

University of Ontario Institute of Technology Pension Plan - Quarterly Rates of Return

Information as of **December 31, 2025**

Rate of Return (%)

| Fund Name | Assets (%) | 3 Months | 1 Year | 3 Year | 5 Year | 10 Year | Management Fees* | Rate |
|--------------------------------------|-------------------|-----------------|---------------|---------------|---------------|----------------|-------------------------|-------------|
| CANADIAN EQUITY | | | | | | | | |
| Beutel Goodman Small Cap | 3.21% | 5.50% | 31.67% | 23.49% | 18.08% | 13.36% | 0.40% | - |
| Fidelity True North | 3.12% | 4.82% | 25.51% | 18.83% | 15.37% | 12.42% | 0.69% | - |
| Beutel Goodman Canadian Equity | 5.35% | 3.32% | 17.35% | 14.05% | 13.03% | 10.61% | 0.39% | - |
| CC&L Group Canadian Equity Fund | 1.07% | 7.67% | 32.40% | 22.00% | 16.92% | 13.48% | 0.41% | - |
| FIXED INCOME | | | | | | | | |
| PH&N Core Plus Bond | 3.34% | -0.08% | 3.82% | 5.35% | 0.35% | 3.07% | 0.45% | - |
| TARGET DATE | | | | | | | | |
| BlackRock Life Path Index 2025 | 4.83% | 0.68% | 8.51% | 10.31% | 5.34% | 6.23% | 0.30% | - |
| BlackRock Life Path Index 2030 | 8.89% | 0.94% | 10.16% | 12.05% | 6.89% | 7.25% | 0.31% | - |
| BlackRock Life Path Index 2035 | 9.03% | 1.21% | 11.84% | 13.73% | 8.36% | 8.24% | 0.31% | - |
| BlackRock Life Path Index 2040 | 13.75% | 1.48% | 13.50% | 15.42% | 9.81% | 9.22% | 0.31% | - |
| BlackRock Life Path Index 2045 | 12.22% | 1.76% | 15.20% | 17.13% | 11.19% | 10.12% | 0.32% | - |
| BlackRock Life Path Index 2050 | 5.65% | 1.99% | 16.63% | 18.48% | 12.20% | 10.72% | 0.32% | - |
| BlackRock Life Path Index 2055 | 2.59% | 2.13% | 17.48% | 19.19% | 12.64% | 10.94 | 0.32% | - |
| BlackRock Life Path Index 2060 | 1.25% | 2.13% | 17.53% | 19.20% | 12.63% | — | 0.32% | - |
| BlackRock Life Path Index 2065 | 0.10% | 2.14% | 17.48% | 19.12% | — | — | 0.35% | - |
| BlackRock Life Path Index Retirement | 2.51% | 68.00% | 8.52% | 10.01% | 4.76% | 5.42% | 0.30% | - |
| U.S EQUITY | | | | | | | | |
| BlackRock US Equity Index Registered | 10.86% | 1.12% | 12.29% | 23.41% | 16.06% | 14.62% | 0.13% | - |
| INTERNATIONAL EQUITY | | | | | | | | |
| MFS International Equity | 1.60% | 2.05% | 18.18% | 16.17% | 10.57% | 9.87% | 0.60% | - |
| BlackRock EAFE Equity Index Fund | 1.25% | 3.14% | 25.36% | 17.77% | 10.65% | 8.17% | 0.25% | - |
| GLOBAL EQUITY | | | | | | | | |
| MFS Global Equity Fund | 2.61% | 1.89% | 9.51% | 12.75% | 8.25% | 9.71% | 0.59% | - |
| PH&N RBC Vision Global Equity Fund | 0.91% | -0.57% | 12.43% | 17.56% | 9.18% | — | 0.64% | - |
| GUARANTEED FUNDS | | | | | | | | |
| Sun Life 1 Year Guaranteed Fund | 0.57% | | | | | | N/A | 1.60% |
| Sun Life 3 Year Guaranteed Fund | 0.59% | | | | | | N/A | 1.95% |
| Sun Life 5 Year Guaranteed Fund | 0.14% | | | | | | N/A | 2.25% |
| Sun Life GDIA | 4.43% | | | | | | N/A | 2.52% |
| Total Plan 01 - DCP | 100% | | | | | | | |

The above rates of return are gross rates and do not include any fees associated with the administration of the Funds or Plan.

The three, five and ten year rates of return are annualized returns.

* The investment management fees shown are annual percentages. Investment management fees are charged to the member's accounts on a monthly basis.

Additional fund information is available through Morningstar®, a leading provider of investment news and analysis. When you log into your account at mysunlife.ca, from the **Home** page, select **my financial centre > Accounts > Investment performance**. Then choose **Fund Report and Updates**.