

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-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)	0.18%	0.36%	0.56%	1.22%	2.36%	2.62%	3.54%	3.93%	3.44%	2.76%	1.85%	1.52%	1.71%
FTSE Canada Short Term Overall Bond Index (CAD)	0.18%	0.58%	1.42%	2.19%	4.14%	4.53%	5.70%	4.90%	2.72%	1.95%	2.13%	2.33%	2.98%
FTSE Canada Universe Bond Index (CAD)	0.27%	0.97%	2.87%	2.56%	3.97%	3.25%	5.87%	4.37%	0.94%	-0.02%	2.14%	2.95%	3.55%
FTSE Canada High Yield Overall Bond Index (CAD)	0.47%	1.10%	2.20%	5.02%	7.25%	8.10%	11.06%	9.83%	5.70%	5.99%	6.97%	5.89%	6.62%
Bloomberg Global Aggregate Bond Index (CAD)	-0.28%	0.17%	2.18%	3.90%	4.57%	5.11%	6.58%	5.05%	0.47%	-0.49%	1.76%	3.29%	3.44%
Canadian Equities													
S&P/TSX Composite Index (CAD)	3.86%	4.86%	10.53%	21.41%	29.96%	25.71%	28.17%	18.87%	14.42%	16.18%	12.16%	9.29%	8.60%
S&P/TSX Composite Dividend Index (CAD)	4.58%	4.04%	8.79%	17.29%	26.54%	22.47%	25.56%	16.61%	14.83%	16.58%	12.06%	9.66%	8.58%
S&P/TSX Preferred Share Index (CAD)	-0.08%	2.16%	2.98%	9.45%	14.27%	17.22%	19.86%	14.03%	5.79%	8.61%	6.38%	3.96%	3.52%
S&P/TSX Small-Cap Index (CAD)	5.23%	7.65%	17.24%	38.15%	46.68%	41.85%	34.48%	21.49%	13.80%	16.09%	11.56%	6.04%	5.97%
Sectors													
S&P/TSX Capped REIT Index (CAD)	-0.13%	-2.94%	-2.53%	2.40%	9.82%	3.32%	8.14%	2.48%	-0.60%	3.80%	5.75%	6.52%	6.73%
S&P/TSX Capped Income Trust Index	0.73%	2.22%	5.33%	8.33%	15.21%	7.34%	15.09%	5.44%	2.17%	5.05%	7.36%	8.43%	8.02%
MSCI U.S. REIT Index (CAD)	1.74%	0.86%	3.39%	6.32%	2.18%	-2.80%	13.80%	8.35%	3.85%	9.38%	6.64%	10.45%	7.59%
S&P/TSX Capped Financial Index (CAD)	4.11%	5.85%	10.65%	21.30%	29.65%	27.53%	34.83%	22.10%	16.82%	19.52%	13.82%	12.70%	10.36%
S&P/TSX Capped Real Estate Index (CAD)	-1.76%	-5.71%	-6.64%	2.87%	4.71%	-1.60%	9.57%	4.71%	-0.34%	4.41%	5.64%	7.94%	7.20%
S&P/TSX Capped Energy Index (CAD)	8.50%	8.38%	12.05%	25.31%	20.20%	15.49%	14.52%	10.72%	23.31%	34.48%	9.48%	3.64%	3.51%
S&P/TSX Capped Materials Index (CAD)	14.62%	8.92%	29.50%	55.66%	95.36%	84.96%	54.99%	31.89%	25.26%	20.66%	17.53%	5.33%	8.87%
S&P/TSX Global Gold Index (CAD)	15.98%	9.28%	31.59%	67.61%	140.54%	126.40%	69.02%	45.27%	31.90%	23.36%	22.13%	5.88%	7.79%
WTI Crude Oil (CAD)	-4.47%	-5.95%	-7.12%	-2.35%	-20.87%	-14.27%	-10.97%	-9.25%	-0.98%	6.80%	3.87%	-0.42%	0.96%
US Equities													
S&P 500 Index (CAD)	-0.26%	2.79%	7.97%	18.19%	14.19%	14.50%	25.82%	21.70%	14.68%	16.97%	15.16%	16.91%	11.98%
Dow Jones Industrial Average (CAD)	-0.03%	3.28%	6.76%	15.37%	10.38%	7.56%	18.86%	14.48%	12.90%	13.77%	13.35%	15.14%	11.28%
Russell 2000 Index (CAD)	0.45%	2.98%	7.61%	23.50%	9.98%	3.64%	20.84%	12.48%	6.94%	9.58%	9.61%	12.34%	9.16%
NASDAQ Composite Total Return Index (CAD)	-1.95%	3.40%	10.74%	24.32%	17.98%	21.85%	30.84%	28.91%	13.93%	16.41%	18.02%	19.65%	14.55%
International Equities													
MSCI World Net Index (CAD)	-0.23%	2.49%	7.20%	16.05%	16.44%	16.48%	24.00%	20.22%	13.11%	14.56%	12.39%	13.37%	9.55%
MSCI All Country World Index (CAD)	-0.49%	2.47%	7.65%	16.78%	17.83%	18.20%	24.24%	20.21%	12.99%	14.07%	12.45%	13.10%	9.78%
MSCI All Country World Ex US Index (CAD)	-0.51%	2.22%	7.37%	14.54%	25.24%	26.19%	21.68%	17.60%	11.08%	10.56%	8.92%	8.93%	7.16%
MSCI EAFE Net Index (CAD)	0.11%	2.00%	5.35%	10.52%	23.49%	23.96%	19.68%	17.19%	11.19%	10.88%	8.21%	9.18%	6.60%
MSCI Europe Net Index (CAD)	0.95%	2.41%	5.85%	9.59%	26.32%	26.58%	19.67%	17.82%	11.85%	12.09%	8.32%	9.46%	6.83%
MSCI Emerging Markets Net Index (CAD)	-2.89%	1.88%	10.64%	20.93%	25.71%	28.94%	22.05%	15.79%	7.88%	6.61%	8.35%	6.23%	7.08%

Calendar Year Returns

30-Nov-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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