# CAP Portfolio Benchmark Information

Open Access

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## The Use of Benchmarks

### What Are Benchmarks

Benchmarks are market-based indexes that represent the performance of specific asset classes or investment markets. They are constructed using publicly available data and are widely used as reference points in the investment industry.

### Why Benchmarks Are Used

Benchmarks are used to help evaluate portfolio performance by providing a consistent and transparent point of comparison. They allow investors to assess how a portfolio has performed relative to the broader markets or asset classes in which it invests.

### Benchmarks Are for Comparison Only

Benchmark returns are shown for comparative and informational purposes only. Benchmarks are not investment products, cannot be invested in directly, and do not reflect the deduction of management fees, expenses, or taxes. Past benchmark performance does not predict future results.

### Active Management and Portfolio Differences

CAP portfolios are actively managed and may differ significantly from their benchmarks in terms of asset allocation, security selection, risk profile, and investment strategy. As a result, portfolio performance may vary—positively or negatively—from benchmark performance over time.

### Benchmark Construction Summary

The benchmarks used for CAP portfolios are blended benchmarks, composed of multiple market indexes designed to broadly reflect the asset mix and risk characteristics of the portfolios. Each blended benchmark combines fixed income and equity indexes in varying proportions to provide a representative comparison framework.

These blended benchmarks are intended to serve as general performance references only and are not tailored to any individual investor’s objectives, risk tolerance, or investment horizon.

## CAP 9 Portfolio Benchmark Data

| Annualized Return (%) as of September 30, 2026 | | | | |
|---|---|---|---|---|
| 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
| 15.27% | 20.34% | 12.52% | 12.54% | 11.24% |

| Calendar Year Returns | | | | |
|---|---|---|---|---|
| 2025 | 2024 | 2023 | 2022 | 2021 |
| 15.18% | 18.95% | 14.14% | -9.67% | 18.47% |

| Benchmark Components | |
|---|---|
| FTSE 91 day T-bill Index | 5.0% |
| FTSE Short Term Canada Bond Index | 0.0% |
| FTSE Universe Canada Bond Index | 10.0% |
| S&P/TSX Composite Index Total Return | 29.0% |
| S&P 500 Index Total Return (CAD) | 28.0% |
| MSCI EAFE Net Total Return (CAD) | 28.0% |

## CAP 8 Portfolio Benchmark Data

| Annualized Return (%) as of September 30, 2026 | | | | |
|---|---|---|---|---|
| 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
| 13.32% | 18.43% | 11.03% | 11.12% | 10.06% |

| Calendar Year Returns | | | | |
|---|---|---|---|---|
| 2025 | 2024 | 2023 | 2022 | 2021 |
| 13.84% | 17.01% | 13.28% | -9.93% | 15.85% |

| Benchmark Components | |
|---|---|
| FTSE 91 day T-bill Index | 5.0% |
| FTSE Short Term Canada Bond Index | 0.0% |
| FTSE Universe Canada Bond Index | 20.0% |
| S&P/TSX Composite Index Total Return | 25.0% |
| S&P 500 Index Total Return (CAD) | 25.0% |
| MSCI EAFE Net Total Return (CAD) | 25.0% |

## CAP 7 Portfolio Benchmark Data

| Annualized Return (%) as of September 30, 2026 | | | | |
|---|---|---|---|---|
| 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
| 11.43% | 16.57% | 9.70% | 9.83% | 8.95% |

| Calendar Year Returns | | | | |
|---|---|---|---|---|
| 2025 | 2024 | 2023 | 2022 | 2021 |
| 12.14% | 15.72% | 11.87% | -9.89% | 13.39% |

| Benchmark Components | |
|---|---|
| FTSE 91 day T-bill Index | 5.0% |
| FTSE Short Term Canada Bond Index | 2.5% |
| FTSE Universe Canada Bond Index | 27.5% |
| S&P/TSX Composite Index Total Return | 22.0% |
| S&P 500 Index Total Return (CAD) | 22.0% |
| MSCI EAFE Net Total Return (CAD) | 21.0% |

## CAP 6 Portfolio Benchmark Data

| Annualized Return (%) as of September 30, 2026 | | | | |
|---|---|---|---|---|
| 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
| 10.52% | 15.60% | 9.04% | 9.18% | 8.37% |

| Calendar Year Returns | | | | |
|---|---|---|---|---|
| 2025 | 2024 | 2023 | 2022 | 2021 |
| 12.19% | 14.98% | 11.63% | -9.64% | 12.03% |

| Benchmark Components | |
|---|---|
| FTSE 91 day T-bill Index | 5.0% |
| FTSE Short Term Canada Bond Index | 5.0% |
| FTSE Universe Canada Bond Index | 30.0% |
| S&P/TSX Composite Index Total Return | 20.0% |
| S&P 500 Index Total Return (CAD) | 20.0% |
| MSCI EAFE Net Total Return (CAD) | 20.0% |

## CAP 5 Portfolio Benchmark Data

| Annualized Return (%) as of September 30, 2026 | | | | |
|---|---|---|---|---|
| 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
| 8.80% | 13.72% | 7.80% | 7.93% | 7.28% |

| Calendar Year Returns | | | | |
|---|---|---|---|---|
| 2025 | 2024 | 2023 | 2022 | 2021 |
| 10.78% | 13.28% | 10.65% | -9.15% | 9.82% |

| Benchmark Components | |
|---|---|
| FTSE 91 day T-bill Index | 10.0% |
| FTSE Short Term Canada Bond Index | 5.0% |
| FTSE Universe Canada Bond Index | 35.0% |
| S&P/TSX Composite Index Total Return | 17.0% |
| S&P 500 Index Total Return (CAD) | 17.0% |
| MSCI EAFE Net Total Return (CAD) | 16.0% |

## CAP 4 Portfolio Benchmark Data

| Annualized Return (%) as of September 30, 2026 | | | | |
|---|---|---|---|---|
| 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
| 7.02% | 11.87% | 6.52% | 6.65% | 6.14% |

| Calendar Year Returns | | | | |
|---|---|---|---|---|
| 2025 | 2024 | 2023 | 2022 | 2021 |
| 9.24% | 11.63% | 9.56% | -8.62% | 7.69% |

| Benchmark Components | |
|---|---|
| FTSE 91 day T-bill Index | 10.0% |
| FTSE Short Term Canada Bond Index | 10.0% |
| FTSE Universe Canada Bond Index | 40.0% |
| S&P/TSX Composite Index Total Return | 14.0% |
| S&P 500 Index Total Return (CAD) | 13.0% |
| MSCI EAFE Net Total Return (CAD) | 13.0% |

## CAP 3 Portfolio Benchmark Data

| Annualized Return (%) as of September 30, 2026 | | | | |
|---|---|---|---|---|
| 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
| 6.10% | 10.96% | 5.90% | 5.97% | 5.56% |

| Calendar Year Returns | | | | |
|---|---|---|---|---|
| 2025 | 2024 | 2023 | 2022 | 2021 |
| 9.08% | 11.22% | 9.33% | -8.38% | 6.34% |

| Benchmark Components | |
|---|---|
| FTSE 91 day T-bill Index | 10.0% |
| FTSE Short Term Canada Bond Index | 12.5% |
| FTSE Universe Canada Bond Index | 42.5% |
| S&P/TSX Composite Index Total Return | 12.0% |
| S&P 500 Index Total Return (CAD) | 12.0% |
| MSCI EAFE Net Total Return (CAD) | 11.0% |

## CAP 2 Portfolio Benchmark Data

| Annualized Return (%) as of September 30, 2026 | | | | |
|---|---|---|---|---|
| 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
| 4.37% | 9.14% | 4.73% | 4.78% | 4.45% |

| Calendar Year Returns | | | | |
|---|---|---|---|---|
| 2025 | 2024 | 2023 | 2022 | 2021 |
| 7.54% | 9.27% | 8.02% | -7.39% | 4.31% |

| Benchmark Components | |
|---|---|
| FTSE 91 day T-bill Index | 10.0% |
| FTSE Short Term Canada Bond Index | 20.0% |
| FTSE Universe Canada Bond Index | 45.0% |
| S&P/TSX Composite Index Total Return | 9.0% |
| S&P 500 Index Total Return (CAD) | 8.0% |
| MSCI EAFE Net Total Return (CAD) | 8.0% |

## CAP 1 Portfolio Benchmark Data

| Annualized Return (%) as of September 30, 2026 | | | | |
|---|---|---|---|---|
| 1 Year | 3 Year | 5 Year | 7 Year | 10 Year |
| 2.67% | 7.30% | 3.69% | 3.97% | 3.41% |

| Calendar Year Returns | | | | |
|---|---|---|---|---|
| 2025 | 2024 | 2023 | 2022 | 2021 |
| 5.86% | 7.45% | 6.55% | -5.99% | 2.43% |

| Benchmark Components | |
|---|---|
| FTSE 91 day T-bill Index | 10.0% |
| FTSE Short Term Canada Bond Index | 32.5% |
| FTSE Universe Canada Bond Index | 42.5% |
| S&P/TSX Composite Index Total Return | 5.0% |
| S&P 500 Index Total Return (CAD) | 5.0% |
| MSCI EAFE Net Total Return (CAD) | 5.0% |

## Notes - Benchmark Components

The FTSE 91-Day T-Bill Index tracks the performance of 91-day Treasury Bills in the Canadian money market.

The FTSE Short-Term Canada Bond Index represents the performance of short-term fixed-income securities in Canada.

The FTSE Universe Canada Bond Index is a widely recognized benchmark that reflects a broad range of fixed-income securities in the Canadian market.

The S&P/TSX Composite Index is a Canadian stock market index that measures the performance of publicly listed companies and includes both capital gains and dividends.

The S&P 500 Composite Index (CAD) tracks the total return—including capital appreciation and dividends—of 500 large-cap U.S. companies, with returns presented in Canadian dollars.

The MSCI EAFE Index (CAD) measures the performance of international equities in developed markets outside North America, with returns presented in Canadian dollars.

## Disclosure

Unless otherwise specified, all information is current as of September 30, 2026 and is subject to change.

Investment returns are expressed in Canadian dollars unless otherwise noted. Returns are gross of investment management fee and include reinvestment of dividends and income , where applicable. They do not take into account other charges or income taxes payable by any OAL members. Return figures are time-weighted and figures may be subject to rounding.

Portfolio Returns are not guaranteed. Values change frequently, such that post investment performance is no guarantee of future returns and may not be repeated.

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