



GROUP
SAVINGS AND
RETIREMENT

RETURNS

ATTITUDE portfolios



ATTITUDE portfolios

Gross returns as at September 30, 2022

Group Savings and Retirement

	Benchmark indexes	PORTFOLIOS							INDEXES						
		Simple returns ¹ (in%)			Compound annual returns (in%)				Simple returns ¹ (in%)			Compound annual returns (in%)			
		1 month	3 months	YTD	1 year	3 years	5 years	10 years	1 month	3 months	YTD	1 year	3 years	5 years	10 years
CONSERVATIVE															
Conservative Portfolio 2006 to 2010	INP9000	(1.55)	0.22	(10.36)	(8.57)	0.13	2.15	3.27	(1.53)	(0.15)	(11.42)	(9.69)	(0.57)	1.66	2.67
Conservative Portfolio 2011 to 2015	INP9546	(1.60)	0.19	(10.37)	(8.52)	0.30	2.29	3.55	(1.59)	(0.18)	(11.44)	(9.65)	(0.40)	1.79	2.92
Conservative Portfolio 2016 to 2020	INP9001	(1.72)	0.13	(10.46)	(8.49)	0.63	2.55	3.97	(1.72)	(0.24)	(11.53)	(9.62)	(0.04)	2.09	3.35
Conservative Portfolio 2021 to 2025	INP9547	(1.86)	0.06	(10.59)	(8.48)	0.74	2.69	4.46	(1.88)	(0.30)	(11.65)	(9.60)	0.25	2.37	3.87
Conservative Portfolio 2026 to 2030	INP9002	(2.09)	(0.07)	(10.88)	(8.52)	1.19	3.04	5.00	(2.12)	(0.38)	(11.88)	(9.57)	0.87	2.86	4.44
Conservative Portfolio 2031 to 2035	INP9548	(2.35)	(0.20)	(11.25)	(8.62)	1.69	3.41	5.42	(2.39)	(0.46)	(12.16)	(9.57)	1.51	3.34	4.91
Conservative Portfolio 2036 to 2040	INP9003	(2.80)	(0.44)	(11.98)	(8.84)	3.01	4.24	6.06	(2.85)	(0.56)	(12.66)	(9.54)	2.85	4.19	5.56
Conservative Portfolio 2041 to 2045	INP9549	(3.18)	(0.60)	(12.79)	(9.33)	3.82	4.74	6.45	(3.27)	(0.67)	(13.12)	(9.60)	3.67	4.72	5.96
Conservative Portfolio 2046 to 2050	INP9004	(3.38)	(0.66)	(13.26)	(9.67)	4.15	4.94	6.73	(3.51)	(0.73)	(13.35)	(9.64)	4.07	4.97	6.24
Conservative Portfolio 2051 to 2055	INP9550	(3.52)	(0.70)	(13.65)	(9.93)	4.51	5.16	6.93	(3.68)	(0.77)	(13.50)	(9.62)	4.47	5.22	6.44
Conservative Portfolio 2056 to 2060	INP9339	(3.56)	(0.71)	(13.75)	(10.01)	4.47	5.13	6.92	(3.74)	(0.79)	(13.56)	(9.65)	4.47	5.22	6.44
Conservative Portfolio 2061 to 2065	INPA005	(3.56)	(0.71)	(13.75)	(10.01)	4.47	5.13	6.91	(3.74)	(0.79)	(13.56)	(9.65)	4.47	5.22	6.44
Conservative Portfolio 2066 to 2070	INPA134	(3.56)	(0.71)	(13.75)	(10.01)	4.47	5.13	-	(3.74)	(0.79)	(13.56)	(9.65)	4.47	5.22	-
MODERATE															
Moderate Portfolio 2006 to 2010	INP9005	(1.79)	0.08	(10.48)	(8.38)	0.59	2.50	3.95	(1.77)	(0.19)	(11.54)	(9.51)	0.08	2.14	3.38
Moderate Portfolio 2011 to 2015	INP9553	(1.85)	0.06	(10.52)	(8.35)	0.77	2.64	4.30	(1.83)	(0.22)	(11.57)	(9.48)	0.27	2.29	3.69
Moderate Portfolio 2016 to 2020	INP9006	(1.99)	(0.02)	(10.66)	(8.34)	1.15	2.93	4.76	(1.98)	(0.28)	(11.69)	(9.45)	0.70	2.63	4.16
Moderate Portfolio 2021 to 2025	INP9554	(2.16)	(0.11)	(10.85)	(8.37)	1.26	3.08	5.18	(2.17)	(0.35)	(11.85)	(9.43)	1.03	2.94	4.65
Moderate Portfolio 2026 to 2030	INP9007	(2.36)	(0.21)	(11.12)	(8.43)	1.49	3.29	5.62	(2.38)	(0.42)	(12.05)	(9.42)	1.49	3.34	5.16
Moderate Portfolio 2031 to 2035	INP9555	(2.58)	(0.32)	(11.43)	(8.52)	1.79	3.54	5.99	(2.61)	(0.49)	(12.27)	(9.40)	1.96	3.71	5.59
Moderate Portfolio 2036 to 2040	INP9008	(2.94)	(0.51)	(12.03)	(8.71)	2.87	4.21	6.57	(2.99)	(0.57)	(12.67)	(9.37)	3.06	4.41	6.19
Moderate Portfolio 2041 to 2045	INP9556	(3.36)	(0.68)	(12.94)	(9.24)	3.92	4.86	7.04	(3.44)	(0.67)	(13.17)	(9.41)	4.12	5.09	6.66
Moderate Portfolio 2046 to 2050	INP9009	(3.61)	(0.77)	(13.54)	(9.65)	4.38	5.14	7.35	(3.73)	(0.75)	(13.48)	(9.46)	4.63	5.41	6.98
Moderate Portfolio 2051 to 2055	INP9557	(3.79)	(0.82)	(14.04)	(9.99)	4.85	5.42	7.58	(3.94)	(0.79)	(13.69)	(9.46)	5.14	5.73	7.21
Moderate Portfolio 2056 to 2060	INP9340	(3.84)	(0.83)	(14.15)	(10.09)	4.81	5.39	7.57	(4.02)	(0.81)	(13.76)	(9.50)	5.14	5.72	7.21
Moderate Portfolio 2061 to 2065	INPA004	(3.84)	(0.83)	(14.15)	(10.09)	4.81	5.39	7.57	(4.02)	(0.81)	(13.76)	(9.50)	5.14	5.72	7.21
Moderate Portfolio 2066 to 2070	INPA133	(3.84)	(0.83)	(14.15)	(10.09)	4.81	5.39	-	(4.02)	(0.81)	(13.76)	(9.50)	5.14	5.72	-
BALANCED															
Balanced Portfolio 2006 to 2010	INP9010	(1.88)	0.04	(10.42)	(8.17)	0.58	2.56	4.32	(1.85)	(0.19)	(11.48)	(9.32)	0.32	2.36	3.81
Balanced Portfolio 2011 to 2015	INP9560	(1.93)	0.02	(10.44)	(8.14)	0.72	2.67	4.60	(1.90)	(0.22)	(11.49)	(9.29)	0.47	2.50	4.08
Balanced Portfolio 2016 to 2020	INP9011	(2.05)	(0.04)	(10.56)	(8.14)	0.98	2.89	5.04	(2.04)	(0.27)	(11.59)	(9.26)	0.82	2.79	4.54
Balanced Portfolio 2021 to 2025	INP9561	(2.20)	(0.12)	(10.72)	(8.16)	1.00	2.98	5.54	(2.20)	(0.33)	(11.72)	(9.24)	1.08	3.07	5.11
Balanced Portfolio 2026 to 2030	INP9012	(2.56)	(0.31)	(11.24)	(8.26)	1.83	3.56	6.24	(2.55)	(0.42)	(12.10)	(9.19)	2.13	3.82	5.88
Balanced Portfolio 2031 to 2035	INP9562	(2.99)	(0.54)	(11.92)	(8.48)	2.68	4.13	6.80	(3.01)	(0.54)	(12.61)	(9.21)	3.15	4.52	6.50
Balanced Portfolio 2036 to 2040	INP9013	(3.42)	(0.76)	(12.65)	(8.77)	3.68	4.76	7.38	(3.46)	(0.65)	(13.11)	(9.24)	4.19	5.19	7.10
Balanced Portfolio 2041 to 2045	INP9563	(3.67)	(0.84)	(13.31)	(9.28)	4.03	4.98	7.62	(3.76)	(0.73)	(13.41)	(9.31)	4.62	5.48	7.37
Balanced Portfolio 2046 to 2050	INP9014	(3.76)	(0.84)	(13.65)	(9.58)	4.15	5.05	7.83	(3.89)	(0.76)	(13.52)	(9.31)	4.82	5.61	7.60
Balanced Portfolio 2051 to 2055	INP9564	(3.83)	(0.83)	(13.94)	(9.82)	4.31	5.14	7.96	(3.98)	(0.78)	(13.57)	(9.28)	5.03	5.75	7.74
Balanced Portfolio 2056 to 2060	INP9341	(3.85)	(0.82)	(14.00)	(9.88)	4.28	5.12	7.95	(4.01)	(0.79)	(13.60)	(9.29)	5.03	5.75	7.74
Balanced Portfolio 2061 to 2065	INPA003	(3.85)	(0.82)	(14.00)	(9.88)	4.28	5.12	7.95	(4.01)	(0.79)	(13.60)	(9.29)	5.03	5.75	7.74
Balanced Portfolio 2066 to 2070	INPA132	(3.85)	(0.82)	(14.00)	(9.88)	4.28	5.12	-	(4.01)	(0.79)	(13.60)	(9.29)	5.03	5.75	-
GROWTH															
Growth Portfolio 2006 to 2010	INP9015	(1.97)	0.00	(10.35)	(7.97)	0.69	2.67	4.75	(1.93)	(0.19)	(11.41)	(9.14)	0.59	2.58	4.26
Growth Portfolio 2011 to 2015	INP9567	(2.03)	(0.03)	(10.39)	(7.94)	0.83	2.78	5.04	(1.99)	(0.22)	(11.44)	(9.10)	0.76	2.73	4.54
Growth Portfolio 2016 to 2020	INP9016	(2.17)	(0.10)	(10.54)	(7.95)	1.13	3.03	5.50	(2.14)	(0.28)	(11.56)	(9.07)	1.16	3.06	5.03
Growth Portfolio 2021 to 2025	INP9568	(2.33)	(0.18)	(10.74)	(7.98)	1.23	3.16	6.03	(2.32)	(0.34)	(11.71)	(9.05)	1.49	3.37	5.64
Growth Portfolio 2026 to 2030	INP9017	(2.94)	(0.52)	(11.66)	(8.16)	2.98	4.30	7.04	(2.92)	(0.47)	(12.40)	(8.97)	3.42	4.66	6.70
Growth Portfolio 2031 to 2035	INP9569	(3.43)	(0.78)	(12.45)	(8.50)	3.60	4.73	7.54	(3.46)	(0.62)	(13.00)	(9.10)	4.24	5.24	7.27
Growth Portfolio 2036 to 2040	INP9018	(3.80)	(0.96)	(13.11)	(8.79)	4.42	5.24	8.07	(3.85)	(0.71)	(13.44)	(9.12)	5.13	5.81	7.84
Growth Portfolio 2041 to 2045	INP9570	(3.94)	(0.98)	(13.62)	(9.28)	4.39	5.23	8.20	(4.03)	(0.77)	(13.61)	(9.19)	5.21	5.89	8.00
Growth Portfolio 2046 to 2050	INP9019	(3.95)	(0.92)	(13.85)	(9.54)	4.34	5.19	8.35	(4.08)	(0.78)	(13.60)	(9.16)	5.25	5.93	8.18
Growth Portfolio 2051 to 2055	INP9571	(3.96)	(0.88)	(14.04)	(9.75)	4.32	5.18	8.42	(4.11)	(0.78)	(13.58)	(9.12)	5.30	5.96	8.27
Growth Portfolio 2056 to 2060	INP9342	(3.96)	(0.87)	(14.07)	(9.78)	4.31	5.17	8.42	(4.12)	(0.78)	(13.57)	(9.11)	5.31	5.97	8.27
Growth Portfolio 2061 to 2065	INPA002	(3.96)	(0.87)	(14.07)	(9.78)	4.31	5.17	8.42	(4.12)	(0.78)	(13.57)	(9.11)	5.31	5.97	8.27
Growth Portfolio 2066 to 2070	INPA131	(3.96)	(0.87)	(14.07)	(9.78)	4.31	5.17	-	(4.12)	(0.78)	(13.57)	(9.11)	5.31	5.97	-

ATTITUDE portfolios (continued)

Gross returns as at September 30, 2022

Group Savings and Retirement

	Benchmark indexes	PORTFOLIOS							INDEXES						
		Simple returns ¹ (in%)			Compound annual returns (in%)				Simple returns ¹ (in%)			Compound annual returns (in%)			
		1 month	3 months	YTD	1 year	3 years	5 years	10 years	1 month	3 months	YTD	1 year	3 years	5 years	10 years
AGGRESSIVE															
Aggressive Portfolio 2006 to 2010	INP9020	(2.02)	(0.01)	(10.10)	(7.60)	0.76	2.75	5.17	(1.96)	(0.17)	(11.18)	(8.81)	0.83	2.78	4.71
Aggressive Portfolio 2011 to 2015	INP9574	(2.13)	(0.07)	(10.22)	(7.58)	1.09	2.99	5.53	(2.07)	(0.21)	(11.27)	(8.77)	1.20	3.05	5.05
Aggressive Portfolio 2016 to 2020	INP9021	(2.39)	(0.21)	(10.56)	(7.62)	1.80	3.47	6.12	(2.34)	(0.29)	(11.54)	(8.73)	1.98	3.61	5.67
Aggressive Portfolio 2021 to 2025	INP9575	(2.70)	(0.38)	(10.99)	(7.73)	2.22	3.81	6.76	(2.67)	(0.39)	(11.88)	(8.74)	2.65	4.14	6.39
Aggressive Portfolio 2026 to 2030	INP9022	(3.23)	(0.67)	(11.80)	(7.94)	3.44	4.61	7.62	(3.20)	(0.51)	(12.49)	(8.71)	4.11	5.13	7.33
Aggressive Portfolio 2031 to 2035	INP9576	(3.62)	(0.87)	(12.45)	(8.25)	3.79	4.87	8.04	(3.63)	(0.63)	(12.96)	(8.81)	4.69	5.56	7.84
Aggressive Portfolio 2036 to 2040	INP9023	(3.90)	(1.00)	(12.99)	(8.50)	4.38	5.24	8.52	(3.94)	(0.70)	(13.29)	(8.82)	5.37	6.01	8.36
Aggressive Portfolio 2041 to 2045	INP9577	(4.03)	(1.00)	(13.49)	(8.98)	4.41	5.27	8.66	(4.10)	(0.74)	(13.43)	(8.85)	5.51	6.12	8.54
Aggressive Portfolio 2046 to 2050	INP9024	(4.03)	(0.94)	(13.76)	(9.30)	4.25	5.17	8.78	(4.14)	(0.75)	(13.46)	(8.89)	5.44	6.09	8.69
Aggressive Portfolio 2051 to 2055	INP9578	(4.01)	(0.89)	(13.95)	(9.57)	4.12	5.09	8.82	(4.14)	(0.76)	(13.46)	(8.91)	5.39	6.07	8.74
Aggressive Portfolio 2056 to 2060	INP9343	(4.00)	(0.87)	(13.99)	(9.61)	4.11	5.08	8.82	(4.15)	(0.76)	(13.46)	(8.91)	5.39	6.07	8.74
Aggressive Portfolio 2061 to 2065	INPA001	(4.00)	(0.87)	(13.99)	(9.61)	4.11	5.08	8.81	(4.15)	(0.76)	(13.46)	(8.91)	5.39	6.07	8.74
Aggressive Portfolio 2066 to 2070	INPA130	(4.00)	(0.87)	(13.99)	(9.61)	4.11	5.08	-	(4.15)	(0.76)	(13.46)	(8.91)	5.39	6.07	-

Benchmark Indexes²

Gross returns as at September 30, 2022

		Simple returns ¹ (in%)			Compound annual returns (in%)		
		1 month	3 months	YTD	1 year	3 years	5 years
BOND INDEXES							
IN021	FTSE Canada Universe Bond Index	(0.53)	0.52	(11.78)	(10.48)	(2.51)	0.66
IN124	Bloomberg U.S. Aggregate Index (CAD Hedged)	(4.53)	(5.03)	(14.92)	(14.94)	(3.48)	(0.70)
INDC111	Credit Suisse Quality Index	(1.07)	2.01	(1.11)	(0.57)	1.17	2.24
EQUITY INDEXES							
IN026	S&P/TSX 60 Index	(3.88)	(1.73)	(11.18)	(4.29)	7.14	7.26
IN031	S&P/TSX Capped Composite Index	(4.26)	(1.41)	(11.14)	(5.39)	6.58	6.54
IN024	S&P/TSX Composite Index	(4.26)	(1.41)	(11.14)	(5.39)	6.58	6.54
IN014	S&P 500 Index (Can. \$)	(4.74)	1.32	(17.18)	(8.32)	9.51	11.31
IN046	MSCI - EAFE Index (Can. \$) (net ret.)	(4.89)	(3.45)	(20.69)	(18.80)	(0.61)	1.05
IN008	MSCI - World Index (Can. \$) (net ret.)	(4.83)	(0.07)	(18.88)	(12.83)	5.86	7.30
IN113	MSCI - ACWI Index (Can. \$) (net ret.)	(5.12)	(0.74)	(19.10)	(13.95)	5.04	6.43
IN079	MSCI - World Small Cap Index (Can. \$)	(5.79)	1.01	(19.91)	(18.30)	4.34	4.80
IN006	MSCI - Emerging Markets Index (Can. \$)	(7.33)	(5.64)	(20.48)	(21.69)	(0.49)	0.43
INDC333	The benchmark composition evolves with the underlying funds real weights.	(0.42)	0.24	(9.49)	(8.76)	-	-
INDC334	The benchmark composition evolves with the underlying funds real weights.	0.20	1.23	3.39	5.23	-	-
COMPOSITE INDEXES (PORTFOLIOS)							

Each portfolio index is composed of a set of benchmark sub-indexes, listed above. These sub-indexes are linked to the portfolios' underlying funds. The weighting used is equal to the asset allocation of the portfolios' underlying funds. The asset allocation varies periodically. The current allocation appears in the *Your range of investment options* document in My Client Space, our secure website, at ja.ca/myaccount.

¹ Rates of return for the period are non-annualized.

² Please refer to the Legal Notices at the end of this publication for more information about these Indexes.

Some portfolio returns are simulated as if they were in effect during the periods shown above.

The above returns are gross returns and do not take into account management and administration fees. Past performance is not a guarantee of future returns.

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Blended indexes

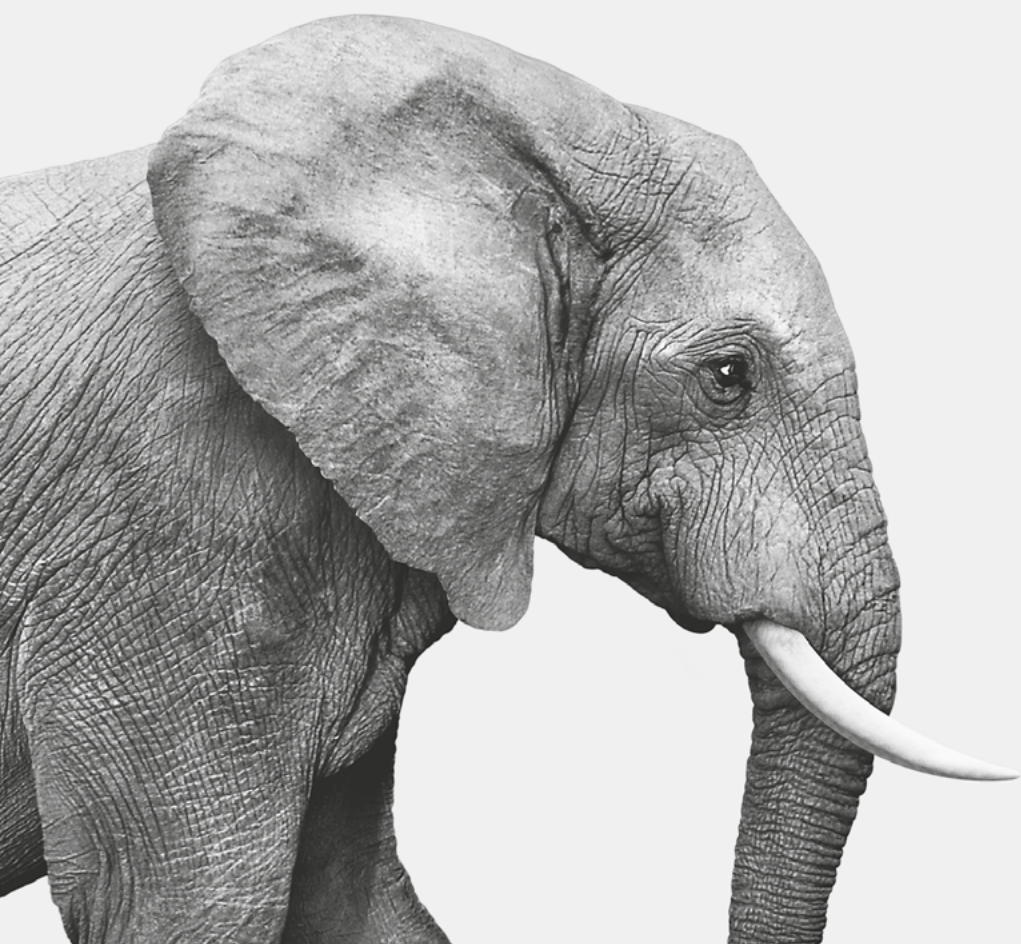
The benchmark is rebalanced monthly for data after December 31, 2021 in order to align with industry standards, and daily before that date.

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