

Why Diversify? Because Winners Rotate.

ANNUAL RETURNS OF KEY ASSET CLASSES RANKED IN ORDER OF PERFORMANCE FROM BEST TO WORST (CDN\$)

1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	201
EMERGING MARKETS EQUITIES	FOREIGN EQUITIES	U.S. LARGE CAPS	BRIC EQUITIES	U.S. LARGE CAPS	EUROPEAN EQUITIES	BRIC EQUITIES	U.S. Bonds	U.S. Bonds	GLOBAL BONDS	BRIC EQUITIES	EMERGING MARKETS EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	U.S. Bonds	CANADIAN SMALL CAPS	CANADIAN SMALL CAPS	U.S. Bonds	EURO EQUI
82.30%	14.48%	33.77%	33.09%	39.24%	38.36%	72.10%	15.52%	15.25%	15.32%	56.81%	16.78%	40.84%	56.01%	34.90%	31.64%	75.10%	38.53%	10.51%	17.2
CANADIAN SMALL CAPS	GLOBAL EQUITIES	U.S. SMALL CAPS	CANADIAN LARGE CAPS	BRIC EQUITIES	U.S. Large Caps	EMERGING MARKETS EQUITIES	CANADIAN BONDS	GLOBAL HIGH YIELD BONDS	U.S. BONDS	CANADIAN SMALL CAPS	GLOBAL SMALL CAPS	EMERGING MARKETS EQUITIES	EUROPEAN EQUITIES	EMERGING MARKETS EQUITIES	GLOBAL BONDS	BRIC EQUITIES	U.S. SMALL CAPS	CANADIAN BONDS	EMER MARI EQUI
48.25%	11.85%	24.90%	31.53%	37.08%	38.01%	57.23%	10.24%	12.44%	9.12%	42.74%	15.17%	31.17%	33.84%	18.59%	31.07%	64.34%	20.24%	9.67%	16.0
FOREIGN EQUITIES	EUROPEAN EQUITIES	CANADIAN BONDS	CANADIAN SMALL CAPS	EUROPEAN EQUITIES	GLOBAL EQUITIES	CANADIAN LARGE CAPS	CANADIAN LARGE CAPS	U.S. Small Caps	CANADIAN BONDS	EMERGING MARKETS EQUITIES	CANADIAN SMALL CAPS	CANADIAN LARGE CAPS	EMERGING MARKETS EQUITIES	CANADIAN LARGE CAPS	CANADIAN BONDS	EMERGING MARKETS EQUITIES	GLOBAL SMALL CAPS	GLOBAL BONDS	GLO SN CA
38.62%	8.77%	20.67%	28.66%	29.67%	33.94%	34.21%	7.99%	8.92%	8.73%	27.83%	14.12%	26.29%	32.05%	11.14%	6.42%	52.03%	20.10%	8.26%	16.
EUROPEAN EQUITIES	U.S. LARGE CAPS	EUROPEAN EQUITIES	U.S. LARGE CAPS	U.S. SMALL CAPS	FOREIGN EQUITIES	GLOBAL SMALL CAPS	CANADIAN SMALL CAPS	CANADIAN BONDS	GLOBAL HIGH YIELD BONDS	CANADIAN LARGE CAPS	CANADIAN LARGE CAPS	CANADIAN SMALL CAPS	FOREIGN EQUITIES	CANADIAN BONDS	GLOBAL HIGH YIELD BONDS	CANADIAN LARGE CAPS	CANADIAN LARGE CAPS	GLOBAL HIGH YIELD BONDS	FOR
35.33%	7.34%	18.75%	23.57%	27.75%	29.16% GLOBAL	22.64%	7.31%	8.08%	2.04%	25.51% GLOBAL	13.84%	19.68%	26.37% GLOBAL	3.68%	-7.65%	31.94%	13.84% EMERGING	8.08% u.s.	15.2
CANADIAN LARGE CAPS 30.30%	BONDS 6.19%	GLOBAL EQUITIES 17.96%	EUROPEAN EQUITIES	GLOBAL EQUITIES 21.35%	BONDS 22.04%	SMALL CAPS 20.29%	BONDS 6.78%	BONDS 7.95%	CANADIAN SMALL CAPS	SMALL CAPS 23.75%	EQUITIES 12.55%	GLOBAL SMALL CAPS 13.01%	SMALL CAPS 20.92%	CANADIAN SMALL CAPS 2.01%	U.S. SMALL CAPS	GLOBAL HIGH YIELD BONDS 30.97%	MARKETS EQUITIES	LARGE CAPS 4.64%	EQU 13.9
GLOBAL	GLOBAL	GLOBAL	U.S.	CANADIAN	U.S.	FOREIGN	U.S.	7.95% EMERGING	-U.93 %	U.S.	FOREIGN	FOREIGN	GLOBAL	EUROPEAN	-17.10% U.S.	GLOBAL	U.S.	4.04 % U.S.	13.
EQUITIES 27.65%	HIGH YIELD BONDS 4.91%	BONDS 16.35%	SMALL CAPS 17.08%	LARGE CAPS 19.95%	BONDS	EQUITIES 20.28%	SMALL CAPS 0.37%	MARKETS EQUITIES 3.76%	MARKETS EQUITIES -6.97%	SMALL CAPS 20.45%	EQUITIES 11.91%	EQUITIES 11.16%	EQUITIES 20.19%	EQUITIES -2.98%	LARGE CAPS	SMALL CAPS 28.49%	LARGE CAPS 9.06%	SMALL CAPS -1.80%	SN C/ 13.
GLOBAL	4.91 % U.S.	CANADIAN	GLOBAL	GLOBAL	16.66% GLOBAL	GLOBAL	GLOBAL	CANADIAN	GLOBAL	FOREIGN	U.S.	GLOBAL	CANADIAN	FOREIGN	GLOBAL	EUROPEAN	GLOBAL	GLOBAL	13.
HIGH YIELD BONDS 23.28%	SMALL CAPS 4.01%	LARGE CAPS 16.13%	EQUITIES 14.57%	HIGH YIELD BONDS 17.59%	SMALL CAPS 9.82%	EQUITIES 18.44%	HIGH YIELD BONDS -1.90%	SMALL CAPS 3.44%	SMALL CAPS	EQUITIES 13.84%	SMALL CAPS 9.71%	EQUITIES 7.27%	LARGE CAPS 19.16%	EQUITIES -5.32%	EQUITIES -25.37%	EQUITIES 16.18%	HIGH YIELD BONDS 8.45%	EQUITIES -2.67%	LA C
U.S.	CANADIAN	U.S.	GLOBAL	U.S.	CANADIAN	U.S.	EUROPEAN	GLOBAL	BRIC	EUROPEAN	BRIC	EUROPEAN	U.S.	GLOBAL	FOREIGN	FOREIGN	CANADIAN	EUROPEAN	В
SMALL CAPS	CAPS	BONDS	HIGH YIELD BONDS	BONDS	BONDS	SMALL CAPS	EQUITIES	SMALL CAPS	EQUITIES	EQUITIES 12.000/	EQUITIES	EQUITIES	SMALL CAPS	EQUITIES	EQUITIES	EQUITIES	BONDS	EQUITIES	EQU
23.24% CANADIAN	2.95% u.s.	15.20% GLOBAL	12.98%	14.48%	9.18% GLOBAL	14.58% u.s.	-4.93% u.s.	-0.49% u.s.	-13.52%	13.82% GLOBAL	8.59%	7.18%	17.92%	-7.08%	-28.78%	12.49% GLOBAL	6.74%	-8.29% GLOBAL	12.
BONDS	BONDS	HIGH YIELD BONDS	BONDS	BONDS	HIGH YIELD BONDS	LARGE CAPS	LARGE CAPS	LARGE CAPS	LARGE CAPS	EQUITIES	BONDS	BONDS	SMALL CAPS	BONDS	SMALL CAPS	EQUITIES	EQUITIES	SMALL CAPS	HIGH BO
18.14%	2.85%	14.14%	12.26%	9.63% GLOBAL	7.96%	14.37%	-5.93%	-6.35%	-14.00%	9.41%	7.15%	6.46%	16.64%	-7.15%	-29.23%	11.07%	6.48%	-8.75%	12.
BONDS	MARKETS EQUITIES	SMALL CAPS	SMALL CAPS	BONDS	U.S. SMALL CAPS	EQUITIES	SMALL CAPS	EQUITIES	EQUITIES	BONDS	EQUITIES	LARGE CAPS	LARGE CAPS	SMALL CAPS	LARGE CAPS	SMALL CAPS	EQUITIES	LARGE CAPS	LA CA
15.16%	-1.81%	13.88%	8.55%	8.35%	4.60%	9.82%	-7.01%	-8.62%	-16.53%	6.69%	6.85%	2.29%	15.35%	-9.09%	-31.17%	8.00%	4.05%	-9.08%	8.0
U.S. Large Caps	CANADIAN BONDS	FOREIGN EQUITIES	FOREIGN EQUITIES	CANADIAN SMALL CAPS	CANADIAN LARGE CAPS	CANADIAN BONDS	GLOBAL EQUITIES	GLOBAL EQUITIES	EUROPEAN EQUITIES	U.S. Large Caps	GLOBAL HIGH YIELD BONDS	U.S. SMALL CAPS	GLOBAL HIGH YIELD BONDS	U.S. Bonds	EUROPEAN EQUITIES	U.S. Large Caps	FOREIGN EQUITIES	FOREIGN EQUITIES	CAN BO
14.12%	-4.31%	8.47%	6.89%	6.97%	1.37%	-1.14%	-9.88%	-11.28%	-18.94%	5.26%	3.80%	1.94%	11.49%	-9.28%	-32.55%	7.39%	2.56%	-9.55%	3.6
U.S. Bonds	CANADIAN SMALL CAPS	GLOBAL SMALL CAPS	EMERGING MARKETS EQUITIES	FOREIGN EQUITIES	CANADIAN SMALL CAPS	GLOBAL HIGH YIELD BONDS	FOREIGN EQUITIES	EUROPEAN EQUITIES	GLOBAL EQUITIES	GLOBAL HIGH YIELD BONDS	U.S. LARGE CAPS	U.S. Bonds	GLOBAL BONDS	U.S. LARGE CAPS	EMERGING MARKETS EQUITIES	CANADIAN BONDS	U.S. BONDS	CANADIAN SMALL CAPS	CAN SN C/
13.78%	-8.60%	7.41%	6.56%	6.56%	-17.90%	-2.41%	-10.95%	-14.59%	-20.37%	4.65%	2.81%	-0.14%	6.23%	-10.53%	-41.44%	5.41%	0.98%	-14.17%	2.4
		EMERGING MARKETS EQUITIES	GLOBAL BONDS	GLOBAL SMALL CAPS	EMERGING MARKET EQUITIES	U.S. Bonds	BRIC EQUITIES	CANADIAN LARGE CAPS	U.S. SMALL CAPS	GLOBAL BONDS	GLOBAL BONDS	GLOBAL HIGH YIELD BONDS	CANADIAN BONDS	GLOBAL HIGH YIELD BONDS	CANADIAN SMALL CAPS	GLOBAL BONDS	GLOBAL BONDS	EMERGING MARKETS EQUITIES	GL0 B0
		-7.83%	5.43%	2.98%	-19.86%	-6.28%	-18.48%	-14.82%	-21.31%	-7.97%	1.31%	-0.30%	4.06%	-12.94%	-46.61%	-9.19%	0.04%	-16.15%	2.0
		BRIC EQUITIES	U.S. Bonds	EMERGING MARKETS EQUITIES	BRIC EQUITIES	GLOBAL BONDS	EMERGING MARKETS EQUITIES	FOREIGN EQUITIES	U.S. Large Caps	U.S. Bonds	U.S. Bonds	GLOBAL BONDS	U.S. Bonds	U.S. SMALL CAPS	BRIC EQUITIES	U.S. Bonds	EUROPEAN EQUITIES	BRIC EQUITIES	BO
		-26.28%	4.15%	-7.69%	-40.34%	-10.40%	-28.19%	-16.26%	-22.91%	-14.84%	-3.26%	-6.88%	3.94%	-16.52%	-49.14%	-10.04%	-0.96%	-20.76%	1.9

- Canadian Large Caps S&P/TSX 60 TRI
- Canadian Small Caps **BMO Nesbitt Burns** Small Cap TRI
- U.S. Large Caps **S&P 500 TRI**
- U.S. Small Caps Russell 2000 TRI
- Global Equities MSCI World GRI
- Global Small Caps MSCI ACWI Small GRI
- Foreign Equities MSCI EAFE GRI
- European Equities MSCI Europe GRI
- Emerging Markets Equities MSCI EM GRI
- BRIC Equities MSCI BRIC GRI
- Canadian Bonds **DEX Universe Bond Index**
- U.S. Bonds Barclays U.S. Aggregate Bond TRI
- Global Bonds Barclays Global Aggregate Bond TRI
- Global High Yield Bonds Credit Suisse First Boston High Yield Return Index



Why Diversify? Risk Is More Predictable Than Returns.

INVESTMENT RETURNS FLUCTUATE BUT RELATIVE RISK IS MORE CONSISTENT (as measured by standard deviation in CDN\$)

1991-1993 1992-1994 1993-1995 1994-1996 1995-1997 1996-1998 1997-1999 1998-2000 1999-2011 2010-2012 2001-2003 2002-2004 2003-2005 2004-2006 2005-2007 2006-2008 2007-2009 2008-2010 2009-2011 2010-2012

Higher Risk

er	EMERGING MARKETS EQUITIES	EMERGING MARKETS EQUITIES	EMERGING MARKETS EQUITIES	EMERGING MARKETS EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	BRIC EQUITIES	CANADIAN SMALL CAPS	BRIC EQUITIES	BRIC EQUITIES
	18.90%	19.02%	18.42%	15.30%	25.19%	33.52%	39.19%	36.74%	31.24%	24.80%	24.67%	20.03%	17.66%	19.68%	19.69%	28.41%	27.51%	26.66%	19.07%	17.459
	FOREIGN EQUITIES 17.79%	FOREIGN EQUITIES	FOREIGN EQUITIES	CANADIAN LARGE CAPS 12.42%	EMERGING MARKETS EQUITIES 17.21%	EMERGING MARKETS EQUITIES 25.66%	EMERGING MARKETS EQUITIES 28.56%	EMERGING MARKETS EQUITIES 27.21%	EMERGING MARKETS EQUITIES 23.52%	U.S. SMALL CAPS 22.19%	EMERGING MARKETS EQUITIES 21.69%	U.S. SMALL CAPS 17.67%	EMERGING MARKETS EQUITIES 16.12%	EMERGING MARKETS EQUITIES 16.80%	EMERGING MARKETS EQUITIES 16.09%	CANADIAN SMALL CAPS 23.46%	CANADIAN SMALL CAPS 26.37%	BRIC EQUITIES 26.45%	U.S. SMALL CAPS 18.86%	CANADIA SMALL CAPS 16.409
	EUROPEAN EQUITIES	EUROPEAN EQUITIES	EUROPEAN EQUITIES	U.S. SMALL CAPS	CANADIAN SMALL CAPS	CANADIAN SMALL CAPS	CANADIAN LARGE CAPS	CANADIAN LARGE CAPS	CANADIAN LARGE CAPS	EMERGING MARKETS EQUITIES	U.S. SMALL CAPS	EUROPEAN EQUITIES	U.S. SMALL CAPS	CANADIAN SMALL CAPS	CANADIAN SMALL CAPS	EMERGING MARKETS EQUITIES	EMERGING MARKETS EQUITIES	EMERGING MARKETS EQUITIES	CANADIAN SMALL CAPS	EUROPEA EQUITIES
	15.86%	13.80%	12.44%	12.07%	13.85%	19.63%	20.35%	22.93%	21.34%	20.96%	19.75%	17.09%	14.63%	13.99%	14.93%	22.53%	23.06%	23.27%	18.58%	15.589
	U.S. SMALL CAPS	U.S. SMALL CAPS	CANADIAN LARGE CAPS	FOREIGN EQUITIES	U.S. SMALL CAPS	CANADIAN LARGE CAPS	CANADIAN SMALL CAPS	U.S. SMALL CAPS	U.S. SMALL CAPS	CANADIAN LARGE CAPS	EUROPEAN EQUITIES	EMERGING MARKETS EQUITIES	CANADIAN SMALL CAPS	U.S. SMALL CAPS	U.S. SMALL CAPS	CANADIAN LARGE CAPS	U.S. SMALL CAPS	U.S. SMALL CAPS	EUROPEAN EQUITIES	EMERGIN MARKET EQUITIE
	15.81% GLOBAL EQUITIES	13.43% CANADIAN LARGE	12.00% CANADIAN SMALL	11.39% CANADIAN SMALL	12.85% CANADIAN LARGE	19.33% U.S. SMALL	U.S. SMALL	21.54% CANADIAN SMALL	20.94% CANADIAN SMALL	20.27% CANADIAN SMALL	18.14% CANADIAN SMALL	16.56% U.S. LARGE	13.92% EUROPEAN EQUITIES	13.74% GLOBAL SMALL	13.03% GLOBAL SMALL	17.01% U.S. SMALL	19.84% CANADIAN LARGE	21.37% EUROPEAN EQUITIES	17.69% EMERGING MARKETS	U.S. SMALL
	13.22%	CAPS 11.73%	CAPS 11.63%	CAPS 11.33%	CAPS 12.51%	CAPS 17.19%	CAPS 17.66%	CAPS 21.43%	CAPS 19.21%	CAPS 19.34%	CAPS 17.08%	CAPS 14.48%	13.26%	CAPS 11.42%	CAPS 10.63%	CAPS 16.78%	CAPS 19.68%	20.35%	EQUITIES 17.23%	CAPS 13.859
	U.S. LARGE CAPS	CANADIAN SMALL CAPS	GLOBAL EQUITIES	EUROPEAN EQUITIES	FOREIGN EQUITIES	FOREIGN EQUITIES	FOREIGN EQUITIES	U.S. LARGE CAPS	GLOBAL SMALL CAPS	U.S. LARGE CAPS	CANADIAN LARGE CAPS	CANADIAN SMALL CAPS	GLOBAL SMALL CAPS	EUROPEAN EQUITIES	CANADIAN LARGE CAPS	GLOBAL SMALL CAPS	GLOBAL SMALL CAPS	CANADIAN LARGE CAPS	GLOBAL SMALL CAPS	FOREIGI EQUITIE
	12.04%	11.73%	10.93%	10.23%	12.22%	14.27%	15.21%	15.67%	15.27%	16.61%	16.48%	14.47%	11.76%	10.35%	10.37%	16.17%	18.57%	20.23%	15.75%	12.66
	CANADIAN SMALL CAPS	GLOBAL EQUITIES 11.43%	U.S. SMALL CAPS 10.51%	U.S. LARGE CAPS	U.S. LARGE CAPS	U.S. LARGE CAPS	EUROPEAN EQUITIES 14.92%	GLOBAL SMALL CAPS 15.37%	U.S. LARGE CAPS 14.72%	GLOBAL SMALL CAPS	U.S. LARGE CAPS	FOREIGN EQUITIES	FOREIGN EQUITIES	CANADIAN LARGE CAPS 10.13%	U.S. BONDS 9.33%	EUROPEAN EQUITIES 15.86%	EUROPEAN EQUITIES	GLOBAL SMALL CAPS 19.85%	CANADIAN LARGE CAPS	GLOBAL SMALL CAPS 12.049
	11.55%	U.S.	U.S.	9.71% GLOBAL	11.01% GLOBAL	14.16% EUROPEAN	14.92 %	EUROPEAN	EUROPEAN	16.05% EUROPEAN	GLOBAL	14.27%	11.40%	FOREIGN	9.55 % EUROPEAN	FOREIGN	17.86%	FOREIGN	15.26%	CANADIA
	LARGE CAPS	LARGE CAPS	LARGE CAPS	EQUITIES	EQUITIES	EQUITIES	LARGE CAPS	EQUITIES	EQUITIES	EQUITIES	SMALL CAPS	SMALL CAPS	LARGE CAPS	EQUITIES	EQUITIES	EQUITIES	EQUITIES	EQUITIES	EQUITIES	LARGE CAPS
	10.02% GLOBAL	9.12%	8.75%	9.60%	10.31%	13.50% GLOBAL	14.75% GLOBAL	14.94% FOREIGN	13.43% GLOBAL	15.79% GLOBAL	15.86%	14.02% GLOBAL	10.55% GLOBAL	9.69% u.s.	9.28% FOREIGN	14.71% GLOBAL	16.42% GLOBAL	18.16% GLOBAL	14.90% GLOBAL	11.50°
	HIGH YIELD BONDS 6.79%	BONDS 7.20%	BONDS 6.60%	BONDS 6.87%	EQUITIES 10.30%	SMALL CAPS 12.91%	EQUITIES 13.62%	EQUITIES 14.68%	EQUITIES 13.11%	EQUITIES 14.37%	EQUITIES 15.36%	EQUITIES 13.94%	EQUITIES 10.37%	LARGE CAPS 9.43%	EQUITIES 9.09%	EQUITIES 12.59%	EQUITIES 14.56%	EQUITIES 15.87%	EQUITIES 12.90%	9.789
	GLOBAL BONDS	GLOBAL HIGH YIELD	GLOBAL BONDS	U.S. BONDS	GLOBAL SMALL	GLOBAL EQUITIES	GLOBAL SMALL	GLOBAL EQUITIES	FOREIGN EQUITIES	FOREIGN EQUITIES	GLOBAL EQUITIES	CANADIAN LARGE	CANADIAN LARGE	GLOBAL EQUITIES	GLOBAL BONDS	U.S. BONDS	U.S. Large	U.S. LARGE	U.S. Large	U.S. BONDS
	6.67%	BONDS 6.25%	5.99%	5.40%	CAPS 9.69%	12.89%	CAPS 13.34%	14.27%	12.93%	13.35%	15.13%	CAPS 11.61%	CAPS 9.72%	9.00%	8.87%	12.06%	CAPS 14.41%	CAPS 15.32%	CAPS 12.75%	9.70%
	CANADIAN BONDS	U.S. BONDS	U.S. Bonds	GLOBAL BONDS	GLOBAL BONDS	GLOBAL BONDS	GLOBAL BONDS	GLOBAL BONDS	GLOBAL HIGH YIELD BONDS	GLOBAL HIGH YIELD BONDS	GLOBAL HIGH YIELD BONDS	GLOBAL HIGH YIELD BONDS	U.S. Bonds	U.S. Bonds	U.S. LARGE CAPS	U.S. LARGE CAPS	U.S. Bonds	U.S. BONDS	U.S. Bonds	U.S. LARGE CAPS
	5.90%	5.98%	5.66%	5.39%	5.61%	5.96%	7.31%	7.19%	7.44%	8.45%	8.49%	7.54%	7.42%	8.00%	8.63%	11.82%	13.76%	13.48%	11.74%	8.70%
	U.S. Bonds	GLOBAL BONDS	GLOBAL HIGH YIELD BONDS	GLOBAL HIGH YIELD BONDS	CANADIAN BONDS	GLOBAL HIGH YIELD BONDS	U.S. Bonds	GLOBAL HIGH YIELD BONDS	GLOBAL BONDS	GLOBAL BONDS	U.S. Bonds	U.S. Bonds	GLOBAL HIGH YIELD BONDS	GLOBAL HIGH YIELD BONDS	GLOBAL HIGH YIELD BONDS	GLOBAL BONDS	GLOBAL BONDS	GLOBAL BONDS	GLOBAL BONDS	GLOBA BONDS
	5.50%	5.86%	4.85%	4.89%	5.30%	5.90%	6.33%	6.14%	6.69%	6.96%	7.63%	7.41%	7.38%	7.94%	8.22%	11.79%	13.51%	12.87%	9.81%	7.25%
					U.S. Bonds	U.S. BONDS	GLOBAL HIGH YIELD BONDS	U.S. Bonds	U.S. Bonds	U.S. BONDS	GLOBAL BONDS	GLOBAL BONDS	GLOBAL BONDS	GLOBAL BONDS	GLOBAL EQUITIES	GLOBAL HIGH YIELD BONDS	GLOBAL HIGH YIELD BONDS	GLOBAL HIGH YIELD BONDS	GLOBAL HIGH YIELD BONDS	GLOBAI HIGH YIE BONDS
					5.13%	5.76%	6.08%	6.00%	6.07%	6.51%	7.62%	7.08%	6.85%	7.01%	8.07%	10.50%	12.50%	11.67%	8.72%	5.399
r					GLOBAL HIGH YIELD BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	CANADIAN BONDS	BONDS
					4.37%	4.75%	4.23%	3.95%	4.01%	3.76%	4.17%	3.75%	3.62%	3.13%	3.04%	3.62%	3.60%	3.77%	3.25%	3.00%

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