



## Group Retirement Program Investment Options for Members



January 1<sup>st</sup> 2020

## VMware Group Retirement Program Overview

VMware recognizes the importance of sound financial retirement planning. The VMware Group Deferred Profit Sharing Plan and VMware Group Registered Retirement Savings Plan reflect VMware's commitment to helping its members to prepare for their financial retirement.

**Details of the program are set out below:**

The VMware Group Retirement Program is a voluntary program, composed of a Group Deferred Profit Sharing Plan (**DPSP**) and a Group Registered Retirement Savings Plan (**RRSP**).

<b>Effective Date</b>	The Program was effective April 1, 1996
<b>Eligibility</b>	You are eligible to join this program if you are a full time employee and work a minimum of 20 hours per week.
<b>Investment Direction</b>	Members will direct the investment of their account balances under each of the plans, using the investment options available under the program. Changes to your investment options can be made at any time, free of fees, by calling Manulife at 1-888-727-7766, or by logging in at <a href="http://www.manulife.ca/GRO">www.manulife.ca\GRO</a>
<b>Default</b>	If investment directions are not provided, a member's account balance will be invested in the appropriate Retirement Date Fund. The appropriate Retirement Date Fund will be determined using the normal retirement date of age 65
<b>Basic Contributions</b> <i>* definition of earnings will be base salary plus overtime/ bonus/ commission/ vacation</i>	You can make a basic contribution of 1% to 6% of your earnings*to the VMware Group RRSP. (whole percentages only) VMware will match this basic contribution on a dollar-for-dollar basis up to a maximum of 6% of earnings (not to exceed \$1,120 Cdn per quarter) and will deposit this VMware matching contribution to the VMware Group Deferred Profit Sharing Plan. Your VMware Group RRSP contributions can be directed to an VMware Group personal RSP or a VMware Group spousal RSP. VMware reserves the right to make adjustments to the VMware annual total matching contribution based on profitability and fluctuations in currency.
<b>Voluntary Contributions</b>	You can make voluntary contributions (over and above your basic contributions) to the VMware Group RRSP. These voluntary contributions to the VMware Group RRSP can be directed to a VMware Group personal RSP or a VMware Group spousal RRSP. VMware will not match any <u>voluntary</u> contributions.
<b>Contribution Limits</b>	<ul style="list-style-type: none"> <li>· Overall contributions under the program, by and for each member, are subject to, and may not exceed, the contribution limits set out under the Income Tax Act (Canada).</li> <li>· Your RRSP annual limit is your responsibility to monitor.</li> <li>· Your personal RRSP limit can be determined via your Notice of Assessment from Canada Customs &amp; Revenue Agency.</li> </ul>
<b>Remittance Schedule</b>	VMware will be remitting the contributions to Manulife Financial on a bi-weekly basis
<b>Investment Management Fees</b>	<ul style="list-style-type: none"> <li>· Investment management fees (IMF) relating to the Investment Options are levied as a percentage of assets and are paid within the fund (gross rates of return reflect performance before the IMF deduction, while net rates of return reflect performance after the deduction of fees)</li> </ul>
<b>Fees</b>	<ul style="list-style-type: none"> <li>· Transfers between available investment options are free when using Manulife internet or telephone; otherwise 4 free transfers initiated by letter or fax per calendar year, \$25 per occurrence thereafter.</li> <li>· Members requesting interim statements - \$5 per statement (Manulife statements are issued quarterly and are mailed to your primary residence); online statements are free of charge</li> <li>· Member requesting duplicate tax forms or receipts - \$10 per occurrence; online tax forms or receipts are free of charge</li> <li>· Your RRSP voluntary contributions are fully vested at all times, and may be withdrawn in cash (less applicable withholding taxes); withdrawal of voluntary contributions - 1 free per calendar year, \$25 per occurrence thereafter</li> </ul>

## VMware Group Retirement Program Overview

The differences between the two components are set out in the following table:

	Deferred Profit Sharing Plan	Registered Retirement Savings Plan
<b>Policy Number</b>	30004313	20004313
<b>Administration Fee</b>	Paid by VMware	Paid by VMware
<b>Enrolment Process</b>	Not required (generated through MyLife RSP activation)	MyLife for a personal RSP MyLife for a spousal RSP (if desired)
<b>Employee Basic &amp; EMC Canada Matching Contributions</b>	VMware matching contributions will be directed to the VMware DPSP	Employee Basic contributions will be directed to the VMware RRSP
<b>Employee Basic &amp; VMware Matching Contribution Withdrawals</b>	VMware matching contributions must remain in the VMware Group DPSP plan while you are employed by VMware	Employee basic contributions must remain in the VMware Group RRSP plan while you are employed by VMware
<b>Employee Voluntary Contribution Withdrawals</b>	not applicable	Employee voluntary contributions (over and above your basic contributions) can be withdrawn in cash (less applicable withholding taxes), or transferred to another financial institution
<b>Vesting - Locking in</b>	Immediate	Immediate

<b>Finding a Personal Financial Planner</b>	A financial planner can help you understand financial planning and investment. Check for credentials, such as a Certified Financial Planner ( <a href="http://www.cfp-ca.org">www.cfp-ca.org</a> ) designation. Interview your financial planner, ask questions and do your homework, as you would in choosing a family doctor or lawyer. You can also contact the Investment Dealers Association of Canada ( <a href="http://www.ida.ca">www.ida.ca</a> ) for a list of registered firms and dealers.
---	--

### Money Managers

Investment funds are subject to the cyclical nature of a single investment style.

No single investment style is right for all phases of the economic and market cycle.

Portfolio risk can be reduced by a multi-manager, multi-style investment strategy featuring diversification by manager style and in turn, investment philosophy.

### Fund Managers

- Beutel, Goodman and Company Ltd (B&G)
- Blackrock Asset Management Canada Ltd
- Connor Clark & Lunn Investment Management Ltd (CC&L)
- Fidelity Investments Canada ULC
- Fosyston, Gordon & Payne Inc (FGP)
- Invesco Canada:
- Jarislowsky Fraser Limited
- Manulife Investment Management Ltd (MIM)
- Mawer Investment Management Ltd
- MFS Investment Management Canada Ltd
- Sprucegrove Investment Management Ltd
- Wellington Management Company LLP

Volatility @ 2020/01/01	Retirement Date Funds	Asset Allocation Funds	Mutual Funds
Least Volatile  0 to 1			<u><b>Guaranteed Interest Accounts</b></u> 1001 · 1 year GIA 1003 · 3 year GIA 1005 · 5 year GIA <u><b>Canadian Money Market</b></u> 3132 · Canadian Money Market (MIM)
2 to 4	2000 · Manulife Retirement Income Fund 2020 · Manulife Retirement Date 2020 2025 · Manulife Retirement Date 2025	2001 · Conservative Asset Allocation 2002 · Moderate Asset Allocation	<u><b>Canadian Bond &amp; Fixed Income</b></u> 4141 · Fidelity Canadian Bond 4191 · MIM Canadian Bond Index
5	2030 · Manulife Retirement Date 2030	2003 · Balanced Asset Allocation	<u><b>Canadian Balanced</b></u> 5011 · Manulife Balanced
6	2035 · Manulife Retirement Date 2035 2040 · Manulife Retirement Date 2040	2004 · Growth Asset Allocation	<u><b>Canadian Balanced</b></u> 5132 · MMF Monthly High Income
7	2045 · Manulife Retirement Date 2045 2050 · Manulife Retirement Date 2050 2055 · Manulife Retirement Date 2055 2060 · Manulife Retirement Date 2060		<u><b>Canadian Balanced</b></u> 5181 · Invesco Income Growth
8 to 25  Most Volatile		2005 · Aggressive Asset Allocation	<u><b>Canadian Bond &amp; Fixed Income</b></u> 4162 · MFS Long Term Fixed Income <u><b>Canadian &amp; U.S. Large Cap Equity</b></u> <u><b>International &amp; Global Equity</b></u> <u><b>Canadian Small to Mid Cap Equity</b></u> 7132 · MIM Canadian Equity Index 7141 · Fidelity Canadian Large Cap 7241 · Jarislowsky Fraser Canadian Equity 7631 · Beutel Goodman Canadian Equity 8321 · BlackRock International Equity Index  7313 · CC&L Group Canadian Q Growth 7381 · FGP Small Cap Canadian Equity 7122 · MMF Growth Opportunities 8361 · Sprucegrove International Equity 8452 · Mawer International Equity  8131 · MIM U.S. Equity Index 8181 · Investco Global Companies 8631 · Beutel Goodman American Equity  8196 · U.S. Diversified Growth Equity (Wellington)  8142 · Fidelity U.S. Focused

Code	Descriptions of Funds (in numerical order)	(#) = Volatility @2020/01/01
1001	<b>1 year Guaranteed Interest Account</b>	(0)
1003	<b>3 year Guaranteed Interest Account</b>	(0)
1005	<b>5 year Guaranteed Interest Account</b>	(0)
2000	<b>Manulife Retirement Date 2000</b>	(4)
	- The fund has approximately 30% in equities, while the remainder of the fund is invested in fixed income, mortgages and money market investments.	
2020	<b>Manulife Retirement Date 2020</b>	(4)
	- The fund has approximately 30% to 35% in equities, while the remainder of the fund is invested in fixed income, mortgages and money market investments.	
2025	<b>Manulife Retirement Date 2025</b>	(4)
	- The fund has approximately 40% in equities, while the remainder of the fund is invested in fixed income, mortgages and money market investments. The fund's asset mix will gradually decline to approximately 30% in equities in the year 2025.	
2030	<b>Manulife Retirement Date 2030</b>	(5)
	- The fund has approximately 45% to 50% in equities, while the remainder of the fund is invested in fixed income, mortgages and money market investments. The fund's asset mix will gradually decline to approximately 30% in equities in the year 2030.	
2035	<b>Manulife Retirement Date 2035</b>	(6)
	- The fund has approximately 55% to 60% in equities, while the remainder of the fund is invested in fixed income, mortgages and money market investments. The fund's asset mix will gradually decline to approximately 30% in equities in the year 2035.	
2040	<b>Manulife Retirement Date 2040</b>	(6)
	- The fund has approximately 65% to 70% in equities, while the remainder of the fund is invested in fixed income, mortgages and money market investments. The fund's asset mix will gradually decline to approximately 30% in equities in the year 2040.	
2045	<b>Manulife Retirement Date 2045</b>	(7)
	- The fund has approximately 70% to 75% in equities, while the remainder of the fund is invested in fixed income, mortgages and money market investments. The fund's asset mix will gradually decline to approximately 30% in equities in the year 2045.	
2050	<b>Manulife Retirement Date 2050</b>	(7)
	- The fund has approximately 70% to 75% in equities, while the remainder of the fund is invested in fixed income, mortgages and money market investments. The fund's asset mix will gradually decline to approximately 30% in equities in the year 2050.	
2055	<b>Manulife Retirement Date 2055</b>	(7)
	- The fund has approximately 70% to 75% in equities, while the remainder of the fund is invested in fixed income, mortgages and money market investments. The fund's asset mix will gradually decline to approximately 30% in equities in the year 2055.	
2060	<b>Manulife Retirement Date 2060</b>	(7)
	- The fund has approximately 70% to 75% in equities, while the remainder of the fund is invested in fixed income, mortgages and money market investments. The fund's asset mix will gradually decline to approximately 35% in equities in the year 2060.	
2001	<b>Conservative Asset Allocation</b>	(3)
	- generally invests 75% to 80% in bond funds and 15% to 20% in equity funds to provide a high level of current income and capital preservation.	
2002	<b>Moderate Asset Allocation</b>	(4)
	- generally invests 65% to 70% in bond funds and 30% to 35% in equity funds with a greater emphasis on income and capital preservation.	
2003	<b>Balanced Asset Allocation</b>	(5)
	- generally invests 50% in equity funds and 50% in bond funds with a greater emphasis on growth of capital.	
2004	<b>Growth Asset Allocation</b>	(6)
	- generally invests 65% to 70% in equity funds and 30% to 35% in bond funds with a greater emphasis on growth of capital.	
2005	<b>Aggressive Asset Allocation</b>	(8)
	- generally invests 80% to 85% in equity funds and 15% to 20% in income funds with a greater emphasis on growth of capital.	

Code	Descriptions of Funds (in numerical order)	(#) = Volatility @2020/01/01
3132	<b>Canadian Money Market (MIM) (0)</b> - generally invests in money market securities guaranteed by the Government of Canada, its provinces or municipalities, corporations and chartered banks.	
4141	<b>Fidelity Canadian Bond (4)</b> - invests primarily in Canadian fixed-income securities.	
4162	<b>MFS Long Term Fixed Income (8)</b> - invests primarily in investment grade Canadian dollar debt and from time to time investment grade U.S. debt.	
4191	<b>MIM Canadian Bond Index (4)</b> - passively managed fund to replicate the DEX Universe Bond Index.	
5011	<b>Manulife Balanced (5)</b> - invests primarily in stocks, bonds and short-term securities.	
5132	<b>MMF Monthly High Income (6)</b> - invests in Canadian fixed income & large cap securities, and may invest in royalty trusts & real estate investment trusts.	
5181	<b>Invesco Income Growth (7)</b> - generally invests in Canadian equities, fixed-income securities of Canadian issuers, both government and corporate, and foreign equities and fixed-income securities.	
7122	<b>MMF Growth Opportunities (10)</b> - generally invests in high quality securities and convertible investments of small and mid cap Canadian companies.	
7132	<b>MIM Canadian Equity Index (9)</b> - closely tracks the performance of the publicly traded securities in the Canadian market, as measured by the S&P/TSX Composite Index.	
7141	<b>Fidelity Canadian Large Cap (9)</b> - invest primarily in equity securities of large Canadian companies: the fund may invest up to 49% of its assets in foreign securities.	
7241	<b>Jarislowsky Fraser Canadian Equity (9)</b> - generally invests in common shares of Canadian companies, emphasizing long term growth.	
7313	<b>CC&amp;L Group Canadian Q Growth (10)</b> - invests in a diversified portfolio of Canadian equities: common shares, limited partnerships, royalty and income trusts.	
7381	<b>FGP Small Cap Canadian Equity (10)</b> - invests in a diversified portfolio of Canadian equity securities.	
7631	<b>Beutel Goodman Canadian Equity (9)</b> - invests in a diversified portfolio of common share and other equity securities of Canadian issuers.	
8131	<b>MIM U.S. Equity Index (11)</b> - invests in equities replicating the Standard & Poor's 500 Index.	
8142	<b>Fidelity U.S. Focused (13)</b> - primarily invests in equity securities of U.S. companies.	
8181	<b>Invesco Global Companies (11)</b> - invests primarily in equities of companies anywhere in the world.	
8196	<b>US Dividend Growth Equity (Wellington) (12)</b> - invests primarily in common stock, real estate securities, and depositary receipts.	
8321	<b>BlackRock International Equity Index (9)</b> - objective is to match the returns of the MSCI EAFE Index, as closely as possible.	
8361	<b>Sprucegrove International Equity (10)</b> - invests in foreign equities.	
8452	<b>Mawer International Equity (10)</b> - invests in non-North American companies.	
8631	<b>Beutel Goodman American Equity (11)</b> - invests in common stock and other equity securities of American issuers.	

Code	Member Self-service:1-888-245-5558 Web Site: www.manulife.ca/GRO Email: gromail@manulife.com	Volatility @ 2020/01/01		Annual Gross Returns to January 31, 2020 (%)					Compound (%)		
		▼	IMF	2016	2017	2018	2019	2020	3 yr	5 yr	10 yr
<b>Retirement Date</b>											
2000	<a href="#">Manulife Retirement Income (2000)</a>	4	0.765	0.34	6.50	6.86	1.66	10.30	6.22	5.07	n/a
2020	<a href="#">Manulife Retirement Date 2020</a>	4	0.765	0.50	7.33	7.56	1.38	10.46	6.40	5.38	7.24
2025	<a href="#">Manulife Retirement Date 2025</a>	4	0.765	0.56	8.59	8.92	0.95	10.86	6.82	5.89	7.88
2030	<a href="#">Manulife Retirement Date 2030</a>	5	0.765	0.57	9.97	10.54	0.38	11.33	7.30	6.44	8.48
2035	<a href="#">Manulife Retirement Date 2035</a>	6	0.765	0.51	11.07	11.99	-0.17	11.68	7.68	6.87	8.90
2040	<a href="#">Manulife Retirement Date 2040</a>	6	0.765	0.44	11.52	12.80	-0.45	11.84	7.89	7.06	9.08
2045	<a href="#">Manulife Retirement Date 2045</a>	7	0.765	0.42	11.67	13.16	-0.54	11.92	8.00	7.15	9.16
2050	<a href="#">Manulife Retirement Date 2050</a>	7	0.765	0.46	11.76	13.32	-0.60	11.96	8.04	7.20	9.21
2055	<a href="#">Manulife Retirement Date 2055</a>	7	0.765	0.75	11.47	13.47	-0.68	12.00	8.07	7.23	n/a
2060	<a href="#">Manulife Retirement Date 2060</a>	7	0.765	n/a	12.39	13.66	-0.77	12.04	8.11	n/a	n/a
<b>Asset Allocation</b>											
2001	<a href="#">Conservative Asset Allocation</a>	3	0.740	0.24	4.85	4.92	2.27	98.71	5.59	4.32	5.77
2002	<a href="#">Moderate Asset Allocation</a>	4	0.740	0.41	6.92	7.50	1.41	10.44	6.39	5.27	6.83
2003	<a href="#">Balanced Asset Allocation</a>	5	0.740	0.36	9.18	10.10	0.49	11.16	7.14	6.15	7.98
2004	<a href="#">Growth Asset Allocation</a>	6	0.740	0.34	11.30	12.66	-0.41	11.79	7.84	6.97	8.86
2005	<a href="#">Aggressive Asset Allocation</a>	8	0.740	0.01	13.30	15.24	-1.21	12.42	8.57	7.72	9.75
<b>Guaranteed Interest Accounts</b>											
1001	<a href="#">1 year Guaranteed Interest Account</a>	0	n/a	n/a	n/a	n/a	n/a	1.035	n/a	n/a	n/a
1003	<a href="#">3 year Guaranteed Interest Account</a>	0	n/a	n/a	n/a	n/a	n/a	0.960	n/a	n/a	n/a
1005	<a href="#">5 year Guaranteed Interest Account</a>	0	n/a	n/a	n/a	n/a	n/a	0.985	n/a	n/a	n/a
<b>Canadian Money Market</b>											
3132	<a href="#">Canadian Money Market (MFC)</a>	0	0.540	0.96	0.94	1.12	1.79	1.99	1.63	1.36	1.31

Code	Member Self-service:1-888-245-5558 Web Site: www.manulife.ca/GRO Email: gromail@manulife.com	Volatility @ 2020/01/01		Annual Gross Returns to January 31, 2020 (%)					Compound (%)		
		▼	IMF	2016	2017	2018	2019	2020	3 yr	5 yr	10 yr
<b>Canadian Bond &amp; Fixed Income</b>											
4141	Fidelity Canadian Bond	4	0.840	-0.74	2.21	2.51	3.56	9.65	5.19	3.38	4.88
4162	MFS Long Term Fixed Income	8	0.740	-3.58	2.61	6.61	3.74	16.99	8.97	5.06	7.55
4191	MIM Canadian Bond Index	4	0.545	-0.40	1.21	1.89	3.57	8.55	4.63	2.86	4.42
<b>Balanced</b>											
5011	Manulife Balanced	5	0.740	0.36	9.20	7.77	2.06	12.83	7.46	6.34	8.50
5132	MMF Monthly High Income	6	0.790	0.91	8.59	13.20	0.04	13.21	8.64	7.04	9.84
5181	Invesco Income Growth	7	0.990	-0.14	15.38	10.40	-4.32	15.59	6.88	7.07	8.95
<b>Canadian Large Cap Equity</b>											
7132	MIM Canadian Equity Index	9	0.530	-9.83	23.62	6.72	0.54	15.08	7.28	6.60	7.74
7141	Fidelity Canadian Large Cap	9	0.990	3.09	10.24	2.31	5.06	13.20	6.76	6.70	13.33
7241	Jarislowsky Fraser Canadian Equity	9	0.760	-2.35	19.41	5.638	1.64	14.65	7.109	7.51	9.07
7313	CC&L Group Canadian Q Growth	10	0.740	-8.60	24.03	9.14	0.56	16.13	8.02	7.40	10.29
7631	Beutel Goodman Canadian Equity	9	0.740	n/a	n/a	n/a	n/a	n/a	3.6	4.8	8.5
<b>Canadian Small Mid Cap Equity</b>											
7122	MMF Growth Opportunities	10	0.840	-7.13	18.25	5.22	-7.00	14.98	4.01	4.32	7.39
7381	FGP Small Cap Canadian Equity	10	0.715	-13.39	27.87	12.15	-9.82	-16.96	-5.65	-1.44	4.93
<b>US Large Cap Equity</b>											
8131	MIM U.S. Equity Index	11	0.535	9.85	10.84	18.64	4.20	22.18	14.74	12.96	16.07
8142	Fidelity U.S. Focused	13	1.010	8.44	5.68	33.46	11.36	25.43	23.08	16.40	17.17
8196	US Diversified Growth Equity (Wellington)	12	0.835	15.23	5.09	25.71	8.37	29.74	20.91	16.44	17.89
8631	Beutel Goodman American Equity	11	0.720	7.30	20.36	14.52	1.40	19.50	11.54	12.38	16.06
<b>International Equity</b>											
8321	BlackRock International Equity Index	9	0.570	1.81	3.99	20.20	-6.15	13.11	8.46	6.20	8.26
8361	Sprucegrove International Equity	10	1.060	-6.60	18.21	21.04	-6.42	3.68	5.51	5.34	8.40
8452	Mawer International Equity	10	0.890	5.46	2.50	27.07	-3.52	15.07	12.15	8.81	11.66
<b>Global Equity</b>											
8181	Invesco Global Companies	11	0.990	8.89	9.70	18.85	-1.64	18.15	11.36	10.53	13.05



Fund	Corresponding Benchmark	Benchmark Annual Gross Returns to January 31, 2020 (%)					Compound (%)		
		2016	2017	2018	2019	2020	3 yr	5 yr	10 yr
2000	Retirement Income Benchmark (2000)	0.55	4.93	5.63	2.91	11.34	6.57	5.01	6.57
2020	Retirement Date 2020 Benchmark	0.42	5.94	6.28	2.76	11.73	6.86	5.36	7.15
2025	Retirement Date 2025 Benchmark	0.18	7.56	7.41	2.39	12.57	7.38	5.93	7.76
2030	Retirement Date 2030 Benchmark	-0.31	9.56	8.86	1.90	13.63	8.02	6.60	8.36
2035	Retirement Date 2035 Benchmark	-0.78	11.31	10.21	1.33	14.65	8.59	7.18	8.84
2040	Retirement Date 2040 Benchmark	-1.06	12.15	10.94	0.98	15.24	8.89	7.45	9.04
2045	Retirement Date 2045 Benchmark	-1.16	12.54	11.24	0.81	15.51	9.01	7.58	9.13
2050	Retirement Date 2050 Benchmark	-1.23	12.70	11.38	0.74	15.61	9.06	7.62	9.19
2055	Retirement Date 2055 Benchmark	-1.30	12.87	11.51	0.68	15.69	9.11	7.67	n/a
2060	Retirement Date 2060 Benchmark	n/a	13.05	11.62	0.62	15.78	9.15	n/a	n/a
2001	Conservative Asset Allocation Benchmark	0.88	2.78	3.94	2.53	10.11	5.48	4.00	5.37
2002	Moderate Asset Allocation Benchmark	0.44	5.66	6.20	1.99	11.85	6.60	5.15	6.76
2003	Balanced Asset Allocation Benchmark	-0.04	8.60	8.47	0.83	13.50	7.47	6.15	7.82
2004	Growth Asset Allocation Benchmark	-0.91	11.84	10.81	0.01	15.25	8.50	7.20	8.87
2005	Aggressive Asset Allocation Benchmark	-2.18	15.39	13.22	0.01	17.05	9.85	8.39	9.98
3132	FTSE TMX 91-Day Treasury Bills	0.53	0.50	0.59	1.44	1.65	1.23	0.94	0.93
4141	FTSE Canadian Universe Bond Index	-0.67	1.15	1.82	3.60	8.54	4.61	2.84	4.42
4162	FTSE Canadian Long Term Bond Index	-3.60	1.15	6.45	3.93	16.10	8.70	4.61	7.35
4191	FTSE TMX Universe Bond Total Return Index	-0.67	1.15	1.82	3.60	8.54	4.61	2.84	4.42
5011	Manulife Balanced Benchmark	-2.09	9.13	6.61	2.11	12.29	6.92	5.49	6.97
5132	MMF Monthly High Income Benchmark	-6.20	14.15	4.74	1.91	12.45	6.28	5.15	n/a
5181	Invesco Income Growth Benchmark	-2.33	10.52	7.51	0.40	12.98	6.84	5.65	7.33
7122	S&P/TSX Small Cap Index (TR)	-17.27	45.13	0.00	-9.95	4.51	-2.00	2.47	4.19
71.32	S&P/TSX Total Return Index	-9.88	23.55	6.67	0.48	14.97	7.21	6.53	7.68
7141	Fidelity Canadian Large Cap Benchmark	-3.77	20.29	10.68	2.47	17.11	9.93	8.99	10.51
7241	S&P/TSX Total Return Index	-9.88	23.55	6.67	0.48	14.97	7.21	6.53	7.68
7313	S&P/TSX Composite Index by 2.0%	-9.88	23.55	6.67	0.48	14.97	7.21	6.53	7.68
7381	BMO Small Cap Index	-17.20	43.50	1.70	-8.83	7.41	-0.14	3.47	4.65
7632	S&P/TSX Composite Total Return Index	-9.88	23.55	6.67	0.48	14.97	7.21	6.53	7.68
8131	S&P 500, net of 15% withholding tax (\$ Cdn)	9.91	10.86	18.59	4.26	22.17	14.74	12.98	16.11
8142	S&P 500 Index (\$Cdn)	10.24	11.21	18.95	4.56	22.51	15.07	13.31	16.46
8181	MSCI World Index (\$ Cdn)	3.44	9.25	19.95	-0.96	16.84	11.55	9.42	11.53
8196	Russell 1000 Growth Index (\$ Cdn)	12.18	8.49	237.22	7.18	28.81	20.65	16.41	18.53
8321	MSCI EAFE Index (\$ Cdn)	1.63	3.79	20.08	-6.35	12.88	8.28	6.01	8.07
8361	MSCI EAFE Index (\$ Cdn)	1.63	3.79	20.08	-6.35	12.88	8.28	6.01	8.07
8452	MSCI ACWI World (net) excluding US Index	1.63	3.87	22.03	-6.42	10.71	8.13	5.94	8.03
8631	S&P 500 Total Return Index (\$ Cdn)	10.25	11.21	18.95	4.57	22.41	15.04	13.30	16.45

Unit values, investment returns and volatility will fluctuate, and are not guaranteed.  
Past results are not necessarily indicative of future performance.

If you should have any questions regarding this plan, please feel free to contact:

**Your Pension Advisors**

**Marius Rusinas CFP CLU**  
*Certified Financial Planner*  
416-588-2808 ext 26  
1-866-258-4788 ext 26  
fax: 416-597-5768  
marius@networthbenefits.com

**Al Kaminskas**  
*Pension Specialist*  
416-588-2808 ext 25  
1-866-258-4788 ext 25  
fax: 416-597-5768  
al@networthbenefits.com

**Your Pension Administrators**

**Manulife Financial**  
1-888-727-7766  
gromail@manulife.com  
www.manulife.ca/GRO

**VMware Human Resources**

**Kathy Boyle**  
Benefits Consultant  
CanadaBenefits@vmware.com  
1100 Winter Street, Waltham, MA 02451  
617.393.7453 Office