

| | | 1 MONTH | YEAR-TO-DATE | 1 YEAR | 3 YEARS | 5 YEARS | 10 YEARS | 20 YEARS | 30 YEARS | 5-YEAR STD DEV |
|---------------------------------------|-------|---------|--------------|--------|---------|---------|----------|----------|----------|----------------|
| INCOME | | | | | | | | | | |
| Canadian Income Securities | | | | | | | | | | |
| Inflation (1 month lag) | \$CAD | -0.07 | 2.21 | 2.91 | 1.78 | 1.74 | 1.49 | 1.94 | 2.12 | 1.14 |
| Treasury Bills | \$CAD | 0.11 | 0.92 | 1.15 | 0.69 | 0.76 | 0.84 | 2.28 | 3.99 | 0.11 |
| Short Term Bonds | \$CAD | -0.20 | 0.54 | 0.82 | 0.71 | 1.61 | 2.80 | 4.00 | 5.84 | 1.39 |
| Total Bond Market | \$CAD | -0.97 | -0.35 | 1.66 | 1.60 | 3.26 | 4.44 | 5.08 | 7.19 | 3.91 |
| Preferred Shares | \$CAD | -0.33 | 2.31 | 5.10 | 9.93 | 2.40 | 4.04 | N/A | N/A | 9.76 |
| REITs | \$CAD | -0.33 | 9.81 | 16.20 | 11.00 | 9.02 | 10.25 | 12.31 | N/A | 9.90 |
| Utilities | \$CAD | -1.77 | -7.75 | -5.34 | 5.86 | 6.78 | 6.52 | 8.34 | 8.98 | 10.93 |
| U.S. Income Securities | | | | | | | | | | |
| Total Bond Market in USD | | -0.64 | -1.60 | -1.22 | 1.31 | 2.16 | 3.77 | 4.48 | 6.07 | 2.75 |
| High-Yield Bonds in USD | | 0.56 | 2.57 | 3.05 | 8.15 | 5.54 | 9.46 | 6.91 | 8.12 | 5.21 |
| High-Yield Bonds | \$CAD | -0.32 | 5.81 | 6.51 | 6.84 | 10.49 | 11.62 | 6.03 | 8.33 | 8.82 |
| Emerging Market Bonds | \$CAD | 1.89 | -1.69 | -1.82 | 3.54 | 9.12 | 8.95 | 8.75 | N/A | 9.53 |
| REITs | \$CAD | -3.30 | 5.00 | 7.81 | 7.65 | 14.71 | 9.90 | 9.20 | 10.57 | 17.86 |
| EQUITY | | | | | | | | | | |
| Canadian Equity | | | | | | | | | | |
| Total Market | \$CAD | -0.89 | 1.36 | 5.87 | 9.70 | 7.80 | 6.30 | 7.99 | 8.15 | 7.96 |
| Large Cap | \$CAD | -1.12 | 1.48 | 6.48 | 9.95 | 8.56 | 6.11 | 8.16 | 8.92 | 8.03 |
| Value | \$CAD | -0.70 | 0.87 | 6.66 | 14.25 | 8.03 | 7.77 | 8.76 | 9.11 | 10.56 |
| Growth | \$CAD | -1.10 | 1.93 | 5.52 | 5.25 | 7.89 | 4.10 | 5.49 | 6.37 | 8.24 |
| Small Cap | \$CAD | -1.34 | -4.42 | 0.07 | 11.21 | 4.24 | 4.98 | N/A | N/A | 14.38 |
| U.S. Equity | | | | | | | | | | |
| Large Cap | \$CAD | -0.31 | 14.06 | 21.87 | 15.89 | 19.29 | 14.17 | 6.53 | 10.83 | 11.45 |
| Large Cap in USD | | 0.57 | 10.56 | 17.91 | 17.31 | 13.95 | 11.97 | 7.42 | 10.61 | 10.83 |
| Large Cap Value | \$CAD | -0.50 | 6.79 | 13.75 | 12.75 | 16.08 | 11.78 | 6.16 | N/A | 10.27 |
| Large Cap Growth | \$CAD | -0.15 | 20.95 | 29.41 | 18.42 | 22.03 | 16.30 | 6.59 | N/A | 13.54 |
| Small Cap | \$CAD | -3.25 | 15.04 | 19.10 | 15.70 | 16.28 | 13.31 | 8.54 | 10.24 | 15.59 |
| Small Cap in USD | | -2.41 | 11.51 | 15.24 | 17.12 | 11.07 | 11.11 | 9.45 | 10.01 | 15.02 |
| Small Cap Value | \$CAD | -3.33 | 10.53 | 13.00 | 14.72 | 15.07 | 11.68 | 8.92 | 11.07 | 14.99 |
| International Equity | | | | | | | | | | |
| Developed Markets | \$CAD | 0.03 | 2.15 | 6.71 | 8.44 | 9.82 | 7.96 | 4.77 | 5.78 | 11.62 |
| Developed Markets in Local Currencies | | 1.48 | 1.84 | 5.61 | 9.91 | 8.37 | 7.20 | 5.39 | 5.28 | 10.73 |
| Europe | \$CAD | -0.50 | 1.22 | 3.69 | 7.06 | 9.18 | 7.58 | 4.48 | 8.68 | 13.70 |
| Pacific | \$CAD | 1.02 | 3.62 | 12.15 | 11.29 | 11.01 | 8.88 | 5.56 | 2.91 | 12.90 |
| Developed Markets Value | \$CAD | 1.24 | 0.12 | 3.60 | 7.44 | 8.57 | 7.16 | 5.34 | 6.70 | 12.06 |
| Developed Markets Growth | \$CAD | -1.09 | 4.14 | 9.83 | 9.35 | 10.99 | 8.69 | 4.05 | 4.77 | 11.96 |
| Developed Markets Small Cap | \$CAD | -1.55 | 1.24 | 7.60 | 11.43 | 13.42 | 12.22 | N/A | N/A | 12.07 |
| Emerging Markets | \$CAD | -1.36 | -4.46 | 2.90 | 11.41 | 8.87 | 7.85 | 9.26 | 10.10 | 13.49 |

Source: DFA 2.0

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