

Quarterly Investment Update

Third Quarter 2017

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Market Update: A Quarter in Review

June 30, 2017 - September 30, 2017




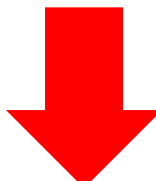
CANADIAN STOCKS

| Large Cap | Small Cap | Growth | Value |
|---|---|---|---|
| +3.98% | +1.44% | +2.71% | +4.70% |
|  |  |  |  |

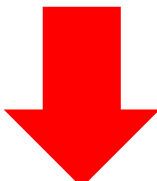


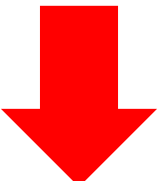

INTERNATIONAL STOCKS

| Large Cap | Small Cap | Growth | Value | Emerging |
|---|---|---|---|---|
| +1.41% | +3.48% | +0.96% | +1.85% | +3.90% |
|  |  |  |  |  |

US STOCKS

| Large Cap | Small Cap | Growth | Value |
|---|---|---|---|
| +0.52% | +1.66% | +1.91% | -0.65% |
|  |  |  |  |

REAL ESTATE AND FIXED INCOME

| Global REITs | 1-Month T-Bills | Short-Term Bonds | Intermediate Bonds | Global Bonds (hedged) |
|---|---|---|---|---|
| -2.61% | +0.16% | -0.45% | -1.84% | +0.28% |
|  |  |  |  |  |

Data is in Canadian dollars. Market segment (index representation) as follows: Canadian stocks: Large Cap (S&P/TSX 60), Small Cap (MSCI Canadian Small), Growth (MSCI Canadian Growth), Value (MSCI Canadian Value); US stocks: Large Cap (S&P 500), Small Cap (Russell 2000), Growth (Russell 3000 Growth), Value (Russell 3000 Value); International stocks: Large Cap (MSCI EAFE [net div]), Small Cap (MSCI EAFE Small Cap [net div]), Growth (MSCI EAFE Growth [net div]), Value (MSCI EAFE Value [net div]), Emerging Markets (MSCI Emerging [net div]); Real Estate: Global REITs (S&P Global REIT [net div]); Fixed Income: Canadian (Canadian 1-month T-bills), Short Term Bonds (FTSE TMX Canada Short-Term Bond), Intermediate Bonds (FTSE TMX Canada Universe Bond), Global Bonds-Hedged (Citi World Government Bond Index 1-5 Years [hedged to CAD]). Indexes are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Past performance does not guarantee future returns.

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Survey of Long-Term Performance

September 30, 2017

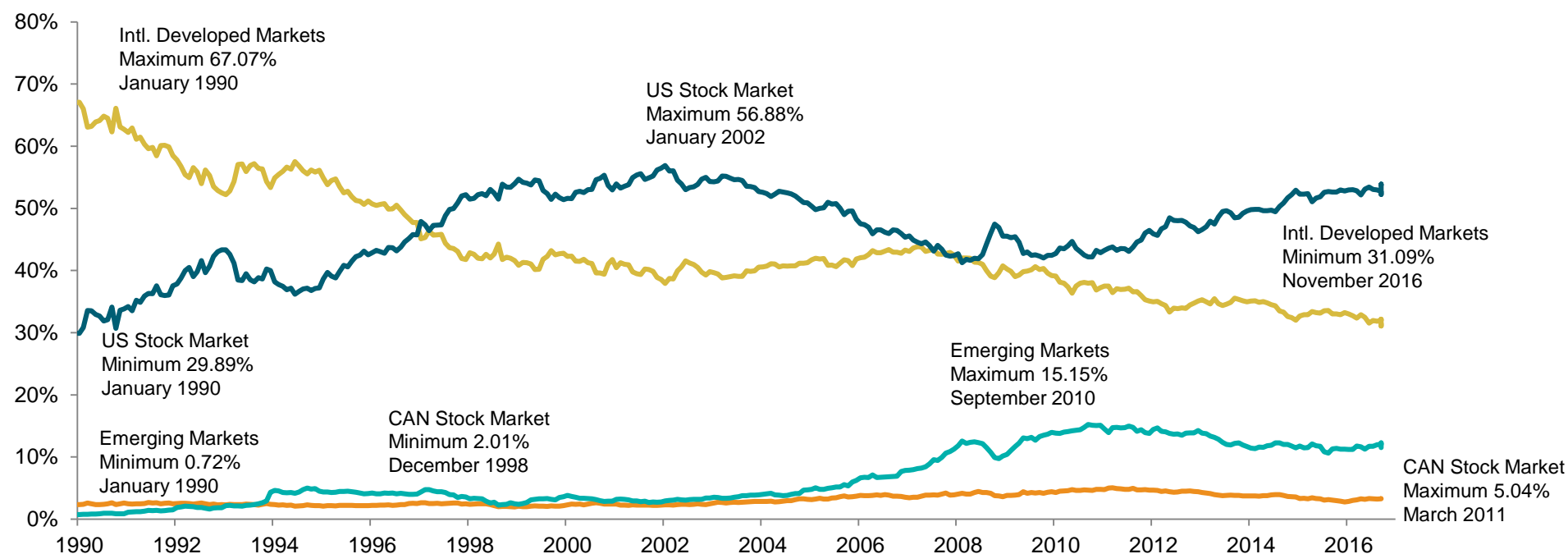
| Asset Class | Index | Annualized (%) | | | | | Since Inception | Inception date |
|-----------------------------|--|----------------|---------|---------|----------|----------|-----------------|----------------|
| | | 1 Year | 3 Years | 5 Years | 10 Years | 20 Years | | |
| CANADIAN STOCKS | | | | | | | | |
| Large Cap | S&P/TSX 60 | 10.47 | 5.28 | 8.79 | 4.17 | 6.96 | 8.64 | Feb-87 |
| Small Cap | MSCI Canadian Small | 2.81 | 1.13 | 3.98 | 2.69 | 5.57 | 8.51 | Jul-90 |
| Growth | MSCI Canadian Growth | 3.21 | 3.32 | 6.73 | 2.12 | 5.54 | 7.12 | Jan-82 |
| Value | MSCI Canadian Value | 15.11 | 4.64 | 8.55 | 5.19 | 8.48 | 10.94 | Jan-82 |
| US STOCKS | | | | | | | | |
| Large Cap | S&P 500 | 12.81 | 14.87 | 19.79 | 9.90 | 6.46 | 11.23 | Feb-51 |
| Small Cap | Russell 2000 | 14.84 | 16.29 | 19.34 | 10.32 | 6.99 | 11.86 | Jan-79 |
| Growth | Russell 3000 Growth | 15.91 | 16.78 | 20.80 | 11.53 | 5.94 | 11.27 | Jan-79 |
| Value | Russell 3000 Value | 9.88 | 12.78 | 18.72 | 8.44 | 6.87 | 12.38 | Jan-79 |
| INTERNATIONAL STOCKS | | | | | | | | |
| Large Cap | MSCI EAFE (net div.) | 13.28 | 8.89 | 13.66 | 3.66 | 4.08 | 9.24 | Jan-70 |
| Small Cap | MSCI EAFE Small Cap (net div.) | 15.94 | 15.38 | 18.39 | 7.07 | 6.83 | 7.05 | Jan-93 |
| Growth | MSCI EAFE Growth (net div.) | 10.02 | 10.39 | 14.20 | 4.46 | 3.30 | 9.15 | Jan-75 |
| Value | MSCI EAFE Value (net div.) | 16.55 | 7.29 | 13.05 | 2.79 | 4.71 | 11.80 | Jan-75 |
| Emerging Markets | MSCI Emerging Markets (net div.) | 16.53 | 8.91 | 9.10 | 3.67 | 5.84 | 10.83 | Jan-88 |
| REAL ESTATE | | | | | | | | |
| Global REITs | S&P Global REIT (net div.) | -5.81 | 10.48 | 12.38 | 4.98 | 7.09 | 8.38 | Jul-89 |
| FIXED INCOME | | | | | | | | |
| Canadian Bills | Canadian 1-Month T-Bills | 0.54 | 0.56 | 0.71 | 0.95 | 2.30 | 6.07 | Jun-73 |
| Canadian Short-Term Bonds | FTSE TMX Canada Short-Term Bond | -0.70 | 1.44 | 1.71 | 3.29 | 4.24 | 7.59 | Jan-80 |
| Canadian Bonds | FTSE TMX Canada Universe Bond | -2.97 | 2.79 | 2.66 | 4.74 | 5.44 | 8.74 | Jan-80 |
| Global Bonds (hedged) | Citi World Government Bond Index 1-5 Years | 0.16 | 1.40 | 1.67 | 2.72 | 3.78 | 6.17 | Jan-85 |

Data is in Canadian dollars. MSCI EAFE Small Cap Index return is price-only prior to January 1999 data inception. MSCI Emerging Markets Index return is gross dividends prior to January 1999 data inception. S&P Global REIT Index return is gross dividends prior to January 2001 data inception. S&P/TSX data provided by S&P/TSX. MSCI data copyright MSCI 2017, all rights reserved. The S&P data are provided by Standard & Poor's Index Services Group. Russell data copyright © Russell Investment Group 1995-2017, all rights reserved. Canadian fixed income data provided by FTSE TMX Global Debt Capital Markets Inc., all rights reserved. Citigroup bond indexes copyright 2017 by Citigroup. Indexes are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results.

Value of Stock Markets around the World

January 1990–September 2017

| | Number of Countries | Number of Stocks | Total Value | Weights | | |
|-------------------|---------------------|------------------|-----------------------|--------------------|---------------------------|---------------------|
| | | | | September 30, 2017 | Change from Previous Year | 01/90-09/17 Average |
| Canada | 1 | 312 | 1.78 Trillion | 3.3% | ↓ -0.8% | 3.1% |
| United States | 1 | 2,446 | 28.26 Trillion | 51.6% | ↓ -1.2% | 46.8% |
| Developed Markets | 21 | 3,178 | 17.89 Trillion | 32.7% | ↑ +1.6% | 43.2% |
| Emerging Markets | 24 | 2,666 | 6.80 Trillion | 12.4% | ↑ +1.2% | 6.9% |
| Total | 47 | 8,602 | 54.73 Trillion | 100.0% | | |



Global market capitalization weights are not static; they change across time.

Data is in US dollars and values are beginning of month. The proxies for the Canadian and US equity markets are based on the respective country markets from the MSCI All Country World IMI Index. The international developed market proxy is the MSCI All Country World IMI ex USA ex Canada Index. The proxy for emerging markets is the MSCI All Country World IMI Index (Emerging Markets). MSCI data copyright MSCI 2017, all rights reserved.

The Randomness of Quarterly Returns

September 30, 2017

This table shows from top to bottom the highest returning asset classes each quarter over the last 15 quarters. Each asset class is color coded based on the legend below.

| | Q3 2013 | Q4 2013 | Q1 2014 | Q2 2014 | Q3 2014 | Q4 2014 | Q1 2015 | Q2 2015 | Q3 2015 | Q4 2015 | Q1 2016 | Q2 2016 | Q3 2016 | Q1 2017 | Q1 2017 | Q2 2017 | Q3 2017 | Q4 2017 |
|----------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| Highest Return | 9.26 | 13.67 | 11.38 | 6.41 | 4.99 | 13.77 | 14.37 | 0.14 | 6.26 | 10.18 | 4.54 | 9.02 | 10.68 | 6.68 | 10.37 | 3.48 | 3.90 | ? |
| | 6.25 | 9.01 | 6.12 | 4.16 | 1.31 | 9.16 | 13.00 | 0.02 | 0.66 | 8.75 | 1.39 | 6.41 | 8.05 | 4.54 | 6.21 | 3.48 | 3.68 | ? |
| | 4.15 | 7.29 | 6.06 | 2.87 | 1.06 | 2.70 | 11.49 | -0.71 | 0.15 | 8.56 | 1.13 | 5.60 | 5.98 | 1.64 | 4.73 | 1.11 | 1.41 | ? |
| | 3.58 | 5.00 | 4.76 | 1.99 | 0.71 | 0.70 | 11.01 | -0.79 | 0.12 | 4.36 | 0.38 | 5.11 | 5.45 | 0.12 | 2.41 | 0.45 | 0.61 | ? |
| | 0.68 | 2.09 | 3.62 | 1.21 | 0.50 | 0.23 | 4.15 | -1.26 | -0.91 | 0.98 | 0.12 | 4.93 | 1.29 | -0.56 | 1.24 | 0.23 | 0.28 | ? |
| | 0.26 | 0.45 | 2.77 | 0.79 | 0.23 | 0.02 | 2.58 | -1.63 | -4.10 | 0.11 | -0.77 | 3.31 | 1.19 | -1.90 | 0.47 | 0.13 | 0.16 | ? |
| | 0.11 | 0.38 | 0.78 | 0.45 | -0.59 | -0.94 | 0.82 | -1.71 | -7.86 | -0.06 | -5.23 | 3.11 | 0.12 | -2.86 | 0.21 | -0.99 | -1.84 | ? |
| Lowest Return | -2.23 | 0.24 | 0.20 | 0.23 | -1.19 | -1.47 | 0.20 | -9.19 | -12.28 | -1.40 | -8.96 | 1.41 | 0.06 | -3.44 | 0.13 | -1.64 | -2.61 | ? |

| |
|---------------------------------|
| Canadian Stocks |
| US Stocks |
| International Developed Markets |
| Emerging Markets |
| Global REITs |
| Canadian 1-Month T-Bills |
| Canadian Bonds |
| Global Bonds |

The lack of a pattern indicates that picking which asset classes will be the best or worst performers is virtually impossible.

Portfolios combining these various investments will avoid extreme returns.

Data is in Canadian dollars. Indexes represented as follows: Canadian stocks (S&P/TSX Composite Index), US stocks (Russell 3000 Index), International Developed Markets (MSCI EAFE Index), Emerging Markets (MSCI Emerging Markets Index), Global REIT (S&P Global REIT Index), Canadian 1-Month T-Bills, Canadian Bonds (FTSE TMX Canada Universe Bond Index), Global Bonds (Citi World Government Bond Index Canada 1-5 Years). Indexes are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results.





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Currency

September 30, 2017

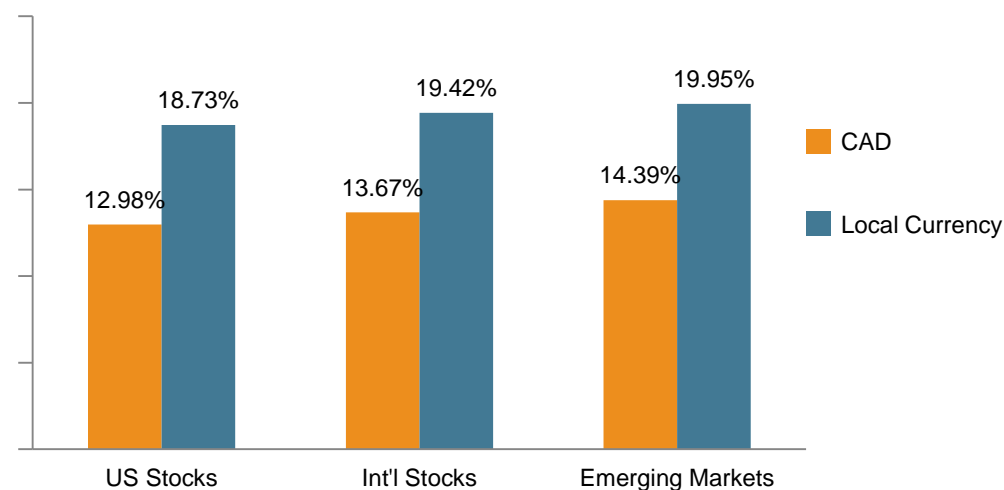
CHANGE IN FOREIGN EXCHANGE RATES (%)

FX/\$CAD

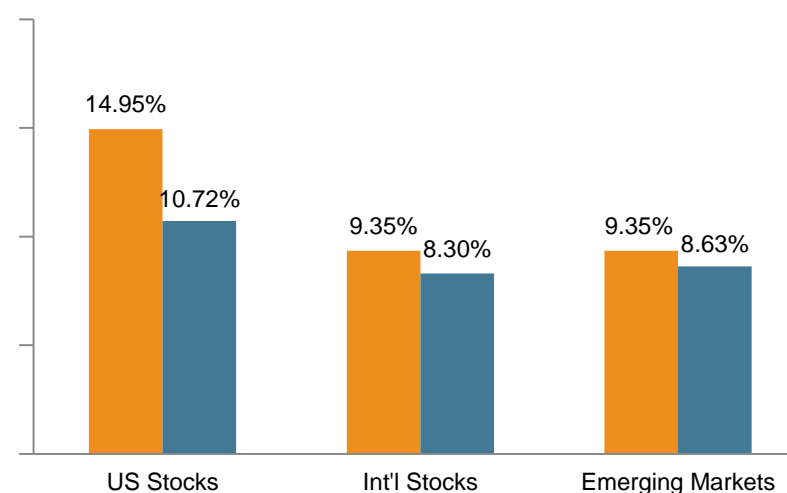
| Currency | Q3 2017 | One Year | Three Years |
|---|---------|----------|-------------|
|  \$ US Dollars | -3.79% | -4.89% | 3.67% |
|  € Euro | -0.44% | 0.07% | 1.40% |
|  £ Pounds | -1.02% | -1.67% | -2.71% |
|  ¥ Yen | -3.83% | -14.29% | 2.78% |

IMPACT OF CURRENCY FLUCTUATIONS

Annual Returns in CAD and Local Currency



Three-Year Annualized Returns in CAD and Local Currency





Data is in Canadian dollars. The market for the United States, International Developed Markets, and Emerging Markets is defined as: Russell 3000 Index, MSCI EAFE Index, and MSCI Emerging Markets Index, respectively. The S&P data are provided by Standard & Poor's Index Services Group. Russell data copyright © Russell Investment Group 1995-2017, all rights reserved. MSCI data copyright MSCI 2017, all rights reserved. Indexes are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results. FX Rates courtesy of Federal Reserve of New York.



MSCI Country Returns in Canadian Dollars and Local Currency

June 30, 2017 - September 30, 2017

THIRD QUARTER 2017 RETURNS

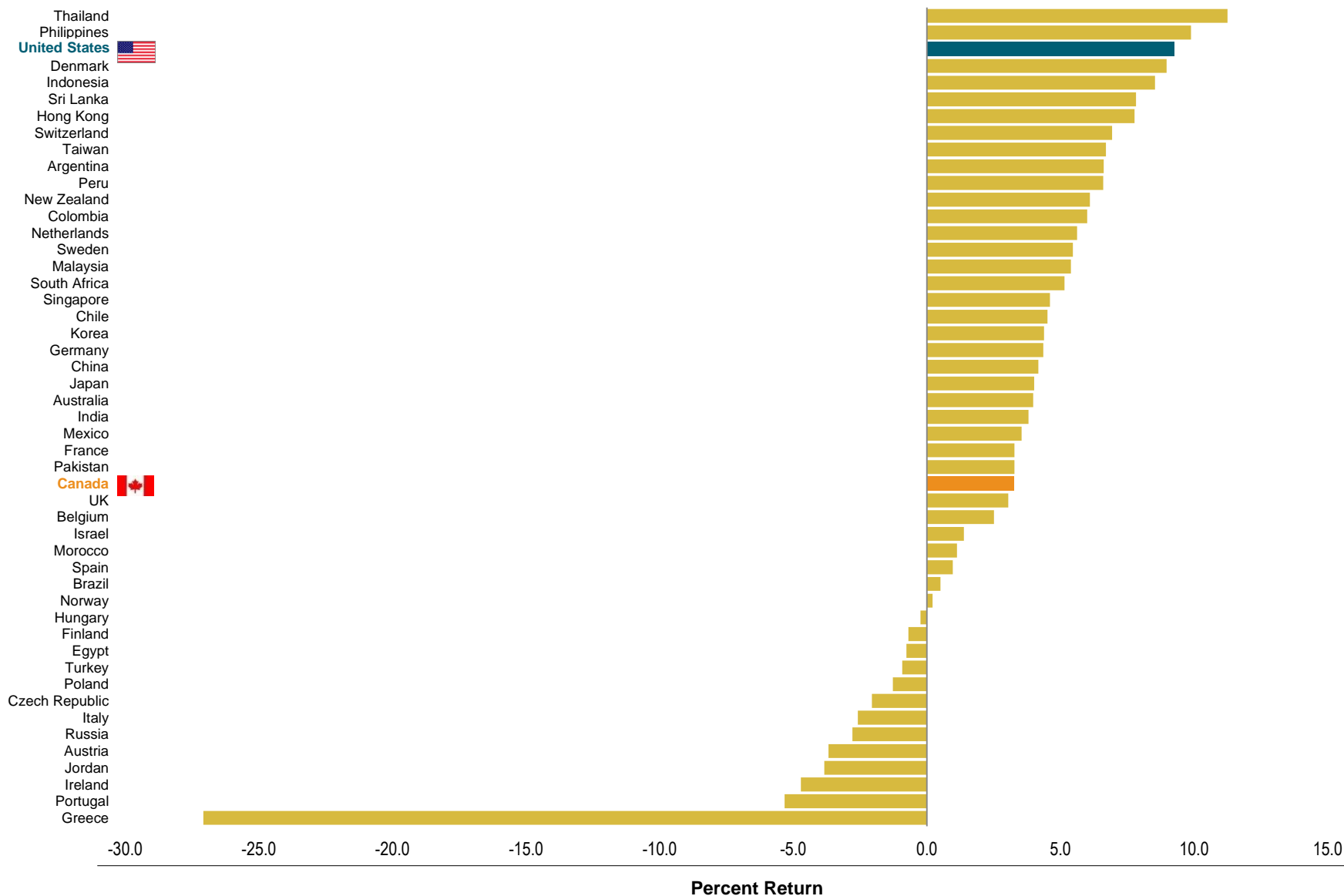
| | Return in CAD | Return in Local Currency | Impact of Currency |
|---|------------------|--------------------------------|-----------------------|
| 1. Brazil | 19.25% | 18.22% | 1.03% |
| 2. Norway | 14.03% | 12.53% | 1.50% |
| . | | | |
| . | | | |
|  19. Canada | 3.70% | 3.70% | 0.00% |
| . | | | |
|  25. United States | 0.72% | 4.59% | -3.87% |
| . | | | |
| . | | | |
| . | | | |
| 46. Greece | -12.08% | -11.92% | -0.16% |
| 47. Pakistan | -15.48% | -11.82% | -3.66% |

ONE YEAR RETURNS IN CAD AND LOCAL CURRENCY

| | Return in CAD | Return in Local Currency | Impact of Currency |
|---|------------------|--------------------------------|-----------------------|
| 1. Poland | 44.63% | 44.71% | -0.07% |
| 2. Italy | 41.02% | 40.87% | 0.15% |
| . | | | |
| . | | | |
| . | | | |
|  24. United States | 12.88% | 18.62% | -5.74% |
| . | | | |
|  33. Canada | 9.03% | 9.03% | 0.00% |
| . | | | |
| . | | | |
| . | | | |
| 46. Qatar | -19.46% | -15.40% | -4.07% |
| 47. Pakistan | -25.84% | -19.54% | -6.31% |

MSCI Country Returns

Country Rankings—Ten-Year Annualized Returns as of September 30, 2017



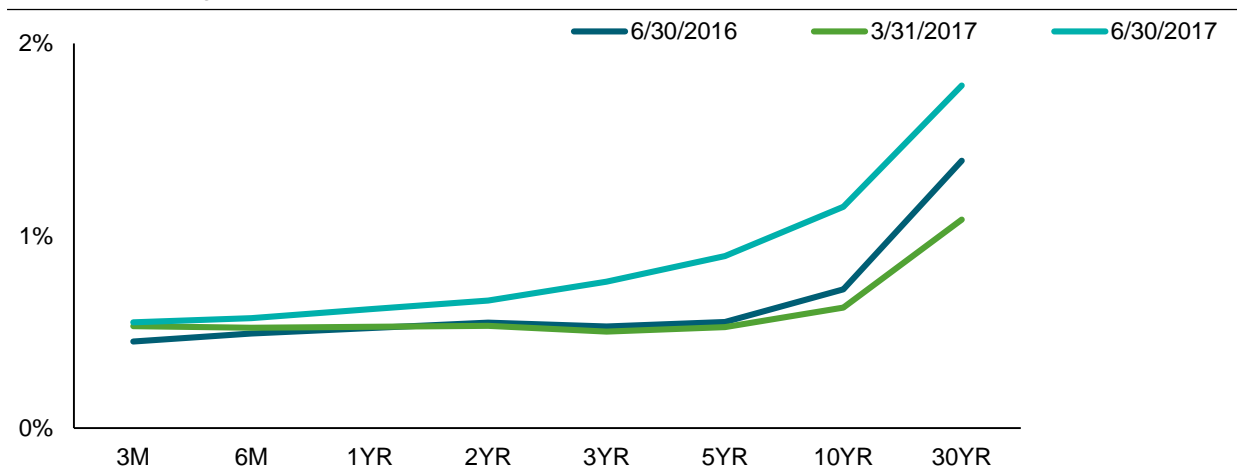
Data in Canadian dollars gross of fees. MSCI data copyright MSCI 2017, all rights reserved. Indexes are not available for direct investment. Index performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results.

Bond Returns

June 30, 2017 - September 30, 2017

| Index | Return (%) | | |
|---|------------|----------|------------------------|
| | Q3 2017 | One Year | Three Years Annualized |
| Canadian 1-Month T-Bills | 0.16% | 0.54% | 0.56% |
| FTSE TMX Canada Short-Term Bond Index | -0.45% | -0.70% | 1.44% |
| FTSE TMX Canada Mid-Term Bond Index | -1.48% | -3.27% | 2.99% |
| FTSE TMX Canada Long-Term Bond Index | -4.09% | -5.95% | 4.43% |
| FTSE TMX Canada Universe Bond Index | -1.84% | -2.97% | 2.79% |
| Citi World Government Bond Index 1-5 Years (hedged to CAD) | 0.28% | 0.16% | 1.40% |

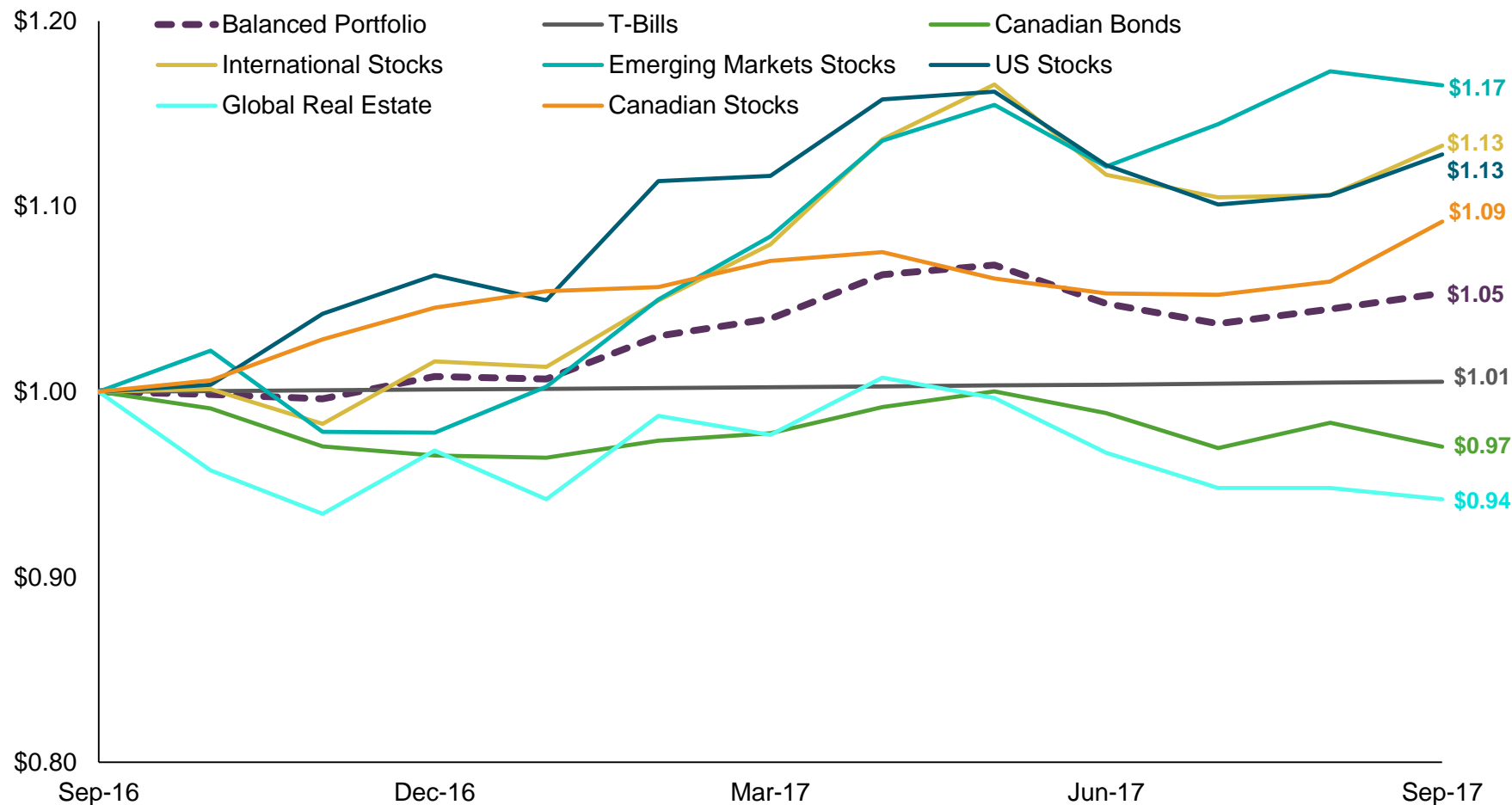
CAN Treasury Yield Curve



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Growth of Wealth

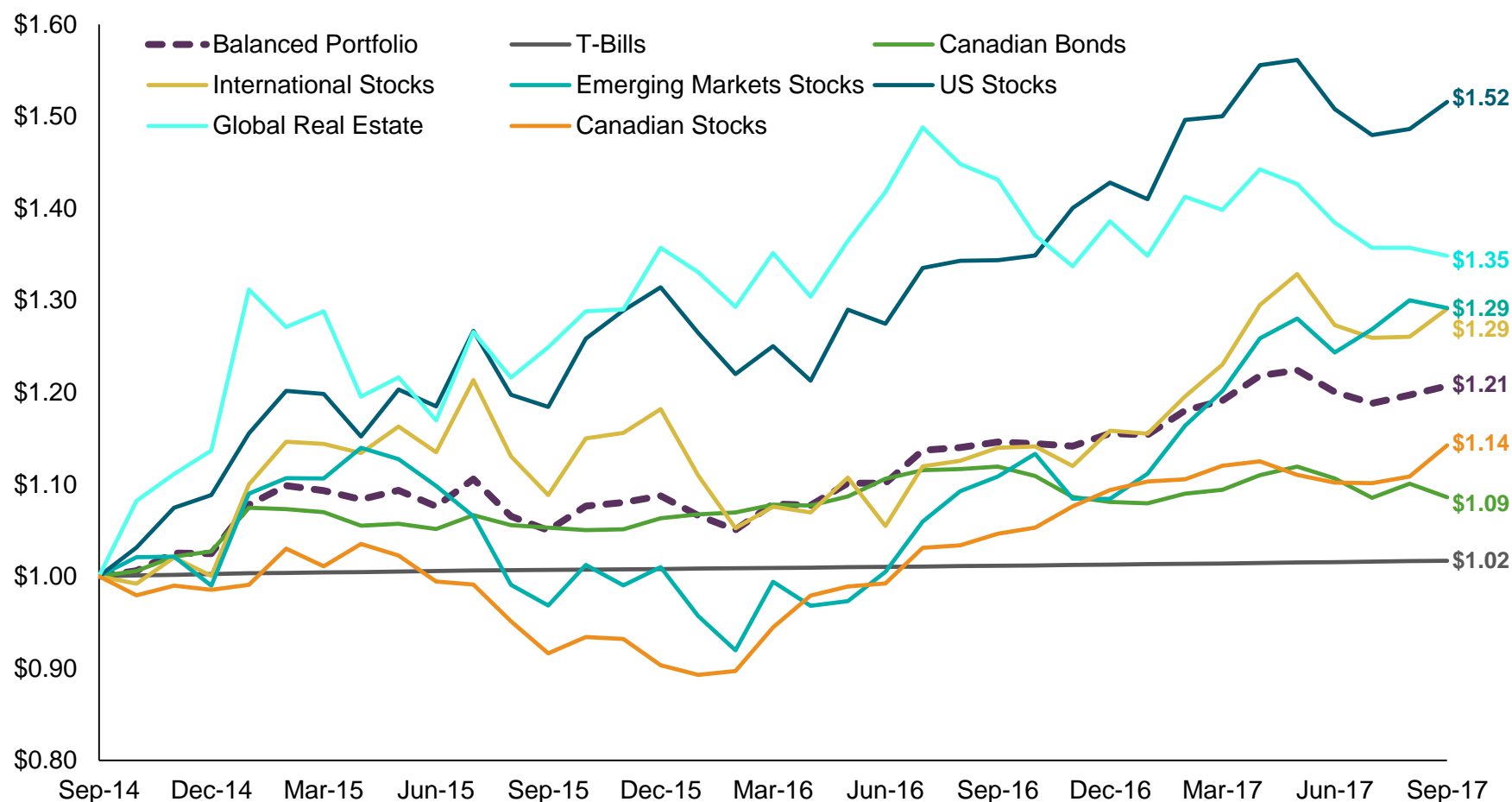
One Year as of September 30, 2017



In Canadian dollars. T-Bills is Canadian 1-Month T-Bills, Canadian Bonds is FTSE TMX Canada Universe Bond Index, International Stocks is MSCI EAFE Index (net div.), Emerging Markets Stocks is MSCI Emerging Markets Index (gross div.) from 01/1988 to 12/1998 and MSCI Emerging Markets Index (net div.) from 01/1999, US Stocks is S&P 500 Index, Global Real Estate is S&P Global REIT Index (gross div.) from 07/1989 to 12/2000 and S&P Global REIT (net div.) from 01/2001 and Canadian Stocks is S&P/TSX Composite Index. Balanced Portfolio is 10% T-Bills, 30% Canadian Bonds, 20% Canadian Stocks, 15% US Stocks, 15% International Stocks, 5% Emerging Markets Stocks and 5% Global Real Estate. Canadian fixed income data provided by FTSE TMX Global Debt Capital Markets Inc., all rights reserved. MSCI data copyright MSCI 2017, all rights reserved. The S&P data are provided by Standard & Poor's Index Services Group. S&P/TSX data provided by S&P/TSX. Indexes are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results.

Growth of Wealth

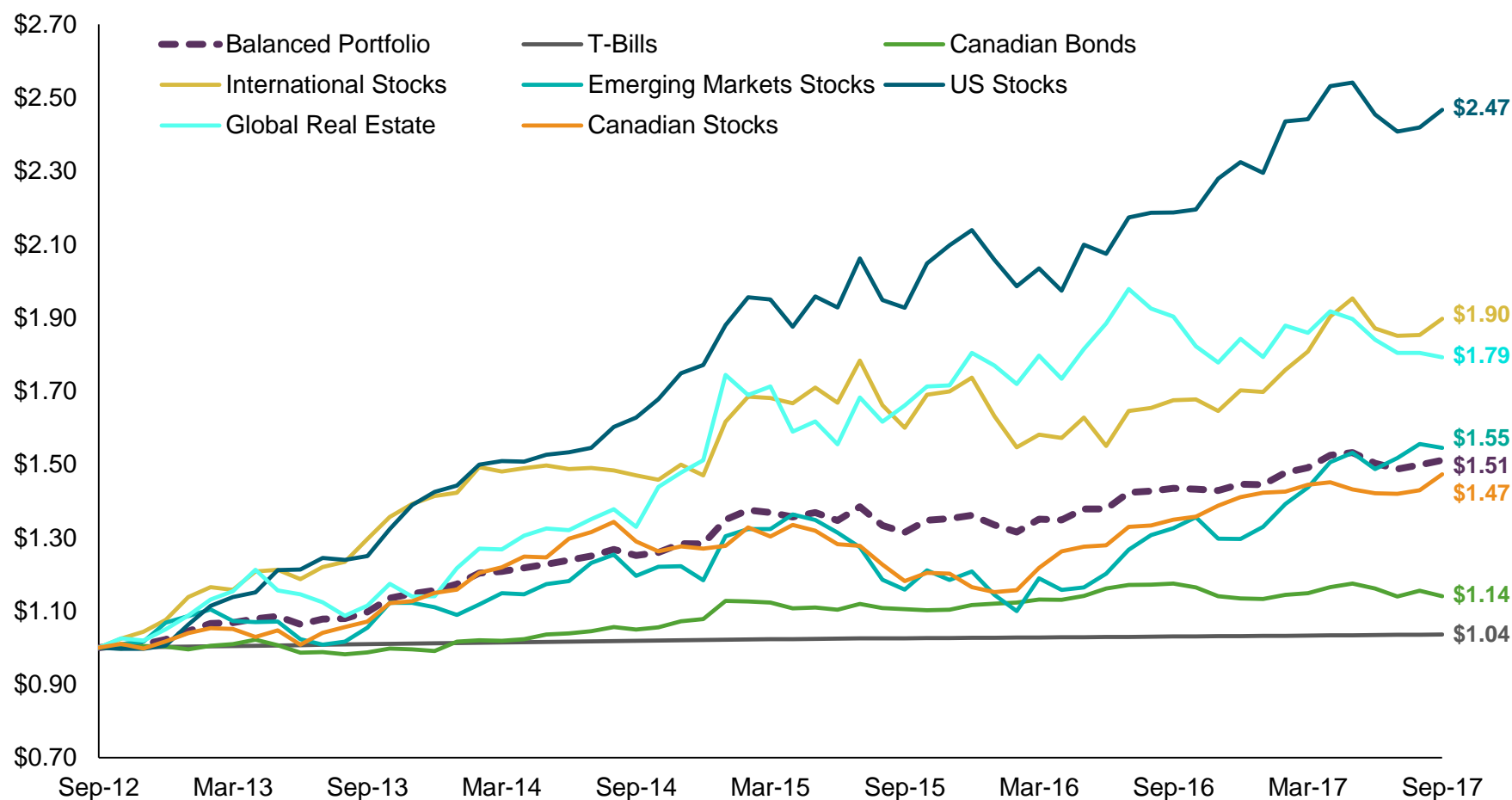
Three Years as of September 30, 2017



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Growth of Wealth

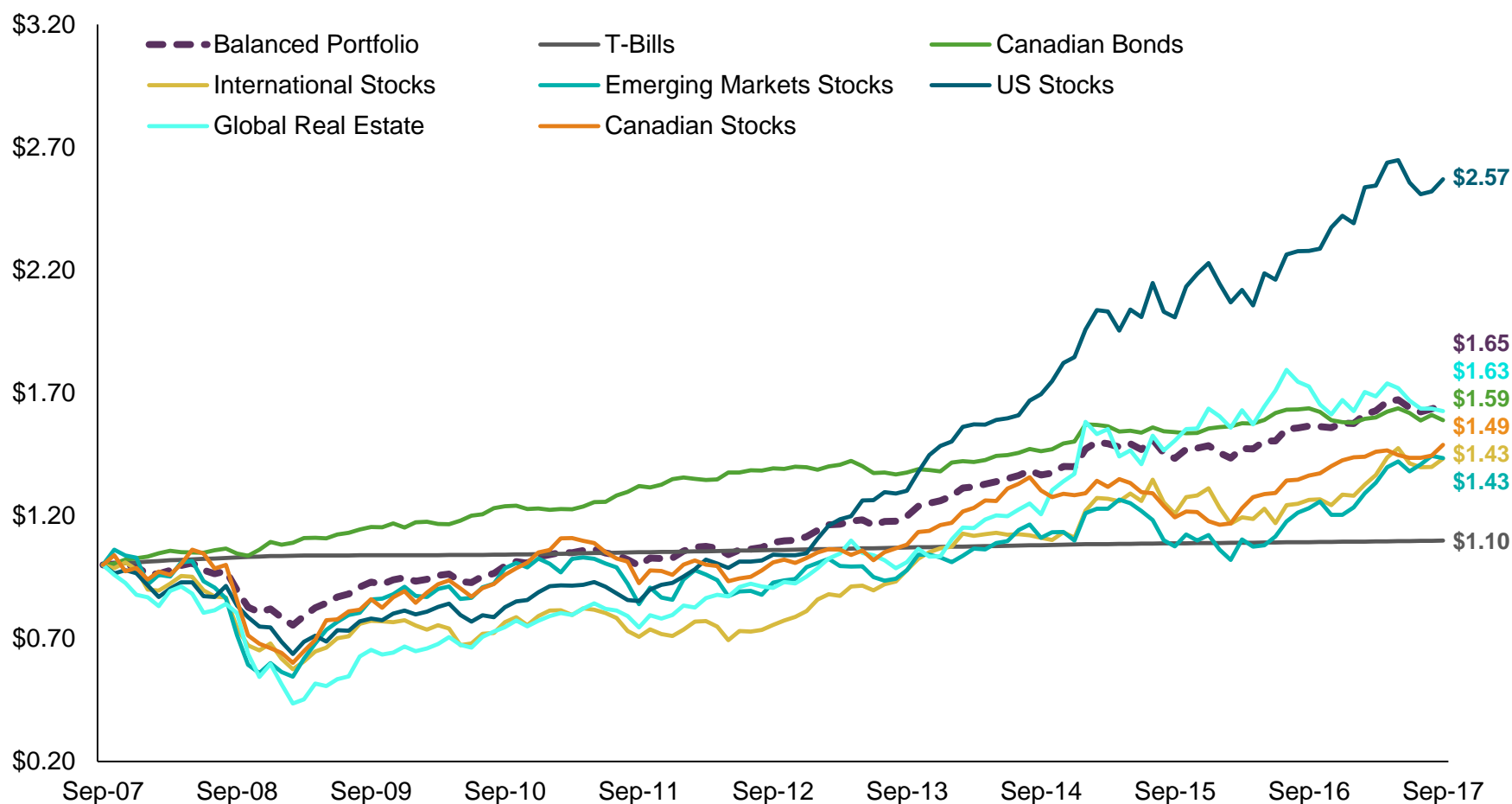
Five Years as of September 30, 2017



In Canadian dollars. T-Bills is Canadian 1-Month T-Bills, Canadian Bonds is FTSE TMX Canada Universe Bond Index, International Stocks is MSCI EAFE Index (net div.), Emerging Markets Stocks is MSCI Emerging Markets Index (gross div.) from 01/1988 to 12/1998 and MSCI Emerging Markets Index (net div.) from 01/1999, US Stocks is S&P 500 Index, Global Real Estate is S&P Global REIT Index (gross div.) from 07/1989 to 12/2000 and S&P Global REIT (net div.) from 01/2001 and Canadian Stocks is S&P/TSX Composite Index. Balanced Portfolio is 10% T-Bills, 30% Canadian Bonds, 20% Canadian Stocks, 15% US Stocks, 15% International Stocks, 5% Emerging Markets Stocks and 5% Global Real Estate. Canadian fixed income data provided by FTSE TMX Global Debt Capital Markets Inc., all rights reserved. MSCI data copyright MSCI 2017, all rights reserved. The S&P data are provided by Standard & Poor's Index Services Group. S&P/TSX data provided by S&P/TSX. Indexes are not available for direct investment. Their performance does not reflect the expenses associated with the management of an actual portfolio. Past performance is not a guarantee of future results.

Growth of Wealth

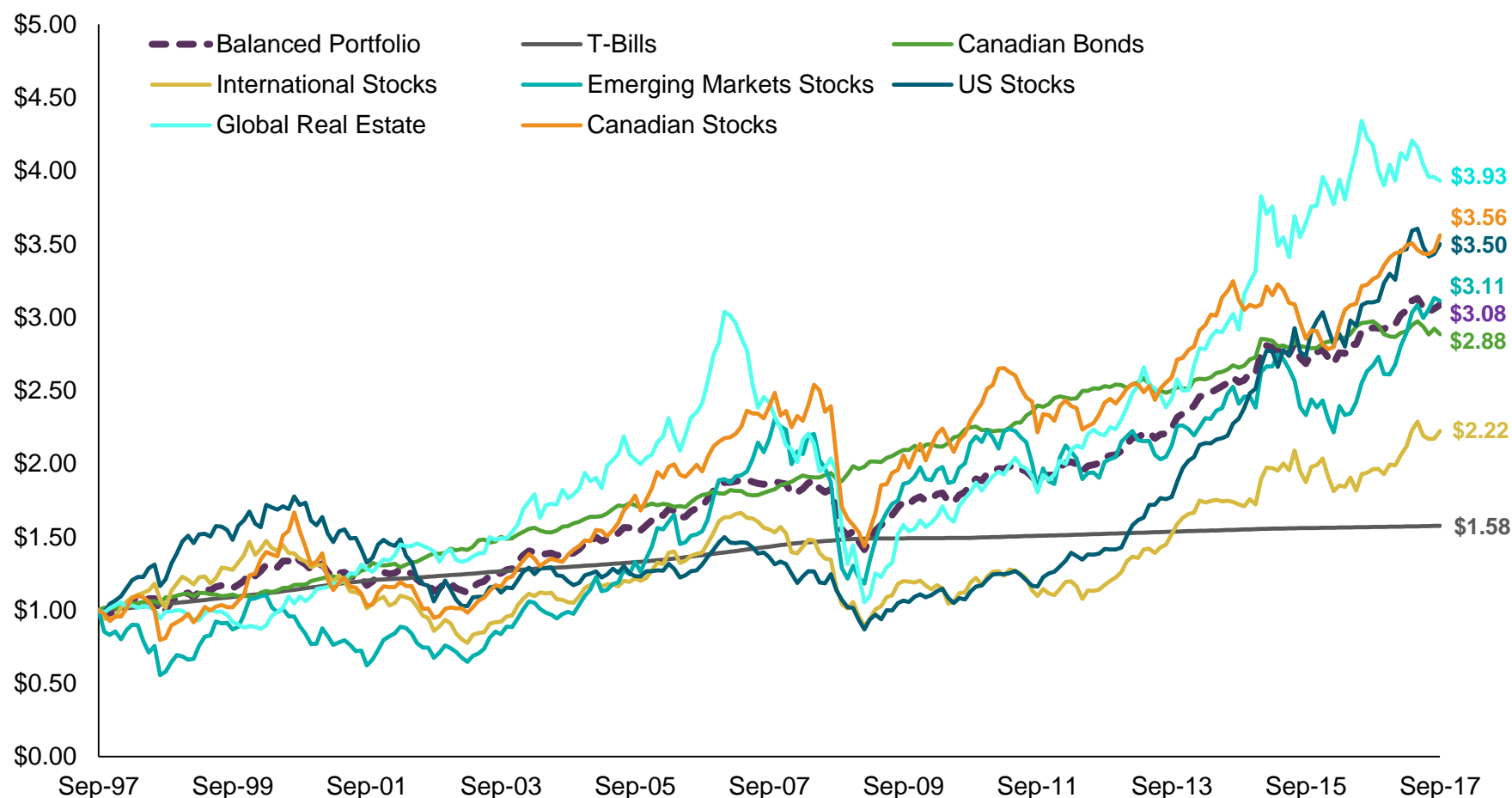
Ten Years as of September 30, 2017



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Growth of Wealth

Twenty Years as of September 30, 2017



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