

### Seafarers' International Union of Canada Pension Plan (10002642)

The investment returns shown below are gross returns for the Investment and do not take into account any investment management fees, taxes, or other expenses the funds incur, which will impact the returns.

The **investment management fees (IMF)** presented below represent the annual IMF for each investment and are based on the total plan assets as of August 31, 2024.

All numbers shown are expressed as a percentage (%).

Investment	IMF%	YTD	1 Year*	2 Years*	3 Years*	4 Years*	5 Years*	10 Years*
<b>Target Date Funds</b>								
2000 ML Retirement Income d1	0.645	8.0	12.3	8.9	2.9	4.6	4.9	5.2
2025 ML Retirement Date 2025 p0	0.645	10.8	15.3	12.0	4.8	7.1	6.9	6.5
2030 ML Retirement Date 2030 p0	0.645	12.1	16.9	13.4	4.9	7.9	7.6	7.1
2035 ML Retirement Date 2035 p0	0.645	13.1	18.2	14.6	5.4	8.9	8.4	7.6
2040 ML Retirement Date 2040 p0	0.645	14.1	19.4	15.7	6.0	9.8	9.1	7.9
2045 ML Retirement Date 2045 p0	0.645	15.2	20.5	16.7	6.4	10.3	9.5	8.2
2050 ML Retirement Date 2050 p0	0.645	15.4	20.6	16.8	6.5	10.5	9.6	8.2
2055 ML Retirement Date 2055 o8 t4	0.645	15.4	20.7	16.9	6.5	10.5	9.6	n/a
2060 ML Retirement Date 2060 s4	0.645	15.4	20.6	16.9	6.5	10.5	9.6	n/a
2065 ML Retirement Date 2065 e0	0.645	15.4	20.6	n/a	n/a	n/a	n/a	n/a
<b>Asset Allocation</b>								
2001 ML Conservative AA y9	0.620	6.0	10.3	7.2	1.9	2.8	3.4	4.2
2002 ML Moderate AA y9	0.620	8.8	13.4	10.1	3.4	5.2	5.4	5.6
2003 ML Balanced AA y3	0.620	11.2	16.0	12.5	4.4	7.3	7.1	6.6
2004 ML Growth AA y9	0.620	13.5	18.4	14.7	5.6	9.3	8.7	7.7
2005 ML Aggressive AA y9	0.620	15.0	19.8	15.8	6.3	10.9	9.8	8.5

Investment	IMF%	YTD	1 Year*	2 Years*	3 Years*	4 Years*	5 Years*	10 Years*
<b>Canadian Money Market</b>								
3132 ML Cdn Money Market (MIM) p7	0.440	3.5	5.2	4.9	3.6	2.8	2.6	1.9
Benchmark: FTSE Canada 91-Day Treasury Bill Index	n/a	3.4	5.2	4.7	3.3	2.5	2.3	1.6
<b>Fixed Income</b>								
4191 ML MIM Cdn Bond Index k1	0.425	2.4	8.0	4.4	-1.1	-1.3	0.1	2.0
4202 ML CIBC Cdn Bond Core Plus o3	0.565	3.1	8.8	5.1	-0.9	-0.8	0.8	n/a
4271 ML PH&N Bond Fund v8	0.670	2.6	8.1	4.6	-0.8	-0.9	0.7	2.5
Benchmark: FTSE Canada Universe Bond Index	n/a	2.3	7.9	4.3	-1.2	-1.3	0.1	2.0
<b>Balanced</b>								
5011 ML Balanced y9	0.620	8.9	14.4	12.3	4.0	6.6	6.6	6.4
5181 ML Invesco Income Growth y0	0.870	7.8	12.8	12.8	4.8	11.8	10.2	8.0
5241 ML JF Balanced m3	0.570	9.0	14.1	13.5	3.9	7.7	7.3	7.0
5661 ML MIM Diversified q7	0.505	11.0	16.3	13.4	5.8	8.8	8.1	6.8
<b>Canadian Large Cap Eqty</b>								
7125 ML NEI Cdn Equity RS g9	1.090	14.0	17.5	11.7	10.3	16.2	12.5	7.9
7132 ML MIM Cdn Equity Index v0	0.420	13.6	18.7	13.5	7.6	12.5	10.7	7.4
7142 ML Fidelity Cdn Equity Inst j8	0.670	12.4	17.9	12.4	8.5	12.2	10.5	8.6
Benchmark: S&P/TSX Composite Index	n/a	13.7	18.8	13.5	7.6	12.4	10.6	7.3
<b>US Large Cap Eqty</b>								
8142 ML Fidelity U.S. Focused 7a	0.890	32.7	34.9	28.3	11.6	14.8	18.7	18.0
8185 ML Invesco US Sml-Cp Val Eq g9	1.010	20.7	26.6	26.9	20.0	30.7	22.5	14.2
8664 ML MIM US Eq Dir Index Reg g9	0.390	22.1	26.5	23.0	11.6	15.3	16.1	15.3

Investment	IMF%	YTD	1 Year*	2 Years*	3 Years*	4 Years*	5 Years*	10 Years*
<b>US Large Cap Eqty</b>								
8683 ML MFS U.S. Equity Core c7 r7	0.820	20.0	24.8	20.0	9.5	14.1	13.7	14.5
8971 ML US Equity RS II h0	1.040	20.0	25.4	22.7	13.2	15.1	14.4	14.6
Benchmark: S&P 500 Index (\$ Cdn)	n/a	22.2	26.6	23.2	11.8	15.4	16.2	15.5
<b>International Equity</b>								
8051 ML Schroders Emrg Mrkts Eq g8	1.265	13.1	15.4	11.0	-2.1	3.2	5.3	6.1
8321 ML BR Intl Equity Index l2	0.450	14.5	19.1	20.6	6.6	10.4	9.1	7.7
8452 ML Mawer International Eqty 8a	0.770	16.6	22.0	20.8	3.7	7.2	8.5	9.2
8972 ML NEI International Eq g9	1.190	13.4	15.8	19.3	3.5	6.8	6.8	8.9
Benchmark: MSCI EAFE Index (\$ Cdn)	n/a	14.9	19.5	21.0	6.9	10.7	9.4	8.0
<b>Global Equity</b>								
8184 ML Glb Sml-Cap Eqty Invesco g9	1.190	14.4	17.5	16.7	2.2	11.4	10.4	9.7
8203 ML CIBC Am Ctry Glb Eq Grth n9	0.915	20.0	24.0	18.0	4.4	9.1	11.0	n/a
8815 ML Epoch Glbl Shrhldr Yld g3	0.760	21.1	24.2	n/a	n/a	n/a	n/a	n/a
Benchmark: MSCI World Index (\$ Cdn)	n/a	19.7	24.5	22.3	9.8	13.7	14.0	12.6
<b>Specialty</b>								
8581 ML Fidelity Glb Real Estate 2a	0.935	12.1	20.2	9.1	1.3	7.3	4.4	8.0

\*Returns are annualized.

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

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