



**Investor Profile**

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

**Investment Objective**

To achieve interest income, preservation and moderate growth of capital with relatively low levels of volatility by investing primarily in bond, debenture, and other fixed income investments as well as in equity securities of Canadian and foreign companies.

**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:	\$12,633,000
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:	FTSE Canada Universe Bond Index 55.0%, S&P/TSX Composite Index 25.0%, MSCI World Index 8.0%, S&P 500 Composite Index 6.0%, MSCI All Country World excluding U.S. Index 6.0%

**Top Holdings**

as at December 31, 2023

Co-operators BlackRock Canada Universe Bond Index Fund	18.4%
Co-operators MFS Canadian Fixed Income Fund	18.3%
Co-operators Canadian Fixed Income Fund	18.3%
Co-operators MFS Canadian Research Equity Fund	10.0%
Co-operators Global Equity Fund	8.0%
Co-operators Fidelity True North® Fund	7.5%
Co-operators Canadian Equity Fund	7.5%
Co-operators U.S. Equity Fund	6.0%
Co-operators Mawer International Equity Fund	6.0%
<b>Total Percentage of Fund</b>	<b>100.0%</b>

**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
<b>Fund</b>	10.8	4.5	5.1	6.8	0.0	13.6	10.6	7.5	-10.2	10.7	8.7	10.7	10.7	2.3	6.1	5.7
<b>Benchmark</b>	9.5	2.0	6.6	6.7	-1.6	13.5	9.3	8.0	-10.0	10.4	8.2	10.4	10.4	2.4	5.9	5.2

Published by the Co-operators Life Insurance Company. While every effort is made to include accurate and up-to-date information, no warranty or guarantee is expressed or implied as to the accuracy, adequacy, or completeness and Co-operators Life Insurance Company assumes no responsibility for providing such information. All returns are based on Co-operators Life Insurance Company fund performance since fund inception date and, where applicable, on underlying fund performance prior to fund inception date. Returns do not include deductions for administration, investment management fees, or other applicable fees or taxes. Returns reflect past performance and are not indicative of future performance or guaranteed by the Co-operators Life Insurance Company.