

Rates of Return Overview

Market-based Funds

The investments available through your plans appear here. The investment returns shown below are gross returns for the Investment and do not take into account any investment management fees, taxes or other expenses the funds incur, which will impact the returns.

Benchmark returns are also provided to help you compare fund performance. These returns, marked in *italics*, are for comparison purposes only and are not available for investment.

Rates of return on January 31, 2018														
Fund Code	Fund Name	IMF% ³	YTD ⁴	Annualized Returns(%) ¹						Annual returns(%) ²				
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2018	2017	2016	2015	2014
TARGET DATE FUNDS														
2321	ML BR LifePath Idx Retire	0.595	0.3	6.6	5.9	3.0	5.4	5.7	5.4	6.6	5.2	-2.5	12.9	7.1
	Custom BlackRock LifePath Retirement Index Benchmark ⁵		0.2	6.6	5.9	3.0	5.4	5.8	5.6	6.6	5.3	-2.5	12.9	7.3
2324	ML BR LifePath Index 2020	0.595	0.4	7.6	7.2	3.7	7.0	7.6	5.9	7.6	6.7	-3.0	17.5	10.1
	Custom BlackRock LifePath Index 2020 Fund Benchmark ⁵		0.3	7.6	7.2	3.7	6.9	7.6	5.9	7.6	6.8	-3.0	17.4	10.2
2325	ML BR LifePath Index 2025	0.595	0.5	8.7	8.2	4.5	7.9	8.7	6.2	8.7	7.7	-2.6	18.6	12.2
	Custom BlackRock LifePath Index 2025 Fund Benchmark ⁵		0.5	8.7	8.2	4.5	7.8	8.7	6.3	8.7	7.7	-2.6	18.6	12.4
2326	ML BR LifePath Index 2030	0.595	0.6	9.7	9.1	5.1	8.4	9.5	6.3	9.7	8.4	-2.3	18.7	14.2
	Custom BlackRock LifePath Index 2030 Fund Benchmark ⁵		0.6	9.6	9.0	5.1	8.3	9.5	6.4	9.6	8.5	-2.4	18.7	14.3
2327	ML BR LifePath Index 2035	0.595	0.7	10.7	10.0	5.8	9.0	10.3	6.5	10.7	9.3	-1.9	19.2	15.7
	Custom BlackRock LifePath Index 2035 Fund Benchmark ⁵		0.7	10.6	9.9	5.8	9.0	10.3	6.6	10.6	9.3	-2.1	19.1	15.8
2328	ML BR LifePath Index 2040	0.595	0.9	11.6	10.9	6.6	9.7	11.2	6.7	11.6	10.2	-1.5	19.7	17.0
	Custom BlackRock LifePath Index 2040 Fund Benchmark ⁵		0.8	11.5	10.8	6.5	9.6	11.1	6.8	11.5	10.1	-1.7	19.7	17.1
2329	ML BR LifePath Index 2045	0.595	1.0	12.4	11.7	7.2	10.4	11.9	n/a	12.4	10.9	-1.1	20.4	18.3
	Custom BlackRock LifePath Index 2045 Fund Benchmark ⁵		0.9	12.3	11.6	7.1	10.3	11.8	n/a	12.3	10.8	-1.3	20.3	18.3
2330	ML BR LifePath Index 2050	0.595	1.0	12.8	12.0	7.6	10.7	12.3	n/a	12.8	11.1	-0.7	20.8	19.0
	Custom BlackRock LifePath Index Fund Benchmark ⁵		1.0	12.7	11.9	7.4	10.6	12.3	n/a	12.7	11.1	-1.0	20.7	19.2
2331	ML BR LifePath Index 2055	0.595	1.0	12.9	11.8	n/a	n/a	n/a	n/a	12.9	10.8	n/a	n/a	n/a
CANADIAN MONEY MARKET														
3132	ML Cdn Money Market (MAM)	0.270	0.1	1.1	1.0	1.0	1.1	1.1	1.4	1.1	0.9	1.0	1.3	1.3
FIXED INCOME														
4191	ML MAM Cdn Bond Index	0.270	-0.8	1.9	1.6	0.8	3.2	3.0	4.5	1.9	1.2	-0.7	11.0	2.1
CANADIAN LARGE CAP EQTY														
7132	ML MAM Cd Equity Index	0.270	-1.4	6.7	14.9	6.0	7.1	7.9	5.1	6.7	23.6	-9.8	10.6	11.4
7293	ML Guardian Cdn Growth Eq	0.620	0.2	5.8	14.4	5.6	6.4	8.6	6.4	5.8	23.7	-10.1	9.0	17.8
GLOBAL EQUITY														
8324	ML BR ACWI ex-Can Index	0.450	3.6	20.4	14.5	11.1	13.8	16.2	8.5	20.4	8.8	4.7	22.1	26.3

Guaranteed Interest Accounts (GIAs)

The interest rates for the GIAs available through your plans appear here.

These rates are as at February 28, 2018 and subject to change at any time.

Fund Code	Fund Name	Interest Rate
1005	Manulife 5 Year GIA	2.300%

Notes:

¹An annualized return is an average return that has been expressed as an annual (yearly) rate.

²An annual return is the return of an investment over a 12 month period. As an example: a one year annual return as at June 30, 2012 would be from July 1, 2011 to June 30, 2012.

³The Investment Management Fees (IMFs) shown incorporate costs related to investment management services, record-keeping, administration and segregated fund operating expenses, and may include underlying fund operating expenses. Applicable taxes are not included in the IMFs.

⁴Year to date (YTD) rates of return are not annualized.

⁵Refer to the fund page for details on how the benchmark is comprised.



Manulife Return

These numbers represent the gross rate of return of the Manulife fund.



Additional Historical Information

In order to provide further historical information, we have included the returns of the underlying funds.