

Canada

- The S&P/TSX Composite increased 0.80% on the week led by a 4.09% increase in the energy sector.
- According to Statistics Canada, the annual rate of inflation held steady at 3.1% in October. Gasoline continued to be a key driver of overall inflation, rising 30.9% in October amid continued geopolitical conflict in the Middle East and Ukraine.

United States

- The S&P/500 Composite increased 2.51% while the Nasdaq Composite decreased 2.27% on the week.
- According to the Bureau of Labor Statistics, the Producer Price Index, which measures the prices domestic producers receive for their products before they reach consumers, rose a seasonally adjusted 0.3% for the month, compared with the Dow Jones consensus estimate of a 0.4% increase.

Source: Morningstar

MARKET INDICATORS AND TRENDS

November 13, 2026	Index	MTD	YTD	2025	2024
S&P/TSX	36,105.90	1.36%	13.85%	28.25%	17.99%
Dow Jones	52,347.55	1.12%	8.91%	12.97%	12.88%
S&P 500	7,561.67	-0.24%	10.46%	16.39%	23.31%
NASDAQ	25,136.27	-1.18%	8.15%	20.36%	28.64%
MSCI EAFE	3,103.64	0.10%	7.21%	27.98%	1.15%
MSCI World	4,851.96	-0.21%	9.50%	19.50%	17.00%
	Index	**MTD**	**YTD**	**2025**	**2024**
CAD	$0.7008	-2.08%	-3.80%	4.81%	-7.95%
Euro	$1.1023	-1.23%	-6.16%	13.43%	-6.20%
Gold	$3,886.30	-0.32%	-10.90%	65.15%	27.47%
Oil – WTI	$88.56	-14.94%	54.04%	-19.84%	0.10%
Gas	$3.23	11.46%	-11.34%	0.28%	44.51%
	Index	**MTD**	**YTD**	**2025**	**2024**
FTSE/TMX Canada Universe	1,204.40	-0.31%	0.38%	2.65%	4.22%
FTSE/TMX Short Term	854.60	-0.11%	1.12%	3.87%	5.69%
FTSE/TMX Mid Term	1,346.00	-0.34%	0.46%	4.03%	4.65%
FTSE/TMX Long Term	1,756.40	-0.57%	-0.99%	-0.75%	1.35%

UP AND DOWN

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

United States		
Fed Fund Rates	4.00%	▼
Discount Rate	4.00%	▼
Prime Rate	7.00%	▼

Next Bank of Canada meeting: December 9, 2026
Next US Federal Reserve meeting: December 9, 2026

Monthly Returns	Oct- 26	Sept- 26	Aug -26	July -26	June -26	May -26	April -26	March-26	Feb-26	Jan-26	Dec-26	Nov-25
S&P/TSX	1.09%	-2.85%	2.96%	1.06%	0.25%	2.37%	3.65%	-4.58%	7.57%	0.66%	1.05%	3.71%
Dow Jones	1.70%	-4.29%	1.34%	0.32%	2.52%	2.78%	7.14%	-5.38%	0.17%	1.73%	0.73%	0.32%
S&P 500	-0.93%	-0.45%	2.62%	-0.13%	-1.06%	5.15%	10.42%	-5.09%	-0.87%	1.37%	-0.05%	0.13%
NASDAQ	-5.30%	1.86%	3.93%	-3.20%	-2.81%	8.36%	15.29%	-4.75%	-3.38%	0.95%	-0.53%	-1.51%
MSCI EAFE	-0.80%	-3.33%	1.80%	1.91%	-0.03%	2.60%	7.05%	-10.73%	4.50%	5.11%	3.00%	0.46%
MSCI World	-0.82%	-1.31%	2.48%	0.46%	-0.80%	4.37%	9.45%	-6.55%	0.64%	2.18%	0.74%	0.18%
	Oct-26	**Sept-26**	**Aug-26**	**July-26**	**June-26**	**May-26**	**April -26**	**March-26**	**Feb-26**	**Jan-26**	**Dec-25**	**Nov-25**
CAD	1.85%	-2.65%	1.19%	1.35%	-2.91%	-1.55%	2.46%	-1.95%	-0.20%	0.81%	1.79%	0.27%
Euro	-1.50%	-2.48%	0.78%	1.00%	-2.11%	-0.61%	1.55%	-2.21%	-0.30%	0.89%	1.29%	0.52%
Gold	-6.87%	-6.58%	9.12%	1.70%	-12.07%	-1.15%	-0.69%	-10.85%	10.60%	8.79%	2.15%	6.40%
Oil – WTI	15.15%	5.43%	1.29%	21.83%	-20.44%	-16.86%	3.64%	51.27%	2.78%	13.43%	-1.81%	-3.98%
Gas	-4.23%	3.10%	5.31%	-14.90%	-0.46%	18.90%	-4.06%	0.87%	-34.34%	19.52%	-24.89%	17.60%
	Oct -26	**Sept -26**	**Aug-26**	**July-26**	**June-26**	**May-26**	**April-26**	**March-26**	**Feb-26**	**Jan-26**	**Dec-25**	**Nov-25**
FTSE/TMX Canada Universe	1.49%	-1.25%	-0.18%	-1.55%	0.52%	1.36%	0.12%	-1.98%	1.66%	0.58%	-1.28%	0.27%
FTSE/TMX Short Term	0.69%	-0.68%	0.12%	-0.35%	0.37%	0.73%	0.08%	-0.89%	0.71%	0.45%	-0.26%	0.18%
FTSE/TMX Mid Term	1.55%	-1.44%	-0.13%	-1.44%	0.73%	1.26%	-0.07%	-2.03%	1.87%	0.60%	-1.09%	0.17%
FTSE/TMX Long Term	2.78%	-1.89%	-0.85%	-3.69%	0.48%	2.49%	0.45%	-3.64%	2.92%	0.79%	-3.10%	0.52%

S&P/TMX SECTOR PERFORMANCE

(As of November 13, 2026)

Sector	MTD	YTD
Financials	1.98%	23.15%
Energy	-9.10%	49.37%
Materials	6.42%	1.43%
Industrials	4.40%	13.19%
Consumer Discretionary	3.03%	8.02%
Telecom Services	5.96%	-4.98%
Info Tech	-0.38%	2.90%
Consumer Staples	3.22%	9.62%
Utilities	4.42%	16.77%
Health Care	3.75%	7.40%

SAVING ACCOUNTS

Interest Rates as of November 16, 2026)

	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	1.90% (A)
Home Trust HISA	HOM101	2.15% (F)
Renaissance HISA	ATL5070	2.05% (A)
Renaissance HISA	ATL5071	2.30% (F)

S&P/TMX Sector Monthly Returns	Oct-26	Sept-26	Aug-26	July-26	June-26	May-26	April-26	March-26	Feb-26	Jan-26	Dec-25	Nov-25
Financials	3.18%	-1.26%	-2.97%	0.63%	8.62%	4.24%	10.15%	-3.15%	2.54%	-1.99%	4.20%	3.99%
Energy	12.71%	-1.52%	2.44%	16.35%	-8.55%	-5.17%	1.36%	14.95%	10.56%	11.18%	-3.27%	8.43%
Materials	-13.14%	-7.55%	25.66%	-3.06%	-12.21%	6.11%	-5.26%	-16.56%	21.57%	8.85%	2.59%	14.51%
Industrials	2.38%	-1.40%	-2.62%	0.57%	2.92%	0.82%	6.26%	-6.73%	6.26%	0.36%	0.27%	-1.34%
Consumer Discretionary	5.24%	-3.00%	-4.00%	1.03%	1.51%	-0.04%	6.73%	-7.54%	10.63%	-4.42%	1.29%	6.75%
Telecom Services	3.64%	-9.74%	2.72%	-3.37%	-9.62%	8.07%	-6.30%	-1.17%	4.62%	2.05%	-2.29%	1.88%
Info Tech	1.12%	4.17%	5.49%	0.79%	-1.10%	5.16%	10.21%	0.49%	-4.87%	-15.82%	-4.85%	-5.56%
Consumer Staples	6.60%	-0.72%	-6.51%	1.58%	5.86%	-0.91%	-1.52%	-2.46%	8.84%	-3.65%	-0.81%	9.08%
Utilities	5.13%	-2.83%	-6.08%	0.74%	1.90%	2.95%	0.05%	0.14%	8.11%	1.83%	-2.71%	-0.27%
Health Care	0.27%	-0.79%	-6.71%	2.60%	3.21%	-4.91%	17.94%	-7.09%	7.84%	-6.26%	2.00%	-5.29%

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. Mutual funds are offered by mutual funds representatives of Worldsource Wealth Management Inc., a member of the Canadian Investor Protection Fund (CIPF) and the Canadian Investment Regulatory Organization (CIRO) and regulated by these organizations. Worldsource Wealth Management Inc. is a wholly-owned indirect subsidiary of the Fédération des caisses Desjardins du Québec (“FCDQ”), which is part of the Desjardins Group.