

# SPRING 2026 CLIENT UPDATE

Market Insights | Real Estate | Financial Planning



As the days grow longer and the first signs of spring bring renewed energy and optimism, we welcome the season of fresh starts and forward momentum. Spring is a natural time to reflect, recalibrate, and look ahead with confidence. Together with warmer days ahead, we are pleased to share timely insights and thoughtful guidance as you continue building lasting financial security, resilience, and peace of mind.

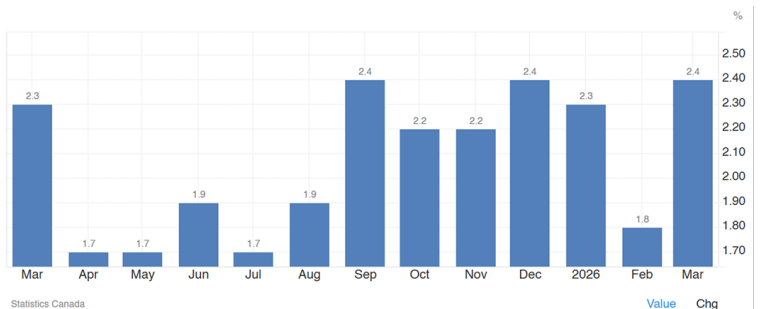
Spring is also a natural time to check in on your financial progress—to ensure your plan remains aligned with your goals as markets, interest rates, and life circumstances evolve.

## ECONOMIC OVERVIEW & MARKET PERFORMANCE

Equity performance in Q1 2026 reflected sharp regional divergence driven by sector composition, valuation, and geopolitical risk. Canadian equities outperformed, supported by strong gains in energy and materials, while U.S. equities lagged amid higher bond yields and pressure on growth-oriented sectors. Developed international markets proved relatively resilient, and emerging markets posted mixed results.

Periods like this can feel uncomfortable—and that is precisely why a disciplined, long-term investment process matters most. We continue to monitor inflation, interest rates, and economic growth closely and will make thoughtful adjustments only when long-term conditions warrant.

As at March 31, 2026		Compound Annual Returns					
INDEX* (In Canadian Dollars)		Simple Returns	Compound Annual Returns				
		%	%	%	%	%	5-Year
*Source: Stat. Canada, MSCI, FTSE, & Morningstar		3-MONTH	1-YEAR	3-YEAR	5-YEAR	10-YEAR	STD DEV
Inflation (one month lag)			2.6				
<b>Canadian Fixed Income Index</b>							
Morningstar Canada 30 Day T-Bill		0.53	2.47	3.85	2.88	1.89	0.53
FTSE Can. Overall Short-Term Bond		0.26	2.41	4.32	2.02	2.04	2.56
FTSE Canada Universal Bond		0.23	0.84	3.49	0.73	1.77	6.1
FTSE World Govt. Bond (Hedged to CAD)		-0.55	0.87	1.72	-0.99	0.8	4.89
<b>Equity Markets Index</b>							
Canadian Equity (MSCI Canada)		3.11	32.53	20.84	14.7	11.81	12.41
U.S. Equity (MSCI USA) CAD		-2.79	14.17	19.6	13.98	15.03	13.3
International Equity (MSCI EAFE) CAD		0.67	18.18	15.37	10.75	9.74	11.7
Emerging Markets (MSCI Emerg. Mkt)CAD		1.71	26.35	16.6	6.37	9.07	14.89
Exchange Rate \$1.00USD Buys \$1.3843CAD							



## REAL ESTATE UPDATE

### Still Mostly A Buyer's Market Across Ontario

While conditions remain favorable for buyers today, real estate markets remain local, and timing decisions should be aligned with long-term affordability and lifestyle goals.

Average Home Prices (Year over Year) in Select Cities & The National Average in Canada						
Period	Vancouver	Calgary	Toronto	Montreal	Halifax	Canada Average
Mar-26	\$ 1,104,300	\$ 566,200	\$ 941,800	\$ 595,200	\$ 571,700	\$ 673,084
Mar-25	\$ 1,185,400	\$ 583,500	\$ 1,017,300	\$ 567,500	\$ 555,600	\$ 678,668
% Change	-6.84%	-2.96%	-7.42%	4.88%	2.90%	-0.82%

Source: CREA - The Canadian Real Estate Association

In Ontario, sales remain well below long-term averages, inventories are elevated, prices are down mid-single digits year-over-year, and months of inventory remain above historical norms—conditions that have shifted negotiation power toward buyers. Nationally, home sales have been subdued and prices modestly lower year-over-year, with CREA's sales-to-new-listings ratio hovering in balanced territory.

## YOUR PERSONALIZED FINANCIAL ROADMAP FOR 2026

At CANFIN Wealth, we know your financial life isn't static—your plan shouldn't be either. The CANFIN 360° approach is designed to help you stay resilient, informed, and confident through every stage of your journey.

Different life stages require different planning priorities—and our role is to integrate them all.

### Working Canadians & Families Cash-Flow Planning

#### *Build Stability, Flexibility, And Confidence*

- Track household cash flow after tax
- Stress-test budgets for higher rates or income disruption
- Build and maintain an emergency fund
- Optimize mortgage and debt strategies
- Coordinate RRSPs, TFSAs, RESPs, and savings
- Review insurance coverage and risk protection

### Pre-Retirees & Retirees Stress-Testing Retirement Income

#### *Ensure Long-Term Security And Sustainability*

- Confirm retirement readiness and income needs
- Stress-test retirement plans for volatility and inflation
- Optimize CPP, OAS, pension, and investment income
- Design tax-efficient withdrawal strategies
- Plan for longevity and health care costs
- Review estate plans and powers of attorney

## EXPERIENCE THE CANFIN 360° DIFFERENCE



Integrated planning across all aspects of your financial life



Confidence to focus on life—not financial uncertainty



Fiduciary advice aligned solely with your goals



Ongoing reviews and stress-testing as markets and life evolve

If the topics in this newsletter raised questions—or opportunities—we invite you to schedule a review conversation to ensure your financial roadmap remains aligned.

With sincere appreciation,

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