

# UBC Faculty Pension Plan

## Rates of Return

The following are rates of return as of **February 29, 2024**

Fund	1 mo.	3 mos.	YTD	1 Yr.	3 Yrs.	5 Yrs.	10 Yrs.
<b>UBC FPP Balanced Fund</b>							
Gross	1.77%	4.00%	2.57%	8.75%	5.78%	6.85%	6.80%
Net	1.73%	3.88%	2.49%	8.25%	5.34%	6.42%	6.36%
Composite Index 1	1.88%	4.65%	2.30%	10.88%	5.10%	6.50%	6.36%
<b>UBC FPP Bond Fund</b>							
Gross	(0.23%)	2.48%	(0.98%)	5.85%	(1.26%)	1.41%	2.39%
Net	(0.26%)	2.38%	(1.05%)	5.43%	(1.59%)	1.11%	2.08%
Composite Index 2	(0.43%)	1.86%	(1.53%)	3.98%	(2.32%)	0.67%	1.92%
<b>UBC FPP Canadian Equity Fund</b>							
Gross	1.77%	7.82%	3.48%	10.78%	10.43%	10.25%	8.17%
Net	1.74%	7.72%	3.42%	10.37%	10.06%	9.88%	7.78%
Composite Index 3	1.82%	6.39%	2.38%	9.19%	9.01%	9.29%	7.42%
<b>UBC FPP Foreign Equity Fund</b>							
Gross	4.96%	9.31%	7.89%	19.26%	10.43%	11.38%	11.32%
Net	4.93%	9.20%	7.82%	18.77%	9.96%	10.90%	10.82%
Composite Index 4	5.37%	9.54%	7.83%	21.59%	9.84%	10.81%	10.83%
<b>UBC FPP Fossil Fuel Free Equity and Bond Fund</b>							
Gross	2.61%	6.51%	3.38%	12.70%	4.32%	N/A	N/A
Net	2.58%	6.42%	3.32%	12.29%	3.98%	N/A	N/A
Composite Index 5	2.49%	6.02%	3.02%	12.80%	4.84%	N/A	N/A
<b>UBC FPP Short Term Investment Fund</b>							
Gross	0.40%	1.27%	0.87%	4.97%	2.54%	2.00%	1.53%
Net	0.39%	1.24%	0.85%	4.84%	2.42%	1.87%	1.38%
Short Term Index 6	0.41%	1.26%	0.87%	4.89%	2.51%	1.95%	1.38%

To view fund rates of return, daily investment fund unit values and Guaranteed Fund interest rates, sign in to [mysunlife.ca/ubcfpp](https://mysunlife.ca/ubcfpp). Under **manage plan**, select **my plan**, **plan overview** > **View available investments**.

#### Notes:

1. Average annual rates of return are compounded monthly. Returns for periods less than one year are not annualized. Past performance is not necessarily indicative of future results.
2. The Gross rate of return is the rate of return of the fund before investment management and administration fees have been reflected. However, the return is net of the investment managers' operating expenses.

*The Net rate of return is the rate of return of the fund after all expenses have been reflected.*

Composite Index 1: Effective July 1, 2022: 26% FTSE Canada Universe Bond, 5.5% Bloomberg U.S. Aggregate (Hedged), 5.5% FTSE Canada All Corp Bond, 10% S&P/TSX Composite, 16.5% MSCI ACWI Ex Canada, 11.5% MSCI World ex Canada, 5% MSCI World ex Canada Minimum Volatility, 20% CPI + 4%.

Composite Index 2: Effective July 1, 2022: 70% FTSE Canada Universe Bond, 15% Bloomberg U.S. Aggregate (Hedged), 15% FTSE Canada All Corp Bond

Composite Index 3: Effective July 1, 2022: 100% S&P/TSX Composite Index

Composite Index 4: Effective July 1, 2022: 33% MSCI World ex Canada, 50% MSCI ACWI Ex Canada, 17% MSCI World ex Canada Minimum Volatility.

Composite Index 5: 45% FTSE Canada Universe Bond, 15% S&P/TSX, 40% MSCI World Ex Canada

Short Term Index 6: FTSE Canada 91-day T-Bill Index



THE UNIVERSITY OF BRITISH COLUMBIA



Group Retirement Services are provided by Sun Life Assurance Company of Canada, a member of the Sun Life group of companies. © Sun Life Assurance Company of Canada, 2023.

(UBC-Annual ROR-template-E-1220-v1-jc) ww