



Investor Profile

Suited to investors seeking a diversified portfolio of equities and fixed income investments with slight weighting towards Canadian and foreign equities. 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 modest levels of volatility by investing in a mix of 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:	\$27,658,000
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 40.0%, S&P/TSX Composite Index 35.0%, MSCI World Index 10.0%, S&P 500 Composite Index 7.5%, MSCI All Country World excluding U.S. Index 7.5%

Top Holdings

as at December 31, 2023

Co-operators BlackRock Canada Universe Bond Index Fund	13.4%
Co-operators MFS Canadian Fixed Income Fund	13.3%
Co-operators Canadian Fixed Income Fund	13.3%
Co-operators MFS Canadian Research Equity Fund	12.5%
Co-operators Canadian Equity Fund	12.5%
Co-operators Fidelity True North® Fund	10.0%
Co-operators Global Equity Fund	10.0%
Co-operators U.S. Equity Fund	7.5%
Co-operators Mawer International Equity Fund	7.5%
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	11.3	5.0	6.3	8.1	-0.8	15.8	10.6	11.2	-9.4	11.8	8.7	11.8	11.8	4.0	7.6	6.7	
Benchmark	9.6	1.5	8.6	8.0	-2.7	15.8	9.2	11.8	-9.4	11.5	8.2	11.5	11.5	4.1	7.4	6.1	

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