



# Build My Own Portfolio Fund Performance

Annualized gross return - Period ending December 31, 2024

| Fund                              | Annualized gross return |         |         |          |
|-----------------------------------|-------------------------|---------|---------|----------|
|                                   | 1 year                  | 3 years | 5 years | 10 years |
| RBC QUBE Low Volatility US Equity | 39.37%                  | 15.71%  | 18.39%  | 15.58%   |
| PH&N Canadian Equity Value        | 21.54%                  | 10.38%  | 12.04%  | 9.46%    |
| PH&N Total Return Bond Fund       | 4.68%                   | -0.14%  | 1.58%   | 2.55%    |
| PH&N Short Term Bond & Mortgage   | 5.66%                   | 2.56%   | 2.71%   | 2.39%    |
| PH&N Balanced Pension Trust       | 17.16%                  | 5.21%   | 8.49%   | 7.97%    |
| PH&N Canadian Money Market        | 4.93%                   | 4.02%   | 2.64%   | 1.99%    |
| RBC QUBE Global Equity            | 31.63%                  | 13.34%  | 15.59%  | 12.94%   |

Source: RBC PH&N, as of December 31, 2024. This document has been provided by PH&N Institutional for information purposes only and may not be reproduced, distributed or published without the written consent of PH&N Institutional. It is not intended to provide professional advice and should not be relied upon in that regard. PH&N Institutional takes reasonable steps to provide up-to-date, accurate and reliable information, and believes the information to be so when printed. The views and opinions expressed herein are those of PH&N Institutional as of the publication date and are subject to change without notice. This information is not intended to be an offer or solicitation to buy or sell securities or to participate in or subscribe for any service. Information obtained from third parties is believed to be reliable, but no representation or warranty, express or implied, is made by PH&N Institutional, its affiliates or any other person as to its accuracy, completeness or correctness. We assume no responsibility for any errors or omissions. Performance is gross of fees.

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