Canadian Merchant Service Guild Eastern Branch Pension Plan
Net Investment Returns
for the year 2025

Annual Expense Ratio		
	Money Market	0.358
	Income Portfolio	0.599
	Other Portfolios	0.579

January to June Period-to-Date ROI (%) - Net of Expenses

	CM -CI Money Market	CC- CI Portfolio Series Conservative	CB - CI Portfolio Series Balanced	CG - CI Portfolio Series Growth	CI/ID- CI Lifecycle Income Portfolio	C2/D2 - CI Lifecycle 2020 Portfolio	C3/D3 - CI Lifecycle 2025 Portfolio	C4/D4 - CI Lifecycle 2030 Portfolio	C5/D5 - CI Lifecycle 2035 Portfolio	C6/D6 - CI Lifecycle 2040 Portfolio	C7/D7 - CI Lifecycle 2045 Portfolio	C8/D8 - CI Lifecycle 2050 Portfolio	C9/D9 - CI Lifecycle 2055 Portfolio	L6/F6 - CI Lifecycle 2060 Portfolio
January-25	0.30	2.06	2.74	3.43	2.01	2.08	3.13	4.01	4.69	5.25	5.45	5.40	5.40	5.28
February-25	0.55	1.98	2.02	2.05	2.33	2.37	3.09	3.71	4.18	4.59	4.72	4.66	4.66	4.55
March-25	0.81	0.79	0.41	0.03	1.45	1.48	1.75	1.93	2.15	2.30	2.42	2.39	2.39	2.37
April-25	1.06	-0.28	-0.55	-0.85	0.18	0.29	0.21	0.13	0.19	0.25	0.22	0.18	0.19	0.27
May-25	1.30	1.83	2.77	3.58	1.70	1.84	2.41	2.91	3.36	3.71	3.90	3.86	3.85	3.96
June-25	1.52	3.35	5.01	6.50	3.05	3.16	4.02	4.77	5.37	5.83	6.09	6.04	6.03	6.14

July to December Period-to-Date ROI (%) - Net of Expenses

	CM -CI Money Market	CC- CI Portfolio Series Conservative	CB - CI Portfolio Series Balanced	CG - CI Portfolio Series Growth	CI/ID- CI Lifecycle Income Portfolio	C2/D2 - CI Lifecycle 2020 Portfolio	C3/D3 - CI Lifecycle 2025 Portfolio	C4/D4 - CI Lifecycle 2030 Portfolio	C5/D5 - CI Lifecycle 2035 Portfolio	C6/D6 - CI Lifecycle 2040 Portfolio	C7/D7 - CI Lifecycle 2045 Portfolio	C8/D8 - CI Lifecycle 2050 Portfolio	C9/D9 - CI Lifecycle 2055 Portfolio	L6/F6 - CI Lifecycle 2060 Portfolio
July-25	0.22	0.71	1.20	1.65	0.26	0.26	0.68	0.95	1.21	1.40	1.56	1.55	1.54	1.53
August-25	0.43	1.89	2.73	3.53	1.51	1.54	2.27	2.83	3.29	3.64	3.91	3.90	3.88	3.88
September-25	0.63	4.58	6.06	7.42	3.87	3.91	5.13	6.18	7.04	7.67	8.21	8.21	8.19	8.20
October-25	0.83	5.67	7.41	9.03	4.60	4.64	6.01	7.17	8.13	8.88	9.47	9.47	9.45	9.46
November-25	1.02	6.21	8.08	9.84	5.24	5.28	6.80	8.17	9.25	10.08	10.77	10.78	10.76	10.78
December-25														

The returns noted above are net of pension plan expenses. They represent the percentage increase/decrease in the value of assets invested in each portfolio from January 1 to the last day of the reported month for the first half of the year and from July 1 to the last day of the reported month for the second half of the year.