

Portfolio Benchmark Return Calculation

Allocation:



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 and international markets, as well as a weighted average return for a portfolio comprised of several of these asset classes.

Effective End Date: 1/31/2023

Exchange Rate: USD/CAD \$0.7491 1.46% -4.72% -2.16% -0.29% -0.39% -1.64% -2.86% -1.89%

Asset Class	Index	Portfolio Weight	1 Mos.	Weighted Return	12 Months	Weighted Return	2 Yrs	Weighted Return	3 Yrs	Weighted Return	4 Yrs	Weighted Return	5 Yrs	Weighted Return	10 Yrs	Weighted Return	15 Yrs
Cash	91d Tbills	5%	0.37%	0.02%	2.18%	0.11%	1.17%	0.06%	1.02%	0.05%	1.18%	0.06%	1.23%	0.06%	0.98%	0.05%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond	10%	1.36%	0.14%	-1.81%	-0.18%	-1.90%	-0.19%	0.14%	0.01%	0.96%	0.10%	1.33%	0.13%	1.49%	0.15%	N/A
Fixed Income	FTSE Broad Bond (Universe)	40%	3.09%	1.24%	-5.75%	-2.30%	-5.28%	-2.11%	-2.14%	-0.86%	0.42%	0.17%	1.05%	0.42%	2.02%	0.81%	N/A
High Yield Bonds	FTSE High Yield	5%	2.06%	0.10%	-3.14%	-0.16%	0.68%	0.03%	2.59%	0.13%	4.09%	0.20%	3.70%	0.19%	4.84%	0.24%	N/A
Canadian Equity	S&P/TSX Composite	14%	7.41%	1.04%	1.55%	0.22%	12.66%	1.77%	9.50%	1.33%	10.85%	1.52%	8.69%	1.22%	8.27%	1.16%	6.22%
Canadian Small Cap	S&P/TSX SmallCap	0%	8.90%	0.00%	-0.13%	0.00%	8.76%	0.00%	11.36%	0.00%	9.60%	0.00%	5.38%	0.00%	4.85%	0.00%	3.71%
US Equity	S&P 500 (LargeCap)	13%	4.75%	0.62%	-3.67%	-0.48%	8.72%	1.13%	10.21%	1.33%	13.16%	1.71%	11.36%	1.48%	15.99%	2.08%	11.82%
US Small Cap	Russell 2000	0%	8.16%	0.00%	1.41%	0.00%	-0.14%	0.00%	7.82%	0.00%	8.35%	0.00%	7.29%	0.00%	12.58%	0.00%	10.43%
International Equity	MSCI EAFE (Net)	13%	6.54%	0.85%	1.98%	0.26%	4.23%	0.55%	4.56%	0.59%	6.57%	0.85%	3.83%	0.50%	8.03%	1.04%	4.99%
Global Equity	MSCI World (Net)	0%	5.53%	0.00%	-2.87%	0.00%	6.14%	0.00%	7.90%	0.00%	10.46%	0.00%	8.27%	0.00%	12.26%	0.00%	8.50%
Emerging Markets	MSCI EM (Net)	0%	6.35%	0.00%	-7.35%	0.00%	-7.37%	0.00%	2.07%	0.00%	2.78%	0.00%	0.54%	0.00%	5.46%	0.00%	4.39%
Weighted Portfolio Return Before Expenses ==>		100%		4.00%		-2.53%		1.25%		2.59%		4.61%		3.99%		5.53%	
Less investment expenses				-0.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
Net Benchmark Return				3.83%		-4.53%		-0.75%		0.59%		2.61%		1.99%		3.53%	

Weighted Benchmark assumes continual rebalancing back to target portfolio weights.

Total Returns by Calendar Year, Canadian Dollars (year-to-date not annualized)

Asset Class	Index	Portfolio Weight	YTD 1 Mos.	Weighted Return	2022	Weighted Return	2021	Weighted Return	2020	Weighted Return	2019	Weighted Return	2018	Weighted Return	2017	Weighted Return
Cash	90d Tbills	5%	0.37%	0.02%	1.82%	0.09%	0.17%	0.01%	0.86%	0.04%	1.61%	0.08%	1.38%	0.07%	0.56%	0.03%
Short Term Fixed Inc.	TMX Short Term Bond	10%	1.36%	0.14%	-4.04%	-0.40%	-0.93%	-0.09%	5.29%	0.53%	3.10%	0.31%	1.91%	0.19%	0.08%	0.01%
Fixed Income	TMX Broad Bond (Universe)	40%	3.09%	1.24%	-11.69%	-4.68%	-2.54%	-1.02%	8.68%	3.47%	6.87%	2.75%	1.41%	0.56%	2.52%	1.01%
High Yield Bonds	TMX High Yield	5%	2.06%	0.10%	-5.44%	-0.27%	6.18%	0.31%	6.69%	0.33%	8.48%	0.42%	2.15%	0.11%	9.94%	0.50%
Canadian Equity	S&P/TSX Composite	14%	7.41%	1.04%	-5.84%	-0.82%	25.09%	3.51%	5.60%	0.78%	22.88%	3.20%	-8.89%	-1.24%	9.10%	1.27%
Canadian Small Cap	S&P/TSX SmallCap	0%	8.90%	0.00%	-9.29%	0.00%	20.27%	0.00%	12.87%	0.00%	15.84%	0.00%	-18.17%	0.00%	2.75%	0.00%
US Equity	S&P 500 (LargeCap)	13%	4.75%	0.62%	-12.51%	-1.63%	28.15%	3.66%	16.06%	2.09%	25.18%	3.27%	3.98%	0.52%	13.84%	1.80%
US Small Cap	Russell 2000	0%	8.16%	0.00%	-14.99%	0.00%	14.32%	0.00%	17.59%	0.00%	19.51%	0.00%	-3.23%	0.00%	7.12%	0.00%
International Equity	MSCI EAFE (Net)	13%	6.54%	0.85%	-8.60%	-1.12%	10.78%	1.40%	5.69%	0.74%	16.17%	2.10%	-6.25%	-0.81%	16.83%	2.19%
Global Equity	MSCI World (Net)	0%	5.53%	0.00%	-12.54%	0.00%	21.29%	0.00%	13.62%	0.00%	21.55%	0.00%	-0.73%	0.00%	15.00%	0.00%
Emerging Markets	MSCI EM (Net)	0%	6.35%	0.00%	-14.25%	0.00%	-2.64%	0.00%	16.35%	0.00%	13.20%	0.00%	-6.75%	0.00%	28.71%	0.00%
Weighted Portfolio Return Before Expenses ==>		100%		4.00%		-8.82%		7.78%		7.99%		12.14%		-0.61%		6.80%
Less investment expenses				-0.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
Net Benchmark Return				3.83%		-10.82%		5.78%		5.99%		10.14%		-2.61%		4.80%

USD/CAD 1.46% -6.40% 0.43% 2.01% 5.03% -8.04% 7.02%

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Asset Class	Index	Portfolio Weight	1 Mos.	Weighted Return	12 Months	Weighted Return	2 Yrs	Weighted Return	3 Yrs	Weighted Return	4 Yrs	Weighted Return	5 Yrs	Weighted Return	10 Yrs	Weighted Return	15 Yrs
Cash	91d Tbills	3%	0.37%	0.01%	2.18%	0.07%	1.17%	0.04%	1.02%	0.03%	1.18%	0.04%	1.23%	0.04%	0.98%	0.03%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		1.36%	0.00%	-1.81%	0.00%	-1.90%	0.00%	0.14%	0.00%	0.96%	0.00%	1.33%	0.00%	1.49%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	27%	3.09%	0.83%	-5.75%	-1.55%	-5.28%	-1.43%	-2.14%	-0.58%	0.42%	0.11%	1.05%	0.28%	2.02%	0.55%	N/A
High Yield Bonds	FTSE High Yield	10%	2.06%	0.21%	-3.14%	-0.31%	0.68%	0.07%	2.59%	0.26%	4.09%	0.41%	3.70%	0.37%	4.84%	0.48%	N/A
Canadian Equity	S&P/TSX Composite	16%	7.41%	1.19%	1.55%	0.25%	12.66%	2.03%	9.50%	1.52%	10.85%	1.74%	8.69%	1.39%	8.27%	1.32%	6.22%
Canadian Small Cap	S&P/TSX SmallCap	4%	8.90%	0.36%	-0.13%	-0.01%	8.76%	0.35%	11.36%	0.45%	9.60%	0.38%	5.38%	0.22%	4.85%	0.19%	3.71%
US Equity	S&P 500 (LargeCap)	16%	4.75%	0.76%	-3.67%	-0.59%	8.72%	1.40%	10.21%	1.63%	13.16%	2.11%	11.36%	1.82%	15.99%	2.56%	11.82%
US Small Cap	Russell 2000	4%	8.16%	0.33%	1.41%	0.06%	-0.14%	-0.01%	7.82%	0.31%	8.35%	0.33%	7.29%	0.29%	12.58%	0.50%	10.43%
International Equity	MSCI EAFE (Net)	16%	6.54%	1.05%	1.98%	0.32%	4.23%	0.68%	4.56%	0.73%	6.57%	1.05%	3.83%	0.61%	8.03%	1.28%	4.99%
Global Equity	MSCI World (Net)		5.53%	0.00%	-2.87%	0.00%	6.14%	0.00%	7.90%	0.00%	10.46%	0.00%	8.27%	0.00%	12.26%	0.00%	8.50%
Emerging Markets	MSCI EM (Net)	4%	6.35%	0.25%	-7.35%	-0.29%	-7.37%	-0.29%	2.07%	0.08%	2.78%	0.11%	0.54%	0.02%	5.46%	0.22%	4.39%
Weighted Portfolio Return Before Expenses ==>		100%		4.98%		-2.07%		2.83%		4.45%		6.28%		5.04%		7.14%	
Less investment expenses				-0.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%	
Net Benchmark Return				4.81%		-4.07%		0.83%		2.45%		4.28%		3.04%		5.14%	

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Cash	90d Tbills	3%	0.37%	0.01%	1.82%	0.05%	0.17%	0.01%	0.86%	0.03%	1.61%	0.05%	1.38%	0.04%	0.56%	0.02%
Short Term Fixed Inc.	TMX Short Term Bond	0%	1.36%	0.00%	-4.04%	0.00%	-0.93%	0.00%	5.29%	0.00%	3.10%	0.00%	1.91%	0.00%	0.08%	0.00%
Fixed Income	TMX Broad Bond (Universe)	27%	3.09%	0.83%	-11.69%	-3.16%	-2.54%	-0.69%	8.68%	2.34%	6.87%	1.85%	1.41%	0.38%	2.52%	0.68%
High Yield Bonds	TMX High Yield	10%	2.06%	0.21%	-5.44%	-0.54%	6.18%	0.62%	6.69%	0.67%	8.48%	0.85%	2.15%	0.22%	9.94%	0.99%
Canadian Equity	S&P/TSX Composite	16%	7.41%	1.19%	-5.84%	-0.93%	25.09%	4.01%	5.60%	0.90%	22.88%	3.66%	-8.89%	-1.42%	9.10%	1.46%
Canadian Small Cap	S&P/TSX SmallCap	4%	8.90%	0.36%	-9.29%	-0.37%	20.27%	0.81%	12.87%	0.51%	15.84%	0.63%	-18.17%	-0.73%	2.75%	0.11%
US Equity	S&P 500 (LargeCap)	16%	4.75%	0.76%	-12.51%	-2.00%	28.15%	4.50%	16.06%	2.57%	25.18%	4.03%	3.98%	0.64%	13.84%	2.21%
US Small Cap	Russell 2000	4%	8.16%	0.33%	-14.99%	-0.60%	14.32%	0.57%	17.59%	0.70%	19.51%	0.78%	-3.23%	-0.13%	7.12%	0.28%
International Equity	MSCI EAFE (Net)	16%	6.54%	1.05%	-8.60%	-1.38%	10.78%	1.72%	5.69%	0.91%	16.17%	2.59%	-6.25%	-1.00%	16.83%	2.69%
Global Equity	MSCI World (Net)	0%	5.53%	0.00%	-12.54%	0.00%	21.29%	0.00%	13.62%	0.00%	21.55%	0.00%	-0.73%	0.00%	15.00%	0.00%
Emerging Markets	MSCI EM (Net)	4%	6.35%	0.25%	-14.25%	-0.57%	-2.64%	-0.11%	16.35%	0.65%	13.20%	0.53%	-6.75%	-0.27%	28.71%	1.15%
Weighted Portfolio Return Before Expenses ==>		100%		4.98%		-9.50%		11.46%		9.29%		14.97%		-2.27%		9.60%
Less investment expenses				-0.17%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%		-2.00%
Net Benchmark Return				4.81%		-11.50%		9.46%		7.29%		12.97%		-4.27%		7.60%

USD/CAD 1.46% -6.40% 0.43% 2.01% 5.03% -8.04% 7.02%

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Cash	91d Tbills		0.37%	0.00%	2.18%	0.00%	1.17%	0.00%	1.02%	0.00%	1.18%	0.00%	1.23%	0.00%	0.98%	0.00%	N/A
Short Term Fixed Inc.	FTSE Short Term Bond		1.36%	0.00%	-1.81%	0.00%	-1.90%	0.00%	0.14%	0.00%	0.96%	0.00%	1.33%	0.00%	1.49%	0.00%	N/A
Fixed Income	FTSE Broad Bond (Universe)	10%	3.09%	0.31%	-5.75%	-0.58%	-5.28%	-0.53%	-2.14%	-0.21%	0.42%	0.04%	1.05%	0.11%	2.02%	0.20%	N/A
High Yield Bonds	FTSE High Yield	10%	2.06%	0.21%	-3.14%	-0.31%	0.68%	0.07%	2.59%	0.26%	4.09%	0.41%	3.70%	0.37%	4.84%	0.48%	N/A
Canadian Equity	S&P/TSX Composite	18%	7.41%	1.33%	1.55%	0.28%	12.66%	2.28%	9.50%	1.71%	10.85%	1.95%	8.69%	1.56%	8.27%	1.49%	6.22%
Canadian Small Cap	S&P/TSX SmallCap	8%	8.90%	0.71%	-0.13%	-0.01%	8.76%	0.70%	11.36%	0.91%	9.60%	0.77%	5.38%	0.43%	4.85%	0.39%	3.71%
US Equity	S&P 500 (LargeCap)	18%	4.75%	0.86%	-3.67%	-0.66%	8.72%	1.57%	10.21%	1.84%	13.16%	2.37%	11.36%	2.04%	15.99%	2.88%	11.82%
US Small Cap	Russell 2000	9%	8.16%	0.73%	1.41%	0.13%	-0.14%	-0.01%	7.82%	0.70%	8.35%	0.75%	7.29%	0.66%	12.58%	1.13%	10.43%
International Equity	MSCI EAFE (Net)	18%	6.54%	1.18%	1.98%	0.36%	4.23%	0.76%	4.56%	0.82%	6.57%	1.18%	3.83%	0.69%	8.03%	1.45%	4.99%
Global Equity	MSCI World (Net)		5.53%	0.00%	-2.87%	0.00%	6.14%	0.00%	7.90%	0.00%	10.46%	0.00%	8.27%	0.00%	12.26%	0.00%	8.50%
Emerging Markets	MSCI EM (Net)	9%	6.35%	0.57%	-7.35%	-0.66%	-7.37%	-0.66%	2.07%	0.19%	2.78%	0.25%	0.54%	0.05%	5.46%	0.49%	4.39%
Weighted Portfolio Return Before Expenses ==>		100%		5.90%		-1.46%		4.17%		6.21%		7.73%		5.91%		8.51%	

Less investment expenses -0.17% -2.00% -2.00% -2.00% -2.00% -2.00% -2.00%

Net Benchmark Return **5.73%** **-3.46%** **2.17%** **4.21%** **5.73%** **3.91%** **6.51%**

Weighted Benchmark assumes continual rebalancing back to target portfolio weights.

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Short Term Fixed Inc.	TMX Short Term Bond	0%	1.36%	0.00%	-4.04%	0.00%	-0.93%	0.00%	5.29%	0.00%	3.10%	0.00%	1.91%	0.00%	0.08%	0.00%
Fixed Income	TMX Broad Bond (Universe)	10%	3.09%	0.31%	-11.69%	-1.17%	-2.54%	-0.25%	8.68%	0.87%	6.87%	0.69%	1.41%	0.14%	2.52%	0.25%
High Yield Bonds	TMX High Yield	10%	2.06%	0.21%	-5.44%	-0.54%	6.18%	0.62%	6.69%	0.67%	8.48%	0.85%	2.15%	0.22%	9.94%	0.99%
Canadian Equity	S&P/TSX Composite	18%	7.41%	1.33%	-5.84%	-1.05%	25.09%	4.52%	5.60%	1.01%	22.88%	4.12%	-8.89%	-1.60%	9.10%	1.64%
Canadian Small Cap	S&P/TSX SmallCap	8%	8.90%	0.71%	-9.29%	-0.74%	20.27%	1.62%	12.87%	1.03%	15.84%	1.27%	-18.17%	-1.45%	2.75%	0.22%
US Equity	S&P 500 (LargeCap)	18%	4.75%	0.86%	-12.51%	-2.25%	28.15%	5.07%	16.06%	2.89%	25.18%	4.53%	3.98%	0.72%	13.84%	2.49%
US Small Cap	Russell 2000	9%	8.16%	0.73%	-14.99%	-1.35%	14.32%	1.29%	17.59%	1.58%	19.51%	1.76%	-3.23%	-0.29%	7.12%	0.64%
International Equity	MSCI EAFE (Net)	18%	6.54%	1.18%	-8.60%	-1.55%	10.78%	1.94%	5.69%	1.02%	16.17%	2.91%	-6.25%	-1.13%	16.83%	3.03%
Global Equity	MSCI World (Net)	0%	5.53%	0.00%	-12.54%	0.00%	21.29%	0.00%	13.62%	0.00%	21.55%	0.00%	-0.73%	0.00%	15.00%	0.00%
Emerging Markets	MSCI EM (Net)	9%	6.35%	0.57%	-14.25%	-1.28%	-2.64%	-0.24%	16.35%	1.47%	13.20%	1.19%	-6.75%	-0.61%	28.71%	2.58%
Weighted Portfolio Return Before Expenses ==>		100%		5.90%		-9.94%		14.56%		10.54%		17.31%		-4.00%		11.85%

Less investment expenses -0.17% -2.00% -2.00% -2.00% -2.00% -2.00% -2.00%

Net Benchmark Return **5.73%** **-11.94%** **12.56%** **8.54%** **15.31%** **-6.00%** **9.85%**

USD/CAD 1.46% -6.40% 0.43% 2.01% 5.03% -8.04% 7.02%

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