAD) -0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	US Equities													
Russell 2000 Index (CAD) -6.24% -12.70% -17.81% -10.79% -15.07% 1.42% 7.90% 5.98% 0.70% 9.76% 7.72% 10.68% 8.26% NASDAQ Composite Total Return Index (CAD) -3.18% -11.15% -15.07% -4.13% -13.06% 12.83% 21.46% 16.12% 9.67% 15.19% 16.04% 17.52% 13.29% International Equities  MSCI World Net Index (CAD) -3.17% -7.57% -8.72% 0.01% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62% MSCI All Country World Index (CAD) -3.09% -6.95% -7.98% 0.17% -4.20% 12.93% 16.08% 13.61% 9.67% 13.39% 10.60% 11.80% 8.88% MSCI All Country World Ex US Index (CAD) -0.48% -0.71% 0.15% 5.25% 4.93% 13.13% 12.21% 11.45% 6.69% 10.50% 6.73% 7.94% 6.54% MSCI EAFE Net Index (CAD) -0.37% -0.13% 1.27% 7.61% 7.34% 13.18% 11.93% 12.96% 8.30% 11.25% 6.84% 8.31% 6.04% MSCI Europe Net Index (CAD) -0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	S&P 500 Index (CAD)	-4.68%	-10.13%	-11.77%	-2.63%	-8.68%	12.70%	18.34%	15.12%	12.26%	15.48%	13.80%	15.35%	10.83%
NASDAQ Composite Total Return Index (CAD)  -3.18% -11.15% -15.07% -4.13% -13.06% 12.83% 21.46% 16.12% 9.67% 15.19% 16.04% 17.52% 13.29%  International Equities  MSCI World Net Index (CAD)  -3.17% -7.57% -8.72% 0.01% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62% 10.000 10.000 10.000 10.000 10.000 11.80% 10.000 11.80% 8.88% 10.000 10.000 11.80% 10.0000 11.80% 10.0000 11.80% 10.	Dow Jones Industrial Average (CAD)	-6.98%	-10.83%	-12.54%	-2.69%	-7.72%	10.07%	12.37%	12.28%	9.90%	12.92%	12.50%	14.02%	10.30%
NASDAQ Composite Total Return Index (CAD)  -3.18% -11.15% -15.07% -4.13% -13.06% 12.83% 21.46% 16.12% 9.67% 15.19% 16.04% 17.52% 13.29%  International Equities  MSCI World Net Index (CAD)  -3.17% -7.57% -8.72% 0.01% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62% 10.000 10.000 10.000 10.000 10.000 11.80% 10.000 11.80% 8.88% 10.000 10.000 10.000 11.80% 10.000 11.80	Russell 2000 Index (CAD)	-6.24%	-12.70%	-17.81%	-10.79%	-15.07%	1.42%	7.90%	5.98%	0.70%	9.76%	7.72%	10.68%	8.26%
MSCI World Net Index (CAD) -3.17% -7.57% -8.72% 0.01% -4.84% 12.76% 16.29% 13.98% 10.37% 13.82% 10.79% 12.02% 8.62% MSCI All Country World Index (CAD) -3.09% -6.95% -7.98% 0.17% -4.20% 12.93% 16.08% 13.61% 9.67% 13.39% 10.60% 11.80% 8.88% MSCI All Country World Ex US Index (CAD) -0.48% -0.71% 0.15% 5.25% 4.93% 13.13% 12.21% 11.45% 6.69% 10.50% 6.69% 10.50% 6.63% 7.94% 6.54% MSCI EAFE Net Index (CAD) 0.37% -0.13% 1.27% 7.61% 7.34% 13.18% 11.93% 12.96% 8.30% 11.25% 6.84% 8.31% 6.04% MSCI Europe Net Index (CAD) 0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	NASDAQ Composite Total Return Index (CAD)	-3.18%	-11.15%		-4.13%	-13.06%	12.83%	21.46%	16.12%	9.67%	15.19%	16.04%	17.52%	13.29%
MSCI All Country World Index (CAD) -3.09% -6.95% -7.98% 0.17% -4.20% 12.93% 16.08% 13.61% 9.67% 13.39% 10.60% 11.80% 8.88% MSCI All Country World Ex US Index (CAD) -0.48% -0.71% 0.15% 5.25% 4.93% 13.13% 12.21% 11.45% 6.69% 10.50% 6.73% 7.94% 6.54% MSCI EAFE Net Index (CAD) 0.37% -0.13% 1.27% 7.61% 7.34% 13.18% 11.93% 12.96% 8.30% 11.25% 6.84% 8.31% 6.04% MSCI Europe Net Index (CAD) 0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	International Equities													
MSCI All Country World Ex US Index (CAD)	MSCI World Net Index (CAD)	-3.17%	-7.57%	-8.72%	0.01%	-4.84%	12.76%	16.29%	13.98%	10.37%	13.82%	10.79%	12.02%	8.62%
MSCI EAFE Net Index (CAD) 0.37% -0.13% 1.27% 7.61% 7.34% 13.18% 11.93% 12.96% 8.30% 11.25% 6.84% 8.31% 6.04% MSCI Europe Net Index (CAD) 0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	MSCI All Country World Index (CAD)	-3.09%	-6.95%	-7.98%	0.17%	-4.20%	12.93%	16.08%	13.61%	9.67%	13.39%	10.60%	11.80%	8.88%
MSCI EAFE Net Index (CAD) 0.37% -0.13% 1.27% 7.61% 7.34% 13.18% 11.93% 12.96% 8.30% 11.25% 6.84% 8.31% 6.04% MSCI Europe Net Index (CAD) 0.17% -0.22% 2.89% 9.59% 10.75% 14.31% 11.56% 13.95% 9.44% 12.69% 7.07% 8.63% 6.16%	MSCI All Country World Ex US Index (CAD)	-0.48%	-0.71%	0.15%	5.25%	4.93%	13.13%	12.21%	11.45%	6.69%	10.50%	6.73%	7.94%	6.54%
	MSCI EAFE Net Index (CAD)	0.37%	-0.13%	1.27%	7.61%	7.34%	13.18%	11.93%	12.96%	8.30%	11.25%	6.84%	8.31%	6.04%
MSCI Emerging Markets Net Index (CAD) -2.77% -2.24% -2.29% -0.52% 0.15% 9.62% 10.46% 6.57% 0.67% 6.23% 4.44% 5.21% 6.79%	MSCI Europe Net Index (CAD)	0.17%	-0.22%	2.89%	9.59%	10.75%	14.31%	11.56%	13.95%	9.44%	12.69%	7.07%	8.63%	6.16%
	MSCI Emerging Markets Net Index (CAD)	-2.77%	-2.24%	-2.29%	-0.52%	0.15%	9.62%	10.46%	6.57%	0.67%	6.23%	4.44%	5.21%	6.79%

Calendar Year Returns													
30-Apr-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%
Consumer Frice index (CAD)	1.0370	3.40 /0	0.32 /0	4.00 /0	0.7370	2.2370	1.5570	1.00 /0	1.50 /0	1.5570	1.47 /0	1.24 /0	0.0370
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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