

# Rates of Return Overview

The NOVA Chemicals Corporation Non-Registered Savings Plan

- Non-Registered Savings Plan

## Market-based Funds

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

You can find more details at [www.manulife.ca/findmyfunds](http://www.manulife.ca/findmyfunds). Use the fund code to look up each fund.

Your employer pays a portion of the IMF charge on the fund(s) listed below with an ^. This forms part of your employee benefits. Only the portion of the fee you pay appears here.

You can find more details at [www.manulife.ca/findmyfunds](http://www.manulife.ca/findmyfunds). Use the fund code to look up each fund.

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 October 31, 2018															
Fund Code	Fund Name	IMF% <sup>3</sup>	YTD <sup>4</sup>	Annualized Returns(%) <sup>1</sup>						10 Year	Annual returns(%) <sup>2</sup>				
				1 Year	2 Year	3 Year	4 Year	5 Year	2018		2017	2016	2015	2014	
CANADIAN MONEY MARKET															
3132	ML Cdn Money Market (MAM)	0.050^	1.4	1.6	1.3	1.2	1.1	1.2	1.2	1.6	1.0	0.9	1.1	1.3	
BALANCED															
2311	ML BR Bal Conservativ Index	0.075^	-0.7	0.1	2.4	3.9	4.6	5.7	7.1	0.1	4.8	6.8	6.8	10.1	
2312	ML BR Bal Moderate Index	0.075^	-0.9	-0.0	4.0	5.1	5.6	6.8	8.0	-0.0	8.2	7.2	7.3	11.8	
2313	ML BR Bal aggressive Index	0.075^	-1.2	-0.2	5.5	6.1	6.6	8.0	8.8	-0.2	11.5	7.4	7.7	13.6	

## Guaranteed Interest Accounts (GIAs)

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

These rates are as at November 30, 2018 and subject to change at any time.

Fund Code	Fund Name	Interest Rate
1001	Manulife 1 Year GIA	2.100%
1002	Manulife 2 Year GIA	2.325%
1003	Manulife 3 Year GIA	2.375%
1004	Manulife 4 Year GIA	2.425%
1005	Manulife 5 Year GIA	2.475%

**Notes:**

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

<sup>2</sup>An 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.

<sup>3</sup>The 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.

<sup>4</sup>Year to date (YTD) rates of return are not annualized.



**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.