



Market Performance										
Equities	Index*	Symbol	1-Mo	3-Mo	YTD	2023	2022	2021	2020	
Canadian Equities (Broad Market)	S&P/TSX Composite TR	XIC	-1.4	-0.2	6.0	11.5	-5.8	24.9	5.1	
Canadian Equities (Large Cap)	S&P/TSX 60 TR	XIU	-1.8	-0.8	4.8	11.6	-6.3	27.8	5.1	
Canadian Equities (Small Cap)	S&P/TSX SmallCap TR	XCS	-1.9	0.3	8.7	4.2	-8.8	19.6	12.6	
U.S. Equities (Large Cap)	S&P 500 TR USD	SPY	3.5	5.2	15.2	26.0	-18.2	28.6	17.9	
U.S. Equities (Mid Cap)	Russell Mid Cap TR USD	IWR	-0.8	-1.7	4.9	16.9	-17.5	22.4	16.4	
U.S. Equities (Growth)	NASDAQ 100 TR USD	QQQ	6.5	8.8	17.3	54.7	-32.5	27.3	48.4	
Global Equities	MSCI World Net of Taxes TR	XWD	2.3	4.6	15.6	20.2	-11.6	21.8	11.3	
Global Developed Markets (ex U.S. & Can)	MSCI EAFE Net of Taxes TR	EFA	-1.8	1.0	5.8	18.2	-14.3	11.4	7.3	
Emerging Markets Equities	MSCI Emerging Markets TR	EEM	2.6	3.9	6.6	8.9	-20.5	-3.6	16.8	
Fixed Income										
Canadian Bonds	FTSE Canada Universe Bond TR	XBB	1.3	1.9	-0.5	6.5	-11.6	-2.8	8.5	
U.S. Bonds	Bloomberg U.S. Aggregate Bond Index TR	AGG	0.9	0.8	-0.7	5.5	-12.9	-1.8	7.4	
U.S. High Yield Bonds	ICE BofA US High Yield BB-B TR (CAD hedged)	XHY	1.3	2.1	2.0	10.7	-11.0	3.4	2.3	
Currencies (in Canadian Dollars)										
U.S. Dollar	USD/CAD	USDCAD	0.4	0.8	3.8	-2.7	7.3	-0.9	-1.8	
Euro	EUR/CAD	EURCAD	-0.9	0.3	0.7	0.7	0.7	-7.8	7.1	
British Pound	GBP/CAD	GBPCAD	-0.3	1.4	2.9	3.1	-4.7	-1.8	1.4	
Commodities										
Gold (per ounce)	Gold	GLD	-0.1	2.0	12.5	12.7	-0.8	-4.1	24.8	
Silver (per ounce)	Silver	SLV	-4.3	11.5	22.0	-1.1	2.4	-12.5	47.3	
Copper (per pound)	Copper	LODTK	-4.5	7.4	11.7	-0.5	-15.3	27.0	22.8	
Crude Oil (WTI per barrel)	Crude Oil	LOERK	5.9	-2.5	15.9	-6.9	22.4	61.5	-50.9	
Natural Gas (per million btu)	Natural Gas	LODYK	-1.2	6.4	-21.0	-67.2	17.5	27.3	-42.1	

*Index Reference Securities	
Symbol	Description
XIC	iShares Core S&P/TSX Capped Composite Index ETF
XIU	iShares S&P/TSX 60 Index ETF
XCS	iShares S&P/TSX SmallCap Index ETF
SPY	SPDR S&P 500 ETF Trust
IWR	iShares Russell Midcap ETF
QQQ	Invesco QQQ Trust Series I
XWD	iShares MSCI World Index ETF
EFA	iShares MSCI EAFE ETF
EEM	iShares MSCI Emerging Markets ETF
XBB	iShares Core Canadian Universe Bond Index ETF
AGG	iShares Core U.S. Aggregate Bond ETF
XHY	iShares US High Yield Bond Index ETF (CAD-Hedged)
USDCAD	Canadian Dollar per U.S. Dollar
EURCAD	Canadian Dollar per Euro
GBPCAD	Canadian Dollar per British Pounds
GLD	SPDR Gold Shares
SLV	iShares Silver Trust
LODTK	Dow Jones-UBS Copper Sub-Index
LOERK	Bloomberg WTI Crude Oil Subindex
LODYK	Dow Jones-UBS Natural Gas Sub-Index