

MARKET CLOSE

Canada

- The S&P/TSX Composite increased 0.86% on the week led by a 3.24% increase in the Information Technology sector.
- According to Statistics Canada home sales declined in September, marking the first drop since April, after the market had bounced back from very early 2025 lows. Housing stats, meanwhile, increased 14% in September after August's large drop. For the third quarter overall, home sales were up 7% while starts dropped 3%.

United States

- The S&P/500 Composite increased 1.70% on the week.
- As of Monday, October 20, the ongoing government shutdown has become the third-longest in history, surpassing the 1978 shutdown under President Jimmy Carter. The longest ever shutdown, lasted 35 days, started on December 22, 2018, and ended January 25, 2019.

Source: Morningstar

MARKET INDICATORS AND TRENDS

October 17, 2025	Index	MTD	YTD	2024	2023
S&P/TSX	46,190.61	-0.45%	8.57%	17.99%	8.12%
Dow Jones	6,664.01	-0.37%	13.30%	12.88%	13.70%
S&P 500	22,679.98	0.09%	17.45%	23.31%	24.23%
NASDAQ	2,776.37	0.34%	22.74%	28.64%	43.42%
MSCI EAFE	4,296.41	-0.24%	15.87%	1.15%	15.03%
MSCI World	46,190.61	-0.45%	8.57%	17.00%	21.77%
	Index	MTD	YTD	2024	2023
CAD	\$0.7132	-0.70%	2.60%	-7.95%	2.34%
Euro	\$1.1652	-0.70%	12.53%	-6.20%	3.12%
Gold	\$4,213.30	8.29%	59.53%	27.47%	13.45%
Oil – WTI	\$57.54	-7.94%	-19.77%	0.10%	-10.73%
Gas	\$3.01	-9.78%	-17.20%	44.51%	-43.82%
	Index	MTD	YTD	2024	2023
FTSE/TMX Canada Universe	1,211.10	0.61%	3.61%	4.22%	6.70%
FTSE/TMX Short Term	845.60	0.38%	3.94%	5.69%	5.03%
FTSE/TMX Mid Term	1,354.70	0.76%	5.19%	4.65%	6.14%
FTSE/TMX Long Term	1,813.40	0.83%	1.46%	1.35%	9.51%

UP AND DOWN

Canada		
Overnight	2.50%	▼
Bank of Canada	2.75%	▼
Prime Rate	4.70%	▼

United States		
Fed Fund Rates	4.25%	▼
Discount Rate	4.25%	▼
Prime Rate	7.25%	▼

Next Bank of Canada meeting: October 29, 2025
Next US Federal Reserve meeting: October 29, 2025

S&P/TX SECTOR PERFORMANCE

(As at October 17, 2025)

Sector	MTD	YTD
Financials	-0.90%	18.20%
Energy	-4.06%	3.02%
Materials	1.11%	79.52%
Industrials	0.63%	4.33%
Consumer Discretionary	2.31%	18.91%
Telecom Services	2.64%	15.16%
Info Tech	5.42%	21.38%
Consumer Staples	3.38%	12.19%
Utilities	5.07%	19.65%
Health Care	0.60%	-15.12%

SAVING ACCOUNTS

Interest Rates as of October 20, 2025)

	Description	Rate
Equitable Bank	EQB1000	2.15% (A)
Equitable Bank	EQB1001	2.30% (F)
ADS ISA Account (Scotia)	DYN5000	2.20% (A)
ADS ISA Account (Scotia)	DYN5004	2.45% (F)
Home Trust HISA	HOM100	2.15% (A)
Home Trust HISA	HOM101	2.40% (F)
Renaissance HISA	ATL5070	2.05% (A)
Renaissance HISA	ATL5071	2.30% (F)

This material is general in nature and factual only, it does not constitute investment advice and should not be relied upon as such. It includes information concerning financial markets at a particular point in time and is subject to change without notice. Every effort has been made to compile it from reliable sources; however, no warranty can be made as to its accuracy or completeness. Commissions, trailing commissions, management fees and expenses all may be associated with mutual fund investments. Please read the prospectus or the fund facts before investing. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The indicated rates of return include changes in share or unit value and reinvestment of all dividends or distributions. They do not take into account sales, redemption, distribution or optional charges or income taxes payable by any security holder that would have reduced returns. Returns for time periods of more than one year are historical annual compounded total returns while returns for time periods of one year or less are cumulative figures and are not annualized. Index returns are for information purposes only and do not represent actual strategy or fund performance and do not reflect the impact of management fees, transaction costs or expenses and investors cannot invest directly in any index. Investors need to seek appropriate professional advice before making any financial decisions. Worldsource Wealth Management (WWM) is a fully integrated wealth management company focused on supporting Financial Advisors and building financial prosperity for Canadians. WWM is a wholly owned subsidiary of Desjardins Group, the leading financial cooperative in North America with over 100 years of dedication to the people and communities they serve. Worldsource Financial Management Inc. is a mutual fund dealer. Worldsource Wealth Management Inc. is a dual-registered firm, both as a mutual fund dealer and an investment dealer. Both Worldsource Financial Management Inc. and Worldsource Wealth Management Inc. are members of the Canadian Investor Protection Fund (CIPF) and the Canadian Investment Regulatory Organization (CIRO) and subsidiaries of Worldsource Group of Companies Inc., a wholly owned indirect subsidiary of the Fédération des caisses Desjardins du Québec (FCDQ), which is part of the Desjardins Group. For more information about Worldsource Wealth Management, please visit: <https://www.worldsourcewealth.com>.