



Investor Profile

Suited to investors seeking a diversified portfolio of equities and fixed income investments with strong weighting towards Canadian and foreign equities. Investors should be able to accept a low to moderate level of risk.

Investment Objective

To achieve long-term capital growth with some interest income by investing in a mix of equity securities of Canadian and foreign companies along with a smaller weighting of bond, debenture, and other fixed income investments.

Investment Strategy

The fund intends to achieve its objective by following an asset allocation model consisting of the acquisition of units in a number of Underlying Funds. The proportion invested in each Underlying Fund is varied based upon expectations of risk and return for the various classes of assets.

Fund Facts

as at December 31, 2023

Fund type:	Balanced
Fund size:	\$15,248,000
Underlying fund size:	N/A
Underlying fund name:	N/A
Portfolio manager:	Co-operators Life Insurance Company
Fund inception date:	10 May 2005
Underlying fund inception date:	N/A
Number of holdings:	9
Volatility rating:	Low to Moderate
Benchmark:	S&P/TSX Composite Index 45.0%, FTSE Canada Universe Bond Index 20.0%, MSCI World Index 13.0%, S&P 500 Composite Index 11.0%, MSCI All Country World excluding U.S. Index 11.0%

Top Holdings

as at December 31, 2023

Co-operators Fidelity True North® Fund	15.0%
Co-operators MFS Canadian Research Equity Fund	15.0%
Co-operators Canadian Equity Fund	15.0%
Co-operators Global Equity Fund	13.0%
Co-operators U.S. Equity Fund	11.0%
Co-operators Mawer International Equity Fund	11.0%
Co-operators Canadian Fixed Income Fund	6.7%
Co-operators BlackRock Canada Universe Bond Index Fund	6.7%
Co-operators MFS Canadian Fixed Income Fund	6.6%
Total Percentage of Fund	100.0%

Rates of Return

	Annual Returns to December 31 (%)										Annualized Returns to December 31, 2023 (%)					
	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Qtr	YTD	1 yr	3 yr	5 yr	10 yr
Fund	11.9	5.7	7.2	10.0	-1.5	18.7	11.0	16.0	-8.9	13.4	8.8	13.4	13.4	6.3	9.6	8.1
Benchmark	9.9	1.0	10.6	10.0	-4.0	18.8	9.2	16.9	-8.8	13.2	8.2	13.2	13.2	6.4	9.4	7.3

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