

Investment Funds
available in your plan

Gross annualized rates of return for periods
ending January 31, 2025

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	7.58	1.58	1.25	2.12
Conservative Portfolio	PSG	12.10	4.47	4.26	4.21
Cadence Retirement	PSG	12.81	4.55	4.41	4.47
Moderate Portfolio	PSG	13.98	5.45	5.45	5.10
Balanced Portfolio	PSG	16.07	6.53	6.87	6.21
Advanced Portfolio	PSG	19.78	8.57	9.40	7.85
Cadence Equity	PSG	24.71	11.11	11.96	10.03
Aggressive Portfolio	PSG	22.38	9.91	10.86	9.08
Cadence 2010 RF	PSG	12.82	4.56	4.47	4.50
Cadence 2015 RF	PSG	12.83	4.56	4.43	4.49
Cadence 2020 RF	PSG	12.81	4.54	4.39	4.71
Cadence 2025	PSG	13.68	5.24	5.56	5.56
Cadence 2030	PSG	15.35	6.27	7.08	6.49
Cadence 2035	PSG	17.84	7.79	8.98	7.57
Cadence 2040	PSG	20.59	9.26	10.76	8.55
Cadence 2045	PSG	22.51	10.13	11.48	9.00
Cadence 2050	PSG	22.50	10.12	11.62	9.16
Cadence 2055	PSG	22.51	10.15	11.76	9.29
Cadence 2060	PSG	22.55	10.15	11.91	n/a
Cadence 2065	PSG	22.54	n/a	n/a	n/a
BALANCED FUNDS - Diversified mix of investment vehicles					
Strategic Income III (form. Diversified Alloc.)	Mackenzie	16.84	7.18	7.83	7.10
CANADIAN EQUITY FUNDS - Predominantly stocks of Canadian companies					
Canadian Equity	Beutel Goodman	18.20	9.44	11.13	9.79
Canadian Equity	Leith Wheeler	16.24	8.96	12.77	10.02
Smaller Company	Mackenzie	22.25	6.12	8.78	9.81
CASH AND EQUIVALENT FUNDS - Short term and/or interest-bearing investments					
Canadian Money Market	Mackenzie	4.78	4.11	2.64	1.87
FIXED INCOME - Income bearing investments					
Canadian Bond Universe Index	Mackenzie	7.01	1.04	0.52	1.63
Canadian Core Plus Bond	PH&N	7.43	1.49	1.92	2.81
Commercial Mortgage	Canada Life	8.29	2.68	2.46	2.65
FOREIGN EQUITY FUNDS - Predominantly stocks of non-Canadian companies					
US Index Registered	Mackenzie	36.40	17.00	17.29	15.20
Global Growth	Renaissance	21.02	11.60	12.02	12.60
Global Equity	Mawer	14.63	9.90	10.69	11.76
SPECIAL EQUITY FUNDS - Industry or sector specific holdings					
Real Estate	GWLRA	-0.21	0.30	4.35	5.27