



## FIXED INCOME FUNDS

Net After Fee Returns - as at September 30, 2024

	YTD Return	1 Year Return	2 Year Return	3 Year Return	4 Year Return	5 Year Return	10 Year Return	Client Fees	Market Value
NABMK - North American High Yield Bond (Mackenzie)	7.04%	13.19%	9.09%	1.14%	2.80%	3.04%	3.11%	1.13%	
CORBP - Corporate Bond (Mackenzie)	5.82%	13.51%	7.38%	0.92%	0.39%	1.42%	2.30%	0.86%	
CBMER - Socially Responsible Bond (NEI)	4.65%	13.61%	5.77%	-0.24%	-1.08%	0.65%	1.73%	1.11%	
CCLB - Bond (CC&L)	4.20%	12.58%	5.20%	-0.52%	-1.16%	0.53%	1.68%	1.08%	
LLBON - Core Bond (Mackenzie)	4.02%	12.09%	5.37%	-0.21%	-1.13%	0.30%	1.68%	0.86%	
LCBG - Cdn Core Fixed Income (Mackenzie)	3.97%	12.48%	5.27%	-0.19%	-0.98%	0.41%	1.67%	0.86%	
BJF - Bond (Jarislowsky Fraser)	3.95%	12.45%	5.31%	-0.50%	-1.23%	0.35%	1.65%	0.97%	
<b>CBTF - Canadian Bond Instl (Fidelity)</b>	<b>3.80%</b>	<b>12.12%</b>	<b>4.90%</b>	<b>-0.81%</b>	<b>-1.41%</b>	<b>0.12%</b>	<b>1.63%</b>	<b>1.05%</b>	<b>\$840,051</b>
S149 - Bond (PH&N)	3.65%	12.04%	4.73%	-0.80%	-1.56%	0.16%	1.61%	1.03%	
S019 - Core Plus Bond (Mackenzie)	4.24%	12.38%	5.56%	-0.60%	-1.22%	0.21%	1.57%	0.86%	
STBP - Canadian Short Term Bond (Mackenzie)	4.81%	9.28%	5.13%	1.63%	1.24%	1.85%	1.57%	0.86%	
CBR - Core Plus Bond (CIBC)	4.13%	12.25%	5.17%	-1.11%	-1.71%	-0.16%	1.51%	1.31%	
FIMB - Fixed Income (MFS)	3.96%	12.54%	5.05%	-0.94%	-1.65%	-0.08%	1.48%	1.01%	
<b>HFIPS - Harmonized Fixed Income (PSG)</b>	<b>4.18%</b>	<b>12.16%</b>	<b>5.58%</b>	<b>-0.50%</b>	<b>-1.20%</b>	<b>0.18%</b>	<b>1.47%</b>	<b>0.97%</b>	<b>\$1,097</b>
S209 - Fixed Income (TD Greystone)	3.84%	13.00%	4.85%	-0.83%	-1.42%	0.14%	1.47%	1.02%	
LCBIL - Cdn Bond Universe Index (Mackenzie)	3.71%	12.02%	4.77%	-0.82%	-1.65%	-0.15%	1.39%	0.83%	
LTBL - Long Term Bond (Canada Life)	1.43%	16.25%	4.44%	-3.65%	-4.93%	-2.54%	1.39%	0.86%	
BSR - Bond (SRA)	3.64%	11.71%	4.49%	-1.02%	-1.61%	0.01%	1.35%	1.03%	
LBOBG - Bond (Beutel Goodman)	3.95%	12.61%	4.97%	-0.85%	-1.54%	0.18%	1.33%	1.01%	
LGBG - Government Bond (Mackenzie)	3.71%	8.40%	4.22%	1.39%	0.70%	1.43%	1.28%	0.86%	
S079 - Canadian Bond Index (TDAM)	3.46%	11.72%	4.48%	-1.06%	-1.91%	-0.40%	1.23%	0.88%	
RRBP - Real Return Bond (Canada Life)	2.79%	13.44%	3.27%	-2.15%	-2.45%	-0.52%	1.04%	0.86%	
<b><u>Mortgage Funds</u></b>									
LMG - Commercial Mortgage (Canada Life)	5.42%	9.91%	4.99%	0.73%	0.63%	1.21%	1.71%	1.11%	
LLMRT - Mortgage (Canada Life)	5.03%	7.68%	4.37%	0.92%	0.65%	1.20%	1.35%	1.11%	
<b><u>International Funds</u></b>									
LIBP - Global Bond (Brandywine)	1.35%	9.77%	4.72%	-2.10%	-2.09%	-0.57%	1.51%	1.15%	
S036 - Foreign Bond (CLAM)	5.45%	12.24%	7.28%	-2.05%	-3.40%	-1.32%	1.07%	1.06%	
<b>Total Invested</b>									<b>\$841,148</b>



TARGET DATE FUNDS

Net After Fee Returns - as at September 30, 2024

	YTD Return	1 Year Return	2 Year Return	3 Year Return	4 Year Return	5 Year Return	10 Year Return	Client Fees	Market Value	Members Invested
<b><u>2020 Funds</u></b>										
CP20 - ClearPath 2020 (Fidelity)	9.07%	16.90%	11.06%	2.28%	3.96%	4.45%	5.06%	0.75%		
BGI20 - BlackRock LifePath 2020 Retirement	9.52%	18.25%	10.85%	3.03%	3.74%	4.16%	4.79%	0.63%		
2020 Peer Group	8.61%	16.72%	10.15%	2.70%	3.56%	3.96%	4.61%	0.00%		
H20 - Harmonized 2020 Retirement (PSG)	8.08%	16.15%	9.52%	2.71%	3.10%	3.66%	4.46%	0.56%		
CNT20 - Continuum 2020 Retirement (PSG)	7.91%	15.92%	9.60%	2.52%	3.48%	3.80%	4.43%	0.67%		
CAD20 - Cadence 2020 Retirement (PSG)	8.45%	16.36%	9.74%	2.98%	3.50%	3.71%	4.32%	0.61%		
<b><u>2025 Funds</u></b>										
CP25 - ClearPath 2025 (Fidelity)	10.64%	18.89%	12.87%	3.15%	5.21%	5.56%	5.77%	0.76%		
BGI25 - BlackRock LifePath 2025	9.89%	18.62%	11.48%	3.44%	4.66%	4.84%	5.46%	0.64%		
2025 Peer Group	9.45%	17.61%	11.27%	3.50%	4.91%	5.03%	5.38%	0.00%		
<b>H25 - Harmonized 2025 (PSG)</b>	<b>8.93%</b>	<b>16.94%</b>	<b>10.64%</b>	<b>3.65%</b>	<b>4.74%</b>	<b>4.92%</b>	<b>5.33%</b>	<b>0.56%</b>	<b>\$67,062</b>	<b>1</b>
CNT25 - Continuum 2025 (PSG)	8.62%	16.58%	10.63%	3.40%	5.02%	4.91%	5.20%	0.67%		
CAD25 - Cadence 2025 (PSG)	9.16%	17.01%	10.72%	3.87%	4.93%	4.91%	5.13%	0.61%		
<b><u>2030 Funds</u></b>										
CP30 - ClearPath 2030 (Fidelity)	12.09%	20.64%	14.58%	4.09%	6.50%	6.62%	6.40%	0.76%		
<b>H30 - Harmonized 2030 (PSG)</b>	<b>11.02%</b>	<b>18.79%</b>	<b>12.68%</b>	<b>5.22%</b>	<b>6.77%</b>	<b>6.52%</b>	<b>6.33%</b>	<b>0.56%</b>	<b>\$12,137</b>	<b>5</b>
2030 Peer Group	11.19%	19.41%	13.20%	4.70%	6.63%	6.39%	6.23%	0.00%		
BGI30 - BlackRock LifePath 2030	11.75%	20.64%	13.46%	4.62%	6.27%	6.09%	6.30%	0.64%		
CNT30 - Continuum 2030 (PSG)	10.48%	18.34%	12.54%	4.80%	6.93%	6.29%	6.09%	0.67%		
CAD30 - Cadence 2030 (PSG)	10.58%	18.65%	12.73%	4.78%	6.67%	6.41%	6.01%	0.61%		
<b><u>2035 Funds</u></b>										
<b>H35 - Harmonized 2035 (PSG)</b>	<b>13.11%</b>	<b>20.70%</b>	<b>14.72%</b>	<b>6.78%</b>	<b>8.82%</b>	<b>8.07%</b>	<b>7.29%</b>	<b>0.56%</b>	<b>\$1,989</b>	<b>1</b>
BGI35 - BlackRock LifePath 2035	13.50%	22.57%	15.34%	5.70%	7.80%	7.28%	7.13%	0.64%		
2035 Peer Group	12.92%	21.11%	14.99%	5.96%	8.36%	7.76%	7.09%	0.00%		
CP35 - ClearPath 2035 (Fidelity)	13.21%	21.88%	15.85%	4.82%	7.61%	7.55%	7.11%	0.76%		
CNT35 - Continuum 2035 (PSG)	12.35%	20.11%	14.47%	6.21%	8.84%	7.74%	6.96%	0.67%		
CAD35 - Cadence 2035 (PSG)	12.41%	20.29%	14.60%	6.28%	8.73%	8.17%	6.95%	0.61%		



**TARGET DATE FUNDS CONT'D**  
**Net After Fee Returns - as at September 30, 2024**

	YTD Return	1 Year Return	2 Year Return	3 Year Return	4 Year Return	5 Year Return	10 Year Return	Client Fees	Market Value	Members Invested
<b><u>2040 Funds</u></b>										
<b>H40 - Harmonized 2040 (PSG)</b>	<b>15.34%</b>	<b>22.93%</b>	<b>16.98%</b>	<b>8.25%</b>	<b>10.84%</b>	<b>9.60%</b>	<b>8.20%</b>	<b>0.56%</b>	<b>\$36,158.72</b>	<b>5</b>
BGI40 - BlackRock LifePath 2040	15.26%	24.53%	17.24%	6.78%	9.31%	8.44%	7.96%	0.63%		
2040 Peer Group	14.88%	23.21%	17.14%	7.23%	10.19%	9.20%	7.93%	0.00%		
CP40 - ClearPath 2040 (Fidelity)	15.00%	23.98%	18.10%	6.05%	9.52%	9.13%	7.94%	0.76%		
CAD40 - Cadence 2040 (PSG)	14.47%	22.43%	16.77%	7.53%	10.63%	9.77%	7.78%	0.61%		
CNT40 - Continuum 2040 (PSG)	14.31%	22.18%	16.62%	7.53%	10.67%	9.08%	7.77%	0.67%		
<b><u>2045 Funds</u></b>										
BGI45 - BlackRock LifePath 2045	17.03%	26.53%	19.15%	7.83%	10.68%	9.49%	8.71%	0.63%		
2045 Peer Group	16.34%	24.85%	18.50%	7.99%	11.01%	9.82%	8.33%	0.00%		
<b>H45 - Harmonized 2045 (PSG)</b>	<b>16.78%</b>	<b>24.45%</b>	<b>18.17%</b>	<b>8.97%</b>	<b>11.40%</b>	<b>9.96%</b>	<b>8.49%</b>	<b>0.56%</b>	<b>\$4,949.38</b>	<b>6</b>
CP45 - ClearPath 2045 (Fidelity)	16.57%	25.82%	19.64%	6.90%	10.28%	9.75%	8.23%	0.76%		
CAD45 - Cadence 2045 (PSG)	15.79%	23.88%	17.86%	8.13%	11.33%	10.38%	8.12%	0.61%		
CNT45 - Continuum 2045 (PSG)	15.56%	23.54%	17.67%	8.11%	11.36%	9.50%	8.11%	0.67%		
<b><u>2050 Funds</u></b>										
BGI50 - BlackRock LifePath 2050	18.38%	28.08%	20.55%	8.56%	11.57%	10.20%	9.17%	0.65%		
2050 Peer Group	16.62%	25.16%	18.78%	8.13%	11.27%	9.99%	8.48%	0.00%		
<b>H50 - Harmonized 2050 (PSG)</b>	<b>16.79%</b>	<b>24.47%</b>	<b>18.18%</b>	<b>8.97%</b>	<b>11.39%</b>	<b>9.91%</b>	<b>8.58%</b>	<b>0.56%</b>	<b>\$6,099.28</b>	<b>7</b>
CAD50 - Cadence 2050 (PSG)	15.78%	23.88%	17.86%	8.12%	11.51%	10.57%	8.24%	0.61%		
CNT50 - Continuum 2050 (PSG)	15.57%	23.56%	17.67%	8.12%	11.57%	9.50%	8.21%	0.67%		
CP50 - ClearPath 2050 (Fidelity)	16.58%	25.82%	19.63%	6.90%	10.29%	9.76%	8.20%	0.76%		
<b><u>2055 Funds</u></b>										
<b>H55 - Harmonized 2055 (PSG)</b>	<b>16.82%</b>	<b>24.50%</b>	<b>18.19%</b>	<b>8.99%</b>	<b>11.41%</b>	<b>9.88%</b>	<b>8.67%</b>	<b>0.56%</b>	<b>\$20,654.55</b>	<b>11</b>
CNT55 - Continuum 2055 (PSG)	15.59%	23.58%	17.69%	8.13%	11.78%	9.65%	8.37%	0.67%		
2055 Peer Group	16.77%	25.34%	18.92%	8.21%	11.41%	10.10%	8.40%	0.00%		
CAD55 - Cadence 2055 (PSG)	15.79%	23.89%	17.87%	8.15%	11.71%	10.74%	8.35%	0.61%		
BGI55 - BlackRock LifePath 2055	19.10%	28.91%	21.20%	8.91%	11.88%	10.45%	-	0.65%		
CP55 - ClearPath 2055 (Fidelity)	16.57%	25.81%	19.62%	6.90%	10.28%	9.76%	8.20%	0.76%		
<b><u>2060 Funds</u></b>										
<b>H60 - Harmonized 2060 (PSG)</b>	<b>16.83%</b>	<b>24.52%</b>	<b>18.22%</b>	<b>9.02%</b>	<b>11.39%</b>	<b>9.86%</b>	<b>-</b>	<b>0.56%</b>	<b>\$68,239.42</b>	<b>70</b>
2060 Peer Group	16.83%	24.52%	18.22%	9.02%	11.39%	9.86%	-	0.00%		
<b>Total Invested</b>									<b>\$217,290</b>	



# CANADIAN BALANCED FUNDS

Net After Fee Returns - as at September 30, 2024

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## GLOBAL EQUITY FUNDS

Net After Fee Returns - as at September 30, 2024

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## US EQUITY FUNDS

Net After Fee Returns - as at September 30, 2024

	YTD Return	1 Year Return	2 Year Return	3 Year Return	4 Year Return	5 Year Return	10 Year Return	Client Fees	Market Value
LAEM - US Growth (Putnam)	27.15%	42.90%	33.46%	12.97%	13.01%	17.91%	17.32%	1.19%	
LAGAG - American Growth (AGF)	28.20%	40.44%	24.10%	14.83%	16.70%	20.66%	16.63%	1.26%	
GRAF - US Focused Stock (Fidelity)	36.20%	45.98%	32.00%	13.13%	14.43%	18.29%	16.57%	1.46%	
USIXG - US Index Registered (Mackenzie)*	23.67%	34.39%	26.34%	13.42%	15.62%	15.43%	14.46%	0.86%	
LUSET - US Equity Index (TDAM)	23.96%	34.60%	26.15%	13.00%	15.15%	15.08%	14.15%	0.88%	
USLC - US Large Cap Core Instl (Fidelity)*	26.69%	37.86%	29.59%	15.04%	16.77%	16.87%	14.10%	1.56%	
AMDEF - American Disciplined Equity (Fidelity)	26.80%	37.97%	29.69%	14.46%	16.23%	16.42%	13.79%	1.46%	
S329 - US Companies (Invesco)	27.96%	42.55%	33.03%	9.65%	11.68%	12.56%	13.24%	1.26%	
USEJF - US Equity (Jarislowsky Fraser)	20.83%	31.37%	26.91%	12.34%	15.80%	14.25%	13.20%	1.02%	
AEMB - American Equity (MFS)	20.29%	30.64%	21.60%	10.06%	13.38%	12.61%	13.07%	1.19%	
USMER - Socially Responsible US Equity (NEI)	20.42%	29.43%	23.53%	13.59%	14.02%	12.77%	12.90%	1.56%	
LUSEG - US Large Cap Equity (Mackenzie)	16.51%	24.63%	20.27%	7.14%	11.11%	11.47%	11.90%	0.96%	
LLUSE - US Core Growth (Mackenzie)	16.49%	24.59%	20.23%	7.21%	11.11%	11.53%	11.70%	0.96%	
S261 - American Equity (Beutel Goodman)	19.44%	29.76%	22.11%	12.64%	14.48%	12.59%	11.19%	1.08%	
LLMCG - US Mid Cap (Mackenzie)	9.65%	23.31%	15.27%	2.58%	9.45%	9.39%	10.88%	0.96%	
<b>S178 - US Disciplined Value (Mackenzie)</b>	<b>18.78%</b>	<b>34.71%</b>	<b>28.49%</b>	<b>16.15%</b>	<b>19.62%</b>	<b>12.77%</b>	<b>9.16%</b>	<b>0.96%</b>	<b>\$644,449</b>
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<b>Total Invested</b>									<b>\$644,449</b>



## INTERNATIONAL EQUITY FUNDS

Net After Fee Returns - as at September 30, 2024

	YTD Return	1 Year Return	2 Year Return	3 Year Return	4 Year Return	5 Year Return	10 Year Return	Client Fees	Market Value
IEMB - International Equity (MFS)	14.88%	25.29%	22.87%	8.59%	10.37%	9.37%	8.81%	1.46%	
LIOP - International Opportunity (JPMorgan)	15.68%	26.17%	21.26%	1.55%	4.54%	8.47%	8.67%	1.16%	
IESR - International Equity Q (CC&L)	19.31%	26.36%	23.56%	7.90%	10.65%	9.87%	7.91%	1.60%	
CCLI - International Equity (CC&L)	11.45%	22.06%	16.86%	2.19%	5.91%	8.88%	7.55%	1.53%	
IEMER - Socially Responsible Intl Equity (NEI)	14.00%	23.15%	20.28%	3.91%	5.53%	5.23%	7.30%	1.56%	
LLINE - International Equity (JPMorgan)	13.33%	23.44%	22.15%	5.04%	7.62%	7.37%	7.02%	1.16%	
IES - International Equity (Setanta)	15.66%	22.72%	23.00%	7.17%	9.15%	5.83%	6.83%	1.06%	
LIEIT - International Equity Index (TDAM)	14.96%	23.52%	23.00%	6.83%	9.56%	7.68%	6.80%	0.89%	
LIEP - International Equity (Putnam)	12.40%	19.80%	22.12%	5.52%	8.71%	8.37%	6.57%	1.16%	
SIEF - Select Intl Eq Instl (Fidelity)	16.53%	24.08%	22.54%	5.98%	9.11%	8.26%	6.37%	1.55%	
<b>SPIE - International Equity (Sprucegrove)</b>	<b>12.13%</b>	<b>20.18%</b>	<b>20.37%</b>	<b>6.05%</b>	<b>10.33%</b>	<b>6.41%</b>	<b>5.70%</b>	<b>1.30%</b>	<b>\$744,604</b>
ISMK - International Equity (Mackenzie)	17.55%	27.48%	18.90%	4.40%	6.11%	7.50%	5.64%	1.09%	
LIETN - International Equity N (Templeton)	17.69%	24.72%	28.02%	10.07%	11.39%	7.00%	4.86%	1.37%	
<b>Total Invested</b>									<b>\$744,604</b>



## SPECIALTY FUNDS & REGIONAL FUNDS

## Net After Fee Returns - as at September 30, 2024

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