

Market Statistics – July 2024

ASSET CLASS	INDEX	1 MONTH	3 MONTHS	YEAR-TO-DATE	1 YEAR	3 YEARS	5 YEARS	10 YEARS	20 YEARS	VOLATILITY ¹
Market Index Returns										
Inflation	CPI ²	-0.06%	1.00%	1.96%	2.67%	4.51%	3.44%	2.52%	2.17%	1.50%
Canadian Bond Universe	FTSE Canada Universe Bond Index	2.37%	5.36%	1.99%	7.33%	-1.34%	0.39%	2.07%	3.78%	6.52%
Global Bond Universe	Bloomberg Global Aggregate Bond Index (hedged to CAD)	1.88%	3.56%	1.67%	5.34%	-1.83%	0.09%	1.90%	3.38%	4.99%
Canadian Equity	S&P/TSX Composite Index	5.87%	7.26%	12.28%	15.73%	7.72%	10.46%	7.41%	8.21%	15.70%
U.S. Equity	Russell 3000 Index	1.86%	9.97%	15.67%	21.07%	8.11%	14.23%	12.58%	10.49%	18.65%
International Developed Market Equity	MSCI EAFE IMI Index (net div.)	3.31%	5.43%	8.13%	10.92%	2.77%	7.08%	4.87%	6.10%	17.98%
Emerging Markets	MSCI Emerging Markets IMI Index (net div.)	0.25%	4.69%	7.68%	7.13%	-2.00%	4.24%	2.93%	7.64%	18.49%
Asset Allocations										
Conservative Blended Index	40% Equity/60% Fixed Income ³	2.86%	6.13%	7.29%	12.04%	2.53%	4.75%	5.47%	5.85%	8.11%
Balanced Blended Index	60% Equity/40% Fixed Income ³	3.15%	6.69%	10.05%	14.65%	4.51%	6.94%	7.16%	6.87%	9.71%
Growth Blended Index	80% Equity/20% Fixed Income ³	3.44%	7.26%	12.86%	17.28%	6.49%	9.12%	8.83%	7.84%	11.50%

¹Volatility is the 5-year standard deviation of the returns and is a commonly used measure of risk.

²The inflation numbers lag by one month.

³Fixed income – 80% FTSE Canada Universe Bond Index, 20% Bloomberg Global Aggregate Bond Index (hedged to CAD) | Equity – 20% S&P/TSX Composite Index, 40% Russell 3000 Index, 31.67% MSCI EAFE IMI Index (net div.), 8.33% MSCI Emerging Markets IMI Index (net div.). All the returns are in CAD.

Indices are not available for direct investment and performance does not reflect expenses of an actual portfolio. The indicated returns do not take fees into account. These returns are as of July 31, 2024.

Source: Dimensional Fund Advisors Canada ULC

The opinions expressed in this report are the opinions of the author and readers should not assume they reflect the opinions or recommendations of Richardson Wealth Limited or its affiliates. Assumptions, opinions, and estimates constitute the author's judgment as of the date of this material and are subject to change without notice. We do not warrant the completeness or accuracy of this material, and it should not be relied upon as such. Before acting on any recommendation, you should consider whether it is suitable for your circumstances and, if necessary, seek professional advice. Past performance is not indicative of future results. Richardson Wealth Limited, Member Canadian Investor Protection Fund. Richardson Wealth is a trademark of James Richardson & Sons, Limited used under license.