

Financial Market Review



Performance of financial market indices As at December 31, 2014

(Returns are annualized for intervals longer than one year)

	Month	Quarter to date	Year to date	1 year	2 years	3 years	4 years	10 years
Consumer Price Index (Canada)*	-0.4%	-0.3%	2.2%	2.0%	1.4%	1.2%	1.6%	1.7%
Currency CAD/USD	-1.5%	-3.5%	-9.1%	-9.1%	-8.0%	-4.5%	-3.9%	0.4%
Fixed Income Markets								
FTSE TMX Canada 91 Day Treasury Bill	0.1%	0.2%	0.9%	0.9%	1.0%	1.0%	1.0%	1.9%
FTSE TMX Canada Universe Bond Index	0.6%	2.7%	8.8%	8.8%	3.7%	3.7%	5.1%	5.3%
FTSE TMX Canada Short Term Bond Index	0.1%	0.9%	3.1%	3.1%	2.4%	2.3%	2.9%	3.8%
FTSE TMX Canada Mid Term Bond Index	0.5%	2.7%	9.2%	9.2%	4.2%	4.3%	5.9%	5.9%
FTSE TMX Canada Long Term Bond Index	1.2%	5.3%	17.5%	17.5%	5.0%	5.1%	8.2%	7.4%
FTSE TMX Canada High Yield Bond Index	-3.0%	-4.4%	2.5%	2.5%	3.9%	7.4%	4.9%	6.7%
FTSE TMX Canada Real Return Bond Index	-0.8%	1.3%	13.2%	13.2%	-0.8%	0.4%	4.6%	5.7%
Canadian Equity Markets								
S&P/TSX Composite	-0.4%	-1.5%	10.6%	10.6%	11.8%	10.2%	5.1%	7.6%
S&P/TSX Capped Income Trust	-2.5%	2.8%	13.3%	13.3%	5.2%	9.0%	12.5%	11.2%
S&P/TSX 60	-0.7%	-0.4%	12.3%	12.3%	12.8%	11.2%	5.7%	8.0%
S&P/TSX Small Cap	-0.3%	-8.7%	-2.3%	-2.3%	2.5%	0.9%	-3.7%	2.5%
Foreign Equity Markets (CAD)								
S&P 500	1.3%	8.6%	24.0%	24.0%	32.5%	25.8%	20.1%	7.3%
MSCI EAFE	-2.0%	-0.2%	3.7%	3.7%	16.7%	16.0%	8.8%	4.0%
MSCI World	-0.1%	4.6%	14.5%	14.5%	24.5%	20.7%	14.1%	5.6%
MSCI ACWI	-0.4%	3.9%	13.6%	13.6%	22.1%	19.2%	12.6%	5.7%
MSCI Emerging Markets	-3.1%	-1.1%	7.1%	7.1%	5.8%	9.1%	2.1%	8.4%
Benchmark (FTSE TMX Canada Universe – S&P/TSX – MSCI World)								
40% – 30% – 30%	0.1%	2.0%	11.1%	11.1%	12.1%	10.6%	7.9%	6.4%
45% – 27.5% – 27.5%	0.1%	2.1%	10.9%	10.9%	11.4%	10.0%	7.7%	6.3%
50% – 25% – 25%	0.1%	2.1%	10.7%	10.7%	10.7%	9.5%	7.5%	6.2%
55% – 22.5% – 22.5%	0.2%	2.2%	10.5%	10.5%	10.0%	8.9%	7.2%	6.2%
60% – 20% – 20%	0.2%	2.2%	10.3%	10.3%	9.3%	8.3%	7.0%	6.1%

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For more information or if you have any questions, please contact your OPTIMUM consultant or Rocky Pomponi at 514 288-1620, extension 141.

* As at November 30, 2014

Retirement ♦ Asset management ♦ Group insurance ♦ Occupational health and safety

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