

Reuter Benefits

Tax-Free Savings Account

Policy number: 41000033

Investment information

As of November 30, 2011

The **investment returns** shown below are **gross** returns for the Manulife market-based funds and do not take into account any investment management fees, taxes or other expenses the funds incur, which will impact the returns. You can find more historical gross investment rates of return for the funds available in your plan [here](#).



The **investment management fees (IMF)** presented below represent the annual IMF per fund and are based on total plan assets as of November 30, 2011. The IMF's that members incur are adjusted based on the members account balance as follows:

Member account balance	Adjustment to IMF
\$0-\$39,999	0
\$40,000-\$59,999	-0.10
\$60,000+	-0.16

All numbers shown are expressed as a percentage(%)

Investment	IMF%	YTD	1yr*	2yr*	3yr*	4yr*	5yr*	10yr*	
Asset Allocation									
2001 ML Conservative AA c3	1.450	3.1	4.2	5.1	7.8	4.2	4.0	5.4	
2002 ML Moderate AA c3	1.450	0.5	2.3	4.8	8.6	2.9	2.9	5.4	
2003 ML Balanced AA c3	1.450	-1.9	1.2	5.2	10.6	2.0	2.2	5.6	
2004 ML Growth AA c3	1.450	-5.2	-1.6	4.4	10.5	-0.3	0.4	5.3	
2005 ML Aggressive AA c2	1.450	-7.8	-3.3	4.4	11.7	-1.7	-0.7	5.4	
Canadian Money Market									
3132 ML Cdn Money Market (MAM) d4	1.125	1.3	1.4	1.2	1.3	2.0	2.5	N/A	
3191 ML Daily High Interest d7	1.025	1.5	1.7	1.4	1.4	1.9	N/A	N/A	
Fixed Income									
4131 ML Canadian Bond (MAM) d1	1.525	6.5	6.6	6.1	8.4	7.0	6.0	6.3	
4141 ML Fidelity Cdn Bond c4	1.875	7.6	7.8	6.9	8.6	7.2	6.2	6.7	
4161 ML MB Fixed Income d5	1.425	7.3	7.3	6.3	7.7	7.0	5.8	6.2	
4162 ML MB Long Term Fixed Incm f3	1.425	12.9	13.0	11.5	12.7	9.2	7.1	N/A	
4191 ML MAM Cdn Bond Index d4	1.125	7.8	8.0	6.5	7.6	6.7	5.8	6.2	
4192 ML Fixed Income Plus (AB) a7	1.425	6.6	7.1	7.5	11.1	6.9	N/A	N/A	
4271 ML PH&N Bond Fund e1	1.475	7.1	7.5	6.6	9.1	7.3	6.2	N/A	
4401 ML Bond (Addenda) g9	1.425	6.2	6.5	5.2	7.1	6.0	5.6	6.2	
Balanced									
5011 ML Balanced g5	1.525	1.4	3.5	7.0	9.9	3.5	3.5	6.3	
5132 ML MMF Monthly High Income a5	1.425	1.5	3.2	7.3	11.4	3.4	4.3	N/A	
5141 ML Fidelity Canadian AA j2	1.875	-2.3	1.2	5.7	N/A	N/A	N/A	N/A	
5161 ML MB Balanced Growth d3	1.425	-7.0	-4.3	1.3	7.5	0.1	0.9	4.4	
5162 ML MB Responsible Bal d2	1.425	-3.5	-1.1	2.6	7.1	0.8	1.1	4.6	
5164 ML MB Balanced b0	1.425	-2.8	-0.4	3.0	7.6	1.1	1.6	N/A	
5171 ML SEAMARK Balanced d1	1.425	-1.8	0.2	3.0	6.8	1.5	1.5	4.4	

5181	ML Trimark Income Growth c5	1.875	-1.8	1.7	4.8	9.0	1.7	0.8	5.8
5271	ML PH&N Blncd Psn Trst Fd d9	1.475	-2.8	0.2	4.0	8.7	1.4	1.4	N/A
5452	ML Mawer Cdn Balanced RSP h4	1.500	2.7	5.6	N/A	N/A	N/A	N/A	N/A
5481	ML Greystone Balanced e8	1.475	-3.4	-0.5	4.4	7.9	0.4	N/A	N/A

Canadian Large Cap Eqty

7011	ML Canadian Equity q1	1.525	-9.8	-5.7	4.1	10.8	-1.9	0.6	7.9
7121	ML MMF Canadian Equity d1	1.675	-9.1	-4.7	3.0	11.0	-3.4	-0.9	5.9
7131	ML Cdn Lrg Cap Val (MAM) d2	1.625	-13.5	-9.4	1.5	11.3	-1.9	-0.3	7.6
7132	ML MAM Cd Equity Index d2	1.125	-7.2	-3.4	6.0	12.8	0.2	2.1	7.7
7141	ML Fidelity Cdn Large Cap c4	1.875	12.0	18.0	17.9	22.2	8.6	9.8	11.9
7142	ML Pyramis Cdn Core Equity h6	1.525	-6.5	-2.2	N/A	N/A	N/A	N/A	N/A
7161	ML MB Cdn Equity Growth d4	1.425	-19.5	-15.0	-0.7	9.1	-4.6	-1.2	6.2
7164	ML MB CdnEquity(Core) Fund b7	1.425	-12.5	-8.4	3.2	10.8	-1.5	0.7	N/A
7171	ML SEAMARK Canadian Equity d1	1.425	-9.4	-6.2	3.2	9.0	-1.5	0.8	7.5
7181	ML Trimark Canadian c6	1.875	-4.4	1.9	5.0	15.2	1.8	0.4	5.6
7241	ML JF Canadian Equity d4	1.475	-7.0	-3.2	3.6	8.4	0.3	1.6	9.1
7272	ML PH&N Canadian Equity d5	1.475	-9.3	-5.5	3.6	10.6	-1.8	-0.1	N/A
7451	ML Mawer Canadian Equity a2 iQ	1.500	-0.1	3.7	N/A	N/A	N/A	N/A	N/A
7481	ML Greystone Cdn Equity f1	1.475	-12.3	-7.9	3.4	9.5	-4.1	N/A	N/A
7601	ML Scheer Rowlett Cdn Eq d7	1.575	-10.7	-7.1	3.2	10.9	N/A	N/A	N/A

Cdn Small/Mid Cap Eqty

7122	ML MMF Growth Opportunities d1	1.675	-11.0	-4.5	11.4	25.1	4.9	4.7	11.4
7381	ML FGP Small Cap Cdn Equity f9	1.475	-8.3	-3.5	9.7	21.7	N/A	N/A	N/A

US Large Cap Eqty

8131	ML MAM U.S. Equity Index c5	1.125	3.0	6.4	6.4	6.5	-1.9	-2.7	-1.8
8132	ML MAM U.S. Large Cap Core d1	1.775	3.5	7.6	8.3	7.9	-1.6	-3.2	-2.0
8142	ML Fidelity Growth America c8	2.025	-2.3	1.9	6.2	5.9	-5.0	-5.3	-2.0
8196	ML US Div Growth Eq (Well) d7	1.725	0.7	4.0	8.8	11.7	N/A	N/A	N/A
8231	ML CI American Value h6	1.825	4.5	7.3	N/A	N/A	N/A	N/A	N/A
8451	ML Mawer U.S. Equity e1 e4 h6	1.675	4.0	7.2	N/A	N/A	N/A	N/A	N/A
8631	ML BG American Equity a2 a8 h6	1.675	3.3	7.2	N/A	N/A	N/A	N/A	N/A

International Equity

8011	ML EAFE Plus Eq (Pictet) g1	1.825	-9.3	-4.1	-1.6	7.1	-9.0	-7.5	-1.2
8192	ML International Equity d4	1.825	-6.9	-2.3	-2.4	4.8	-7.7	-5.8	0.9
8321	ML BR Intl Equity Index b4	1.375	-9.0	-4.8	-3.1	3.2	-8.1	-6.0	N/A
8452	ML Mawer World Investment h6	1.775	-4.5	0.5	N/A	N/A	N/A	N/A	N/A

Global Equity

8141	ML Fidelity Global Fund c7	2.025	-4.4	-0.8	1.7	7.8	-6.0	-4.9	0.2
8161	ML MB Global Equity c2	1.425	-5.2	-2.1	-1.3	4.3	-4.3	-3.9	-0.3
8181	ML Trimark c1	1.875	4.8	9.4	6.1	9.6	-3.0	-2.5	3.0
8501	ML Templeton Global Tst Stk e2	1.825	-7.7	-2.6	-1.8	4.2	-6.4	N/A	N/A

Specialty

8581	ML Pyramis Glbl Real Estate d7	2.025	-3.9	-0.5	7.1	12.1	N/A	N/A	N/A
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* Returns are annualized

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

