

# Market Statistics – January 2025

ASSET CLASS	INDEX	1 MONTH	YEAR-TO-DATE	3 MONTHS	1 YEAR	3 YEARS	5 YEARS	10 YEARS	20 YEARS	VOLATILITY <sup>1</sup>
<b>Market Index Returns</b>										
Inflation	CPI <sup>2</sup>	-0.37%	1.83%	0.06%	1.83%	3.83%	3.40%	2.62%	2.15%	1.52%
Canadian Bond Universe	FTSE Canada Universe Bond Index	1.20%	1.20%	2.19%	6.94%	0.95%	0.45%	1.64%	3.65%	6.44%
Global Bond Universe	Bloomberg Global Aggregate Bond Index (hedged to CAD)	0.27%	0.27%	0.44%	2.94%	-0.62%	-0.29%	1.44%	3.20%	4.94%
Canadian Equity	S&P/TSX Composite Index	3.48%	3.48%	6.47%	25.19%	9.97%	11.45%	8.96%	8.33%	16.00%
U.S. Equity	Russell 3000 Index	4.30%	4.30%	11.33%	36.55%	16.49%	16.78%	14.75%	11.42%	14.78%
International Developed Market Equity	MSCI EAFE IMI Index (net div.)	6.16%	6.16%	6.59%	17.22%	9.23%	7.88%	7.13%	6.13%	13.71%
Emerging Markets	MSCI Emerging Markets IMI Index (net div.)	2.24%	2.24%	1.69%	22.23%	4.30%	5.69%	5.35%	7.11%	14.59%
<b>Asset Allocations</b>										
Conservative Blended Index	40% Equity/60% Fixed Income <sup>3</sup>	2.43%	2.43%	4.32%	14.08%	5.13%	5.02%	5.21%	5.84%	8.23%
Balanced Blended Index	60% Equity/40% Fixed Income <sup>3</sup>	3.14%	3.14%	5.58%	18.24%	7.40%	7.37%	6.99%	6.92%	9.85%
Growth Blended Index	80% Equity/20% Fixed Income <sup>3</sup>	3.83%	3.83%	6.82%	22.54%	9.67%	9.72%	8.75%	7.96%	11.64%

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

<sup>2</sup>The inflation numbers lag by one month.

<sup>3</sup>Fixed 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 January 31, 2025.

Source: Dimensional Fund Advisors Canada ULC

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