DESIGNED FOR SAVINGS 2017

INDUSTRY REPORTS



The series of industry-specific Designed for Savings 2017 reports is the most comprehensive, accurate reflection of the state of capital accumulation plans in each of 12 broad Canadian industries today.

- Academic Institutions
- Associations & Affiliations (Incl. First Nations)
- Consumer Discretionary Firms
- Consumer Staples Firms
- Energy Firms
- Financial Firms

- Healthcare Services
- Industrial Firms
- Materials Firms
- Professional Services
- Small Business Firms
- Technology Firms

Here's a snapshot of information you can find in the industry reports!

HIGHEST EMPLOYEE-EMPLOYER
ANNUAL CONTRIBUTION AVERAGES



ENERGY FIRMS

\$19,405



ACADEMIC INSTITUTIONS

TECHNOLOGY



\$14,410 (universities)

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\$11,140

LOWEST EMPLOYEE-EMPLOYER
ANNUAL CONTRIBUTION AVERAGES



CONSUMER STAPLES FIRMS

\$6,985



ASSOCIATIONS & AFFILIATIONS

\$7,055

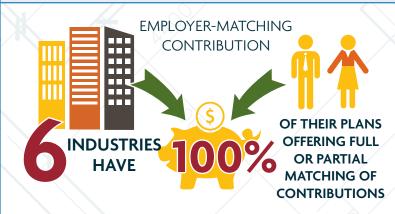


SMALL BUSINESS FIRMS



PLAN MEMBERS' AVERAGE ACCOUNT BALANCES





ALL INDUSTRIES INCLUDE SOME AMOUNT

MEDIAN ASSET ALLOCATION TO EQUITIES



TARGET DATE FUNDS

8 25%
ASSET INVESTED IN TDFs

10 50%
PLANS OFFERING TDFs

PLAN MEMBERS
W/ONLY ONE TOF

7% W/ TWO TDFs

Does investing in a target date fund make a difference for plan members?

With seven years of data now available, plan members investing exclusively in target date funds have realized higher net personal rates of return compared to plan members who have not used target date funds at all.

	1 YEAR		2 YEAR		3 YEAR		5 YEAR	
	Average	Median	Average	Median	Average	Median	Average	Median
Plan members using target date funds only	7.13%	6.15%	7.53%	8.64%	6.50%	6.30%	7.90%	9.10%
Plan members not using target date funds at all	6.42%	4.92%	6.13%	7.52%	6.00%	5.30%	6.80%	8.40%
Excess return	0.71%	1.23%	1.40%	1.12%	0.50%	1.00%	1.10%	0.70%