

Investment Performance Benchmarks

It's natural to compare your portfolio's performance to market performance benchmarks, but it's important to put this information in the right context and understand the mix of investments you own. Talk with your advisor about any next steps for your portfolio to help you stay on track toward your long-term goals.

As of September 30, 2020

Benchmarks for Investment Categories				
Total Return	YTD	1-Year	3-Year	5-Year
Cash	1.0%	1.8%	1.5%	1.1%
Canadian Bonds	7.4%	7.7%	5.2%	4.0%
High-yield Bonds	0.3%	4.0%	5.5%	8.1%
International Bonds	8.2%	8.6%	5.5%	5.4%
Canadian Large-cap Stocks	-7.5%	-2.2%	3.9%	4.5%
U.S. Large-cap Stocks	1.8%	12.1%	12.5%	12.7%
Real Estate	-22.9%	-17.5%	0.7%	3.0%
Overseas Large-cap Stocks	-10.5%	-4.2%	1.3%	2.6%
Canadian Mid-cap Stocks	-11.8%	-5.1%	0.9%	2.0%
U.S. Small- and Mid-cap Stocks	-6.6%	-0.7%	5.7%	7.3%
Overseas Small-cap Stocks	-12.0%	-2.4%	1.0%	4.2%
Emerging-market Stocks	-5.5%	1.4%	4.5%	5.1%
Commodities	-33.1%	-31.1%	-7.3%	-11.0%

Canadian Equity Sector Performance				
Total Return	YTD	1-Year	3-Year	5-Year
Basic Materials	15.4%	24.9%	12.0%	9.1%
Communication Services	-9.0%	-6.3%	2.9%	6.3%
Consumer Discretionary	-10.8%	-10.5%	-1.9%	1.4%
Consumer Staples	1.3%	3.0%	6.9%	8.3%
Energy	-30.4%	-24.6%	-9.4%	-6.6%
Financials	-16.2%	-11.0%	0.6%	5.0%
Health Care	-30.9%	-54.5%	-12.0%	-39.7%
Industrials	-3.8%	-0.3%	8.1%	10.9%
Technology	62.0%	85.6%	47.7%	33.3%
Utilities	-1.7%	10.4%	7.4%	10.2%
TSX Index	-7.5%	-2.2%	3.9%	4.5%

Source: Morningstar Direct, 09/30/2020. All returns expressed in local currency and include reinvested dividends. Performance represented by: Emerging Market Stocks: MSCI EM Index, Canadian Mid-cap Stocks: S&P/TSX Completion Index, U.S. Small- and Mid-cap Stocks: Russell 2500 Index, Overseas Small- and Mid-cap Stocks: MSCI EAFE Small Cap Index, Canadian Large-cap Stocks: S&P/TSX Composite Index, Real Estate: S&P Canada REIT Index, U.S. Large-cap Stocks: S&P 500 Index, Overseas Large-cap Stocks: MSCI EAFE Index, High Yield Bonds: Barclays HY Canadians Index, Canadian Bonds: FTSE TMX Canada Universe Bond Index, International Bonds: Barclays Global Aggregate Index. Past performance is not a guarantee of how the market will perform in the future. Indexes are unmanaged and are not available for direct investment. All returns in Canadian Dollar