

Average Annual Rates of Return

The following are rates of return as of January 31, 2019

| Fund | 1 mo. | 3 mos. | YTD | 1 Yr. | 3 Yrs. | 5 Yrs. | 10 Yrs. |
|---|-------|--------|-------|---------|--------|--------|---------|
| UBC FPP Balanced Fund | | | | | | | |
| Gross | 3.40% | 2.62% | 3.40% | 2.37% | 6.61% | 6.88% | 8.91% |
| Net | 3.37% | 2.51% | 3.37% | 1.94% | 6.18% | 6.42% | 8.39% |
| Composite Index 1 | 3.33% | 2.71% | 3.33% | 2.26% | 5.92% | 6.33% | 8.06% |
| UBC FPP Bond Fund | | | | | | | |
| Gross | 1.58% | 3.61% | 1.58% | 3.31% | 2.41% | 3.45% | 5.09% |
| Net | 1.56% | 3.53% | 1.56% | 2.99% | 2.10% | 3.12% | 4.76% |
| Composite Index 2 | 1.34% | 3.47% | 1.34% | 3.22% | 2.10% | 3.25% | 4.55% |
| UBC FPP Canadian Equity Fund | | | | | | | |
| Gross | 8.16% | 2.56% | 8.16% | (0.86%) | 10.44% | 6.28% | 10.49% |
| Net | 8.13% | 2.47% | 8.13% | (1.23%) | 10.03% | 5.86% | 10.04% |
| Composite Index 3 | 8.74% | 4.29% | 8.74% | 0.48% | 9.82% | 5.73% | 9.06% |
| UBC FPP Foreign Equity Fund | | | | | | | |
| Gross | 3.37% | 1.75% | 3.37% | 1.29% | 9.21% | 11.49% | 13.19% |
| Net | 3.33% | 1.63% | 3.33% | 0.82% | 8.74% | 10.97% | 12.55% |
| Composite Index 4 | 3.42% | 1.12% | 3.42% | 0.71% | 8.44% | 11.01% | 12.64% |
| UBC FPP Short Term Investment Fund | | | | | | | |
| Gross | 0.17% | 0.48% | 0.17% | 1.61% | 1.04% | 1.05% | 1.02% |
| Net | 0.16% | 0.43% | 0.16% | 1.45% | 0.87% | 0.88% | 0.85% |
| Short Term Index 5 | 0.14% | 0.47% | 0.14% | 1.44% | 0.84% | 0.81% | 0.82% |

To view fund rates of return, daily investment fund unit values and Guaranteed Fund interest rates, sign in to mysunlife.ca/ubcfpp. Under my financial centre, select **Accounts > Investment Performance**.

Notes:

1. Average annual rates of return are compounded **monthly**. Returns for periods less than one year are not annualized. Past performance is not necessarily indicative of future results.
2. The Gross rate of return is the rate of return of the fund before investment management and administration fees have been reflected. However, the return is net of the investment managers' operating expenses.

The Net rate of return is the rate of return of the fund after all expenses have been reflected.

Composite Index 1: 32% FTSE TMX Bond Universe, 13.3% S&P/TSX, 6.7% S&P/TSX Capped, 5% MSCI ACWI Ex Canada, 10% MSCI World Ex Canada, 10% MSCI World IMI, 5% MSCI World Ex Canada Minimum Volatility, 10% CPI + 4%, 8% FTSE TMX Real Return Bonds

Composite Index 2: 80% FTSE TMX Bond Universe, 20% FTSE TMX Real Return Bonds

Composite Index 3: 66.7% S&P/TSX, 33.3% S&P/TSX Capped

Composite Index 4: 33% MSCI World ex Canada, 33% MSCI World IMI, 17% MSCI ACWI Ex Canada, 17% MSCI World Ex Canada Minimum Volatility

Short Term Index 5: FTSE TMX 91-Day TB Index



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