

Investment Funds
available in your plan

Gross annualized rates of return for periods
ending December 31, 2024

FUND NAME	MANAGER	1 YR	3 YR	5 YR	10 YR
ASSET ALLOCATION FUNDS - Diversified mix of investment vehicles suited to an investor personality					
Cadence Fixed Income	PSG	5.22	0.27	1.50	2.45
Conservative Portfolio	PSG	9.54	3.03	4.26	4.40
Cadence Retirement	PSG	10.25	3.08	4.36	4.66
Moderate Portfolio	PSG	11.28	3.88	5.33	5.25
Balanced Portfolio	PSG	13.29	4.72	6.53	6.28
Advanced Portfolio	PSG	17.04	6.54	8.86	7.86
Cadence Equity	PSG	21.70	8.91	11.31	9.89
Aggressive Portfolio	PSG	19.69	7.62	10.16	9.03
Cadence 2010 RF	PSG	10.25	3.09	4.41	4.69
Cadence 2015 RF	PSG	10.27	3.08	4.37	4.68
Cadence 2020 RF	PSG	10.24	3.07	4.33	4.88
Cadence 2025	PSG	11.16	3.78	5.43	5.73
Cadence 2030	PSG	12.74	4.49	6.82	6.63
Cadence 2035	PSG	15.23	5.88	8.58	7.67
Cadence 2040	PSG	17.99	7.10	10.20	8.62
Cadence 2045	PSG	19.81	7.83	10.81	9.04
Cadence 2050	PSG	19.80	7.82	10.92	9.19
Cadence 2055	PSG	19.81	7.84	11.03	9.32
Cadence 2060	PSG	19.86	7.84	11.15	n/a
Cadence 2065	PSG	19.85	n/a	n/a	n/a
BALANCED FUNDS - Diversified mix of investment vehicles					
Strategic Income III (form. Diversified Alloc.)	Mackenzie	14.49	5.53	7.63	7.12
CANADIAN EQUITY FUNDS - Predominantly stocks of Canadian companies					
Canadian Equity	Beutel Goodman	16.12	9.03	10.55	9.54
Canadian Equity	Leith Wheeler	15.96	9.01	12.39	9.29
Smaller Company	Mackenzie	16.57	2.46	8.08	9.57
CASH AND EQUIVALENT FUNDS - Short term and/or interest-bearing investments					
Canadian Money Market	Mackenzie	4.96	4.01	2.61	1.85
FIXED INCOME - Income bearing investments					
Canadian Bond Universe Index	Mackenzie	4.33	-0.48	0.85	1.97
Canadian Core Plus Bond	PH&N	4.77	-0.04	2.28	3.16
Commercial Mortgage	Canada Life	7.12	1.96	2.52	2.73
FOREIGN EQUITY FUNDS - Predominantly stocks of non-Canadian companies					
US Index Registered	Mackenzie	35.41	13.69	16.84	15.44
Global Growth	Renaissance	19.47	7.01	11.06	12.78
Global Equity	Mawer	12.11	6.12	10.30	12.05
SPECIAL EQUITY FUNDS - Industry or sector specific holdings					
Real Estate	GWLRA	-0.60	1.02	4.30	5.24