



The One Investment Program
PERFORMANCE REPORT – OCTOBER 2020

The following are the performance statistics for all ONE portfolios as of the date noted above. This report is intended to serve only as information, providing average returns over the periods stated. Individual investor returns may vary according to investment time horizon. All returns stated are net of fees.

Money Market Portfolio: (Inception - May 1st, 1995)

<u>Period Ending October 31, 2020:</u>	Compounded Monthly	
Annualized Return - 1 month	0.16%	= (0.16% Income Earned) + (0.00% Market Impact)
Annualized Return - 3 months	0.15%	= (0.15% Income Earned) + (0.00% Market Impact)
Annualized Return - 6 months	0.24%	= (0.24% Income Earned) + (0.00% Market Impact)
Annualized Return - 9 months	0.97%	= (0.98% Income Earned) + (-0.01% Market Impact)
Annualized Return - 1 year	1.13%	= (1.14% Income Earned) + (-0.01% Market Impact)

Canadian Government Bond Portfolio: (Inception - March 1st, 1993)

<u>Period Ending October 31, 2020:</u>	Compounded Monthly	
Annualized Return - 1 year	4.66%	= (2.07% Income Earned) + (2.59% Market Impact)
Annualized Return - 2 year	4.53%	= (2.18% Income Earned) + (2.34% Market Impact)
Annualized Return - 3 year	2.88%	= (2.21% Income Earned) + (0.67% Market Impact)
Annualized Return - 5 year	1.99%	= (2.31% Income Earned) + (-0.32% Market Impact)
Annualized Return - Inception	4.27%	= (4.65% Income Earned) + (-0.38% Market Impact)
Non-annualized Growth Since Inception	218.51%	= (252.17% Income Earned) + (-33.65% Market Impact)

Canadian Corporate Bond Portfolio: (Inception - August 8th, 2008)

<u>Period Ending October 31, 2020:</u>	Compounded Monthly	
Annualized Return - 1 year	5.91%	= (2.24% Income Earned) + (3.67% Market Impact)
Annualized Return - 2 year	6.74%	= (2.33% Income Earned) + (4.41% Market Impact)
Annualized Return - 3 year	4.23%	= (2.38% Income Earned) + (1.85% Market Impact)
Annualized Return - 5 year	3.46%	= (2.44% Income Earned) + (1.02% Market Impact)
Annualized Return - Inception	4.28%	= (3.10% Income Earned) + (1.18% Market Impact)
Non-annualized Growth Since Inception	67.05%	= (45.32% Income Earned) + (21.73% Market Impact)

Canadian Equity Portfolio: (Inception - February 3rd, 2007)

<u>Period Ending October 31, 2020:</u>	Compounded Monthly	
Annualized Return - 1 year	-3.54%	= (2.73% Income Earned) + (-6.26% Market Impact)
Annualized Return - 2 year	4.28%	= (2.51% Income Earned) + (1.77% Market Impact)
Annualized Return - 3 year	2.58%	= (2.44% Income Earned) + (0.14% Market Impact)
Annualized Return - 5 year	5.68%	= (2.41% Income Earned) + (3.27% Market Impact)
Annualized Return - Inception	6.32%	= (2.07% Income Earned) + (4.25% Market Impact)
Non-annualized Growth Since Inception	133.50%	= (32.73% Income Earned) + (100.77% Market Impact)

High Interest Savings Account (HISA) 0.915% Payable for all deposits in month

Net Asset Value:

		Average Term	Average Duration (Option Adjusted)
HISA	\$ 1,847,555,515		
Money Market Portfolio	\$ 19,471,844	0.44	0.389
Canadian Gov't Bond Portfolio	\$ 170,542,272	2.947	2.621
Canadian Corporate Bond Portfolio	\$ 256,738,344	7.536	5.702
Canadian Equity Portfolio	\$ 616,857,039		
TOTAL	\$ 2,911,165,013		