

Rates of Return Overview

The Rogers Communications Inc. and its Subsidiaries Registered Retirement Savings Plan

- Registered Retirement Savings Plan (policy 20001500)

Market-based Funds

The investments available through your plan appear here. The rates of return in this chart reflect performance before investment management fees (IMFs) are deducted.

Benchmark returns are also provided to help you compare fund performance. These returns, marked in *italics*, are for comparison purposes only and are not available for investment.

		Rates of return on September 30, 2013													
Fund Code	Fund Name	IMF% ³	YTD ⁴	Annualized Returns(%) ¹						Annual returns(%) ²					
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2013	2012	2011	2010	2009	
GROUP INCOMEPLUS															
6203	ML Group IncomePlus Bal. AA ⁵	0.785	7.9	10.9	11.0	7.1	7.4	7.5	7.0	10.9	11.1	-0.4	8.2	8.2	
TARGET DATE FUNDS															
2000	ML Retirement Income ⁵	0.835	3.9	6.0	7.4	5.5	n/a	n/a	n/a	6.0	8.9	1.6	n/a	n/a	
2010	ML Retirement Date 2010 ^{5,8}	0.835	4.0	6.0	7.5	5.6	6.1	6.5	n/a	6.0	9.1	1.9	7.4	8.3	
	<i>Blend: MLI Retirement Date 2010</i>		3.5	4.7	6.2	5.3	5.8	6.1	n/a	4.7	7.7	3.5	7.4	7.2	
2015	ML Retirement Date 2015 ⁵	0.835	4.6	6.8	8.2	5.8	6.3	6.6	n/a	6.8	9.6	1.2	7.8	7.5	
	<i>Blend: MLI Retirement Date 2015</i>		3.5	4.9	6.5	5.3	5.8	6.0	n/a	4.9	8.2	2.9	7.5	6.5	
2020	ML Retirement Date 2020 ⁵	0.835	6.0	8.6	9.5	6.3	6.8	6.8	n/a	8.6	10.5	0.2	8.2	6.7	
	<i>Blend: MLI Retirement Date 2020</i>		4.8	6.4	7.7	5.7	6.2	6.1	n/a	6.4	8.9	2.0	7.6	5.4	
2025	ML Retirement Date 2025 ⁵	0.835	7.8	10.9	11.2	6.9	7.4	7.1	n/a	10.9	11.5	-1.1	8.6	6.0	
	<i>Blend: MLI Retirement Date 2025</i>		6.4	8.4	9.1	6.2	6.6	6.1	n/a	8.4	9.7	0.6	7.7	4.2	
2030	ML Retirement Date 2030 ⁵	0.835	9.8	13.3	12.8	7.4	7.8	7.3	n/a	13.3	12.3	-2.6	8.8	5.4	
	<i>Blend: MLI Retirement Date 2030</i>		8.0	10.3	10.3	6.5	6.8	6.1	n/a	10.3	10.4	-0.8	7.7	3.5	
2035	ML Retirement Date 2035 ⁵	0.835	10.9	14.7	13.7	7.7	8.0	7.4	n/a	14.7	12.7	-3.3	8.9	5.2	
	<i>Blend: MLI Retirement Date 2035</i>		9.0	11.5	11.1	6.7	7.0	6.2	n/a	11.5	10.6	-1.5	7.8	3.2	
2040	ML Retirement Date 2040 ⁵	0.835	11.4	15.3	14.1	7.9	8.1	7.5	n/a	15.3	12.9	-3.5	8.9	5.0	
	<i>Blend: MLI Retirement Date 2040</i>		9.5	12.0	11.4	6.8	7.1	6.2	n/a	12.0	10.7	-1.7	7.7	3.0	
2045	ML Retirement Date 2045 ⁵	0.835	11.6	15.5	14.2	7.9	8.2	7.5	n/a	15.5	12.9	-3.6	8.9	5.1	
	<i>Blend: MLI Retirement Date 2045</i>		9.7	12.3	11.5	6.9	7.1	6.2	n/a	12.3	10.8	-1.8	7.7	2.9	
2050	ML Retirement Date 2050 ⁵	0.835	11.8	15.7	14.3	8.0	8.2	7.6	n/a	15.7	12.9	-3.7	9.0	5.1	
	<i>Blend: MLI Retirement Date 2050</i>		9.8	12.4	11.6	6.9	7.1	6.2	n/a	12.4	10.8	-1.9	7.7	2.8	

Rates of return on September 30, 2013															
Fund Code	Fund Name	IMF% ³	YTD ⁴	Annualized Returns(%) ¹						Annual returns(%) ²					
				1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	2013	2012	2011	2010	2009	
CANADIAN MONEY MARKET															
3132	ML Cdn Money Market (MAM) ⁵	0.385	1.0	1.3	1.3	1.4	1.2	1.4	2.4		1.3	1.3	1.4	0.8	1.9
	<i>DEX 91 Day Treasury Bill Index</i>		0.8	1.1	1.0	1.0	0.8	0.9	2.1		1.1	0.9	1.0	0.4	1.3
FIXED INCOME															
4191	ML MAM Cdn Bond Index	0.385	-1.6	-1.3	2.0	3.5	4.5	5.6	5.2		-1.3	5.5	6.6	7.2	10.1
	<i>DEX Universe Bond Total Return Index</i>		-1.6	-1.3	2.0	3.6	4.5	5.6	5.2		-1.3	5.5	6.7	7.3	10.3
BALANCED															
5132	ML MMF Monthly High Income ⁶	0.685	12.1	14.8	13.0	9.5	10.0	8.8	9.6		14.8	11.2	2.8	11.6	4.0
5161	MLI MFS MB Balanced Growth	0.685	8.7	12.0	11.0	5.2	5.3	6.0	6.0		12.0	10.1	-5.6	5.7	8.7
5241	ML JF Balanced	0.735	10.2	13.5	12.7	8.8	8.0	7.6	6.8		13.5	12.0	1.3	5.7	6.2
	<i>Balanced Benchmark⁷</i>		6.1	7.8	8.1	5.6	6.1	5.8	6.3		7.8	8.5	0.7	7.4	4.6
CANADIAN LARGE CAP EQTY															
7132	ML MAM Cd Equity Index	0.385	5.3	7.1	8.1	4.1	5.9	4.9	8.5		7.1	9.1	-3.6	11.6	1.0
7241	ML JF Canadian Equity	0.735	12.3	17.3	14.2	7.6	7.6	6.6	10.2		17.3	11.2	-4.6	7.6	2.7
7481	ML Greystone Cdn Equity ⁵	0.735	9.8	11.1	10.0	3.2	5.6	3.2	8.1		11.1	9.0	-9.3	13.1	-5.6
7601	ML Scheer Rowlett Cdn Eq ⁵	0.835	5.4	9.0	11.0	4.2	5.8	4.3	9.2		9.0	13.0	-8.2	10.8	-1.6
	<i>S&P/TSX Total Return</i>		5.3	7.1	8.1	4.1	5.9	4.8	8.4		7.1	9.2	-3.6	11.6	0.5
CDN SMALL/MID CAP EQTY															
7122	ML MMF Growth Opportunities	0.935	14.5	14.2	11.6	4.8	10.2	11.0	10.7		14.2	9.0	-7.7	28.4	14.2
	<i>BMO Nesbitt Burns Cdn Small Cap Index</i>		0.7	-0.4	4.2	2.0	8.6	9.2	8.1		-0.4	9.0	-2.3	31.2	11.4
US LARGE CAP EQTY															
8131	ML MAM U.S. Equity Index	0.385	23.3	24.2	23.4	15.8	13.1	9.0	4.3		24.2	22.5	1.9	5.5	-6.0
8196	ML US Div Growth Eq (Well)	0.985	25.0	22.6	22.2	14.5	13.1	10.8	n/a		22.6	21.8	0.6	9.1	2.1
	<i>S&P 500 Composite Total Return Idx(\$Cdn)</i>		23.8	24.8	24.0	16.2	13.5	9.4	4.7		24.8	23.3	2.0	5.8	-5.8
INTERNATIONAL EQUITY															
8192	ML International Equity	1.085	22.3	34.5	21.5	10.0	7.2	6.4	5.8		34.5	9.8	-9.9	-0.9	3.3
8321	ML BR Intl Equity Index	0.635	20.1	29.5	18.0	8.8	6.2	5.8	5.2		29.5	7.6	-7.7	-1.2	4.3
	<i>MSCI EAFE (\$ Cdn)</i>		20.5	30.0	18.6	8.9	6.5	6.2	5.6		30.0	8.3	-8.1	-0.4	5.0
GLOBAL EQUITY															
8431	ML JP Morgan Gbl Intrepid	1.135	21.6	27.5	22.0	11.8	9.7	7.8	n/a		27.5	16.7	-6.1	3.6	0.8
8501	ML Templeton Global Tst Stk	1.085	29.8	41.3	26.6	13.6	9.9	8.6	6.6		41.3	13.4	-8.5	-0.6	3.5
	<i>MSCI World (\$ Cdn)</i>		21.8	26.4	21.0	12.4	10.0	7.8	5.3		26.4	15.8	-3.0	3.1	-0.5
COMPANY SHARES															
9131	RCI Class B shares	0.000	0.8	15.5	15.4	8.8	14.2	9.0	n/a		15.5	15.4	-3.4	30.8	-9.6

Guaranteed Interest Accounts (GIAs)

The interest rates for the GIAs available through your plan appear here.

These rates are as at September 30, 2013.

Fund Code	Fund Name	Interest Rate
1001	Manulife 1 Year GIA	1.700%
1002	Manulife 2 Year GIA	1.950%
1003	Manulife 3 Year GIA	2.150%
1004	Manulife 4 Year GIA	2.250%
1005	Manulife 5 Year GIA	2.400%
1010	Manulife 10 Year GIA	2.800%

Notes:

¹ An annualized return is an average return that has been expressed as an annual (yearly) rate.

² An annual return is the return of an investment over a 12 month period. As an example: a one year annual return as at June 30, 2012 would be from July 1, 2011 to June 30, 2012.

³ The Investment Management Fees (IMFs) shown incorporate costs related to investment management services, record-keeping, administration and segregated fund operating expenses, and may include underlying fund operating expenses. Applicable taxes are not included in the IMFs.

⁴ Year to date (YTD) rates of return are not annualized.

⁵ Refer to the fund page for this investment for details of how the benchmark is comprised.

⁶ The Manulife Monthly High Income Fund's primary objective is to provide investors with a steady flow of monthly income and capital growth. The fund invests in a variety of equity securities, fixed income securities and income trusts.

⁷ Comprised of 35% S&P/TSX Composite Index, 35% DEX Universe Bond Index (Total Return), 10% S&P 500 Index (\$C), 10% MSCI EAFE Index (\$C), and 10% DEX 91-Day T-bills.

⁸ This fund is available to members whose assets and/or current investment instructions include this fund. This fund will be terminated on or approximately December 31, 2014.



Manulife Return

These numbers represent the gross rate of return of the Manulife fund.



Additional Historical Information

In order to provide further historical information, we have included the returns of the underlying funds.