



Summary as of
December 31, 2024

GROSS RETURNS (%)

	1 mos	3 mos	6 mos	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	7 yrs	10 yrs
PORTFOLIO SERIES										
CI PORTFOLIO SERIES CONSERVATIVE	-0.21	2.10	7.05	13.73	11.82	4.56	5.48	6.01	6.03	6.04
Portfolio Series Conservative Benchmark	-1.07	1.95	7.99	12.25	11.40	3.56	4.44	5.45	5.52	5.47
CI PORTFOLIO SERIES BALANCED	-0.15	2.91	8.45	17.78	14.56	6.28	7.79	7.87	7.40	7.42
Portfolio Series Balanced Benchmark	-1.26	2.95	9.70	16.45	14.45	5.65	7.27	7.76	7.42	7.30
CI PORTFOLIO SERIES GROWTH	-0.18	3.59	9.64	21.33	17.28	7.95	9.97	10.01	9.04	8.95
Portfolio Series Growth Benchmark	-1.45	3.95	11.43	20.77	17.57	7.74	10.12	10.06	9.31	9.12
MONEY MARKET										
CI MONEY MARKET FUND	0.34	1.08	2.25	4.93	4.96	3.99	3.07	2.66	2.45	1.99
FTSE TMX Canada 91 Day T-Bill Index	0.33	1.08	2.31	4.92	4.82	3.81	2.88	2.48	2.20	1.71
LIFECYCLE PORTFOLIOS										
	1 mos	3 mos	6 mos	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	7 yrs	10 yrs
LIFECYCLE INCOME PORTFOLIO	-0.49	0.96	6.21	10.54	9.93	2.91	3.84	4.70	4.75	4.83
Lifecycle Income Benchmark	-0.84	0.79	6.34	10.03	10.09	2.50	3.03	4.20	4.56	4.95
LIFECYCLE 2020 PORTFOLIO	-0.49	1.03	6.35	11.17	10.52	3.31	4.72	5.27	5.25	5.68
Lifecycle 2020 Benchmark	-0.85	0.89	6.55	10.76	10.79	3.02	4.14	5.03	5.37	6.03
LIFECYCLE 2025 PORTFOLIO	-0.28	1.75	7.65	13.98	12.43	4.63	6.45	6.63	6.28	6.59
Lifecycle 2025 Benchmark	-0.88	1.62	7.83	13.95	13.13	4.62	6.15	6.65	6.61	7.14
LIFECYCLE 2030 PORTFOLIO	-0.13	2.35	8.75	16.40	14.03	5.68	7.79	7.66	7.03	7.31
Lifecycle 2030 Benchmark	-0.92	2.26	8.95	16.76	15.16	6.00	7.84	8.00	7.61	8.01

	1 mos	3 mos	6 mos	1 yr	2 yrs	3 yrs	4 yrs	5 yrs	7 yrs	10 yrs
LIFECYCLE 2035 PORTFOLIO	0.00	2.76	9.54	18.14	15.14	6.44	8.77	8.33	7.57	7.78
Lifecycle 2035 Benchmark	-0.94	2.73	9.79	18.82	16.62	6.98	9.04	8.93	8.31	8.65
LIFECYCLE 2040 PORTFOLIO	0.15	3.13	10.19	19.55	16.03	6.97	9.33	8.72	7.83	8.04
Lifecycle 2040 Benchmark	-0.96	3.10	10.45	20.43	17.76	7.76	10.02	9.72	8.90	9.19
LIFECYCLE 2045 PORTFOLIO	0.15	3.29	10.55	20.39	16.53	7.27	9.56	8.90	7.96	8.17
Lifecycle 2045 Benchmark	-0.97	3.39	10.95	21.54	18.48	8.23	10.44	10.06	9.16	9.46
LIFECYCLE 2050 PORTFOLIO	0.16	3.30	10.58	20.44	16.56	7.31	9.58	8.92	8.00	-
Lifecycle 2050 Benchmark	-0.97	3.39	10.95	21.54	18.48	8.23	10.44	10.06	9.17	9.46
LIFECYCLE 2055 PORTFOLIO	0.14	3.28	10.54	20.37	16.51	7.25	9.52	8.85	7.91	-
Lifecycle 2055 Benchmark	-0.97	3.39	10.95	21.54	18.48	8.23	10.44	10.06	9.17	-
LIFECYCLE 2060 PORTFOLIO	0.14	3.28	10.50	20.33	16.50	7.25	9.50	-	-	-
Lifecycle 2060 Benchmark	-0.97	3.39	10.95	21.54	18.48	8.23	10.44	-	-	-

Notes to LifeCycle Performance:

Inception date of CI LifeCycle Portfolios was July 31st 2012 with the exception of CI LifeCycle 2015 & 2050 which began on January 2nd, 2015 and CI LifeCycle 2055 which began on October 30th, 2015.

LifeCycle Benchmarks (Current Weights as at December 31, 2024):

CI LifeCycle 2055 Benchmark:

23.62 % S&P/TSX Composite + 27.56 % Russell 3000 + 22.05 % MSCI EAFE Index + 5.51 % MSCI Emerging Markets Index + 6.25 % FTSE Canada Universe Bond + 3.75 % S&P Global Infrastructure Index + 3.75 % FTSE EPRA Nareit Developed Index + 3.75 % S&P Listed Private Equity Index + 3.75 % S&P/LSTA U.S. Leveraged Loan 100 Index

CI LifeCycle 2050 Benchmark:

23.62 % S&P/TSX Composite + 27.56 % Russell 3000 + 22.05 % MSCI EAFE Index + 5.51 % MSCI Emerging Markets Index + 6.25 % FTSE Canada Universe Bond + 3.75 % S&P Global Infrastructure Index + 3.75 % FTSE EPRA Nareit Developed Index + 3.75 % S&P Listed Private Equity Index + 3.75 % S&P/LSTA U.S. Leveraged Loan 100 Index

CI LifeCycle 2045 Benchmark:

23.62 % S&P/TSX Composite + 27.56 % Russell 3000 + 22.05 % MSCI EAFE Index + 5.51 % MSCI Emerging Markets Index + 6.25 % FTSE Canada Universe Bond + 3.75 % S&P Global Infrastructure Index + 3.75 % FTSE EPRA Nareit Developed Index + 3.75 % S&P Listed Private Equity Index + 3.75 % S&P/LSTA U.S. Leveraged Loan 100 Index

CI LifeCycle 2040 Benchmark:

22.39 % S&P/TSX Composite + 26.12 % Russell 3000 + 20.89 % MSCI EAFE Index + 5.22 % MSCI Emerging Markets Index + 7.80 % FTSE Canada Universe Bond + 1.76 % Bloomberg Barclays U.S. Aggregate Float Adjusted Bond Index (CAD Hedged) + 1.76 % Bloomberg Barclays Global Aggregate ex-USD Float Adjusted Index (CAD Hedged) + 0.44 % Bloomberg Barclays EM Local Currency Government Diversified Index + 0.44 % Bloomberg Barclays High Yield Very Liquid Index (CAD Hedged) + 3.29 % S&P Global Infrastructure Index + 3.29 % FTSE EPRA Nareit Developed Index + 3.29 % S&P Listed Private Equity Index + 3.29 % S&P/LSTA U.S. Leveraged Loan 100 Index

CI LifeCycle 2035 Benchmark:

20.71 % S&P/TSX Composite + 24.16 % Russell 3000 + 19.33 % MSCI EAFE Index + 4.83 % MSCI Emerging Markets Index + 12.18 % FTSE Canada Universe Bond + 3.25 % Bloomberg Barclays U.S. Aggregate Float Adjusted Bond Index (CAD Hedged) + 3.25 % Bloomberg Barclays Global Aggregate ex-USD Float Adjusted Index (CAD Hedged) + 0.81 % Bloomberg Barclays EM Local Currency Government Diversified Index + 0.81 % Bloomberg Barclays High Yield Very Liquid Index (CAD Hedged) + 2.67 % S&P Global Infrastructure Index + 2.67 % FTSE EPRA Nareit Developed Index + 2.67 % S&P Listed Private Equity Index + 2.67 % S&P/LSTA U.S. Leveraged Loan 100 Index

CI LifeCycle 2030 Benchmark:

18.32 % S&P/TSX Composite + 21.37 % Russell 3000 + 17.10 % MSCI EAFE Index + 4.27 % MSCI Emerging Markets Index + 18.68 % FTSE Canada Universe Bond + 4.98 % Bloomberg Barclays U.S. Aggregate Float Adjusted Bond Index (CAD Hedged) + 4.98 % Bloomberg Barclays Global Aggregate ex-USD Float Adjusted Index (CAD Hedged) + 1.25 % Bloomberg Barclays EM Local Currency Government Diversified Index + 1.25 % Bloomberg Barclays High Yield Very Liquid Index (CAD Hedged) + 1.95 % S&P Global Infrastructure Index + 1.95 % FTSE EPRA Nareit Developed Index + 1.95 % S&P Listed Private Equity Index + 1.95 % S&P/LSTA U.S. Leveraged Loan 100 Index

CI LifeCycle 2025 Benchmark:

14.94 % S&P/TSX Composite + 17.43 % Russell 3000 + 13.94 % MSCI EAFE Index + 3.49 % MSCI Emerging Markets Index + 27.45 % FTSE Canada Universe Bond + 7.32 % Bloomberg Barclays U.S. Aggregate Float Adjusted Bond Index (CAD Hedged) + 7.32 % Bloomberg Barclays Global Aggregate ex-USD Float Adjusted Index (CAD Hedged) + 1.83 % Bloomberg Barclays EM Local Currency Government Diversified Index + 1.83 % Bloomberg Barclays High Yield Very Liquid Index (CAD Hedged) + 1.11 % S&P Global Infrastructure Index + 1.11 % FTSE EPRA Nareit Developed Index + 1.11 % S&P Listed Private Equity Index + 1.11 % S&P/LSTA U.S. Leveraged Loan 100 Index

CI LifeCycle 2020 Benchmark:

11.04 % S&P/TSX Composite + 12.88 % Russell 3000 + 10.30 % MSCI EAFE Index + 2.58 % MSCI Emerging Markets Index + 37.57 % FTSE Canada Universe Bond + 10.02 % Bloomberg Barclays U.S. Aggregate Float Adjusted Bond Index (CAD Hedged) + 10.02 % Bloomberg Barclays Global Aggregate ex-USD Float Adjusted Index (CAD Hedged) + 2.50 % Bloomberg Barclays EM Local Currency Government Diversified Index + 2.50 % Bloomberg Barclays High Yield Very Liquid Index (CAD Hedged) + 0.15 % S&P Global Infrastructure Index + 0.15 % FTSE EPRA Nareit Developed Index + 0.15 % S&P Listed Private Equity Index + 0.15 % S&P/LSTA U.S. Leveraged Loan 100 Index

CI LifeCycle 2060 Benchmark:

23.62 % S&P/TSX Composite + 27.56 % Russell 3000 + 22.05 % MSCI EAFE Index + 5.51 % MSCI Emerging Markets Index + 6.25 % FTSE Canada Universe Bond + 3.75 % S&P Global Infrastructure Index + 3.75 % FTSE EPRA Nareit Developed Index + 3.75 % S&P Listed Private Equity Index + 3.75 % S&P/LSTA U.S. Leveraged Loan 100 Index

CI LifeCycle Income Benchmark:

10.50 % S&P/TSX Composite + 12.25 % Russell 3000 + 9.80 % MSCI EAFE Index + 2.45 % MSCI Emerging Markets Index + 39.00 % FTSE Canada Universe Bond + 10.40 % Bloomberg Barclays U.S. Aggregate Float Adjusted Bond Index (CAD Hedged) + 10.40 % Bloomberg Barclays Global Aggregate ex-USD Float Adjusted Index (CAD Hedged) + 2.60 % Bloomberg Barclays EM Local Currency Government Diversified Index + 2.60 % Bloomberg Barclays High Yield Very Liquid Index (CAD Hedged)

Portfolio Series Benchmarks:

Portfolio Series Conservative Benchmark: 20% S&P/TSX Composite TR Index, 60% FTSE TMX Canada Universe Bond Index, 20% MSCI World TR Index (CAD\$)

Portfolio Series Balanced Benchmark: 25% S&P/TSX Composite TR Index, 40% FTSE TMX Canada Universe Bond Index, 35% MSCI World TR Index (CAD\$)

Portfolio Series Growth Benchmark: 30% S&P/TSX Composite TR Index, 20% FTSE TMX Canada Universe Bond Index, 50% MSCI World TR Index (CAD\$)