



Investment information

As of November 30, 2018

The investment returns shown below are gross returns for the Investment and do not take into account any investment management fees, taxes or other expenses the funds incur, which will impact the returns. The gross returns of the funds do not reflect your personal rate of return.



For your personal rate of return on the investments you hold, go to [personal rates of return](#).

The **Investment Management Fees (IMF)** presented below represent the annual IMF for each investment and are based on total plan assets as of November 30, 2018.

All numbers shown are expressed as a percentage(%)

Investment	IMF%	YTD	1yr*	2yr*	3yr*	4yr*	5yr*	10yr*
Target Date Funds								
2000 ML Retirement Income s9	0.475	0.1	-0.2	3.7	4.3	4.6	5.7	N/A
2020 ML Retirement Date 2020 s8	0.475	0.1	-0.3	4.1	4.6	4.9	6.1	8.1
2025 ML Retirement Date 2025 s8	0.475	0.1	-0.3	4.7	5.2	5.5	6.7	8.9
2030 ML Retirement Date 2030 s8	0.475	0.0	-0.3	5.5	5.9	6.0	7.3	9.6
2035 ML Retirement Date 2035 s8	0.475	-0.1	-0.4	6.1	6.4	6.5	7.8	10.1
2040 ML Retirement Date 2040 s8	0.475	-0.1	-0.4	6.4	6.7	6.7	8.0	10.3
2045 ML Retirement Date 2045 s8	0.475	-0.2	-0.4	6.5	6.8	6.8	8.1	10.4
2050 ML Retirement Date 2050 s8	0.475	-0.2	-0.4	6.6	6.8	6.9	8.2	10.5
2055 ML Retirement Date 2055 o1	0.475	-0.2	-0.5	6.6	6.8	7.0	N/A	N/A
2060 ML Retirement Date 2060 e6	0.475	-0.2	-0.5	6.7	6.9	N/A	N/A	N/A
Asset Allocation								
2001 ML Conservative AA I4	0.450	0.2	-0.2	2.8	3.4	3.8	4.8	6.0
2002 ML Moderate AA I4	0.450	0.1	-0.2	4.0	4.5	4.8	5.9	7.3
2003 ML Balanced AA I4	0.450	0.0	-0.3	5.2	5.6	5.7	6.9	8.9
2004 ML Growth AA I4	0.450	-0.1	-0.4	6.3	6.6	6.6	7.9	9.9
2005 ML Aggressive AA I3	0.450	-0.2	-0.5	7.4	7.5	7.3	8.7	11.1
Canadian Money Market								
3132 ML Cdn Money Market (MAM) a4	0.250	1.5	1.6	1.4	1.2	1.2	1.2	1.2
Benchmark : FTSE TMX 91-Day Treasury Bill Index	N/A	1.2	1.2	N/A	0.8	N/A	0.8	0.8
Fixed Income								
4131 ML Canadian Bond (MAM) s8	0.350	-0.1	-0.5	1.2	2.0	2.1	3.2	4.8
4162 ML MFS LT Fixed Income m4	0.450	-1.7	-1.6	2.0	3.6	3.4	5.7	7.0
4191 ML MAM Cdn Bond Index a4	0.250	0.0	-0.4	1.1	1.8	2.1	3.2	4.3
Benchmark : FTSE TMX Universe Bond Index	N/A	0.1	-0.4	N/A	1.8	N/A	3.2	4.3
Balanced								
5132 ML MMF Monthly High Income n9	0.500	1.4	2.1	7.2	7.1	6.2	8.6	10.7
5141 ML Fidelity Canadian AA q1 s9	0.690	0.2	0.4	3.9	5.1	4.5	6.3	N/A
5161 ML MFS Balanced Growth n4	0.450	2.5	2.4	7.2	6.6	6.7	8.1	8.6
5181 ML Invesco Income Growth q6	0.700	-2.3	-2.5	4.0	6.1	5.8	7.1	9.5
5481 ML Greystone Balanced x0	0.385	1.0	0.6	6.3	5.5	6.2	7.5	8.3
Canadian Large Cap Eqty								
7011 ML Canadian Equity m0	0.450	-3.0	-1.8	4.0	6.6	4.2	6.0	8.2
7132 ML MAM Cd Equity Index a4	0.250	-3.6	-2.4	3.4	7.3	3.9	5.7	8.3

7141	ML Fidelity Cdn Large Cap 5d	0.700	2.0	0.9	2.4	5.3	5.8	7.4	14.7
7142	ML Fidelity Cdn Equity Inst r0	0.500	-1.6	-1.2	4.2	6.6	5.6	7.6	N/A
7161	ML MFS Canadian Equity n4	0.450	-1.2	0.1	4.8	6.6	4.6	7.1	8.6
7181	ML Invesco Canadian q8	0.700	-4.9	-5.5	5.1	6.5	0.7	1.4	8.4
7451	ML Mawer Canadian Equity a2 q6	0.540	-2.5	-2.3	4.6	6.7	6.4	9.0	N/A
<i>Benchmark : S&P/TSX Composite Index</i>		<i>N/A</i>	<i>-3.7</i>	<i>-2.5</i>	<i>N/A</i>	<i>7.2</i>	<i>N/A</i>	<i>5.6</i>	<i>8.2</i>

Cdn Small/Mid Cap Eqty

7122	ML MMF Growth Opportunities I5	0.550	-11.6	-10.4	-3.4	0.2	0.3	3.0	10.8
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US Large Cap Eqty

8131	ML MAM U.S. Equity Index k9	0.250	11.2	9.3	13.3	11.7	13.6	15.9	14.7
8132	ML MAM U.S. Large Cap Core y7	0.450	1.8	-0.4	8.6	7.8	12.4	14.1	14.7
8231	ML CI American Value s4	0.710	6.7	4.7	10.2	8.8	10.9	13.7	N/A
8451	ML Mawer U.S. Equity e1 e4 s0	0.500	17.4	14.3	16.0	13.4	15.3	16.6	N/A
8631	ML BG American Equity a2 a8 x4	0.430	8.4	8.3	11.9	13.7	14.3	16.6	N/A
<i>Benchmark : S&P 500 Index (\$ Cdn)</i>		<i>N/A</i>	<i>11.4</i>	<i>9.7</i>	<i>N/A</i>	<i>12.2</i>	<i>N/A</i>	<i>16.3</i>	<i>15.2</i>

International Equity

8011	ML EAFE Plus Eq_(Pictet) b3	0.850	-8.2	-10.4	6.8	4.5	8.5	7.4	10.4
8192	ML International Equity I8	0.550	-3.0	-4.2	7.5	4.4	6.0	6.0	8.9
8321	ML BR Intl Equity Index I5	0.280	-3.7	-4.9	7.8	4.2	6.5	6.8	8.4
8361	ML Sprucegrove Intl Equity s5	0.770	-6.0	-5.9	7.5	7.0	6.9	7.2	9.8
8452	ML Mawer International Eqty_y0	0.600	-2.2	-3.3	10.9	7.0	10.0	10.5	N/A
<i>Benchmark : MSCI EAFE Index (\$ Cdn)</i>		<i>N/A</i>	<i>-3.5</i>	<i>-4.5</i>	<i>N/A</i>	<i>4.5</i>	<i>N/A</i>	<i>7.1</i>	<i>8.8</i>

Global Equity

8181	ML Invesco Global Comp. r1	0.700	3.6	3.7	8.9	8.8	11.3	12.1	13.1
8362	ML Sprucegrove Global Eq_p1 s4	0.770	-1.3	-1.6	6.8	8.0	8.5	9.4	N/A
<i>Benchmark : MSCI World Index (\$ Cdn)</i>		<i>N/A</i>	<i>5.3</i>	<i>3.9</i>	<i>N/A</i>	<i>9.0</i>	<i>N/A</i>	<i>12.3</i>	<i>12.3</i>

Specialty

8581	ML Fidelity Glb Real Estate t0	0.765	7.6	6.3	8.8	6.1	9.3	12.6	13.4
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* Returns are annualized

Past performance is not a guarantee of future returns. Returns are provided where enough history exists.