

FUND INFORMATION

Versatile Portfolios™ ESP

Co-operators Mawer Balanced Fund



Co-operators Life Insurance Company | September 30, 2024

Quick Facts

Date fund created:	November 1, 2012
Date fund available:	November 1, 2012
Total value on September 30, 2024:	\$284,606,000
Net Asset Value Per Unit:	\$211.30
Number of Units Outstanding:	4,005,855
Management Expense Ratio (MER):	2.56%
Portfolio Turnover Rate at December 31, 2023:	0.16%
Minimum Investment:	\$50 PAD or \$50 lump sum
Portfolio Manager:	Mawer Investment Management Ltd.

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and debentures and equities of small, medium, and large sized companies throughout the world.

Top 10 Holdings

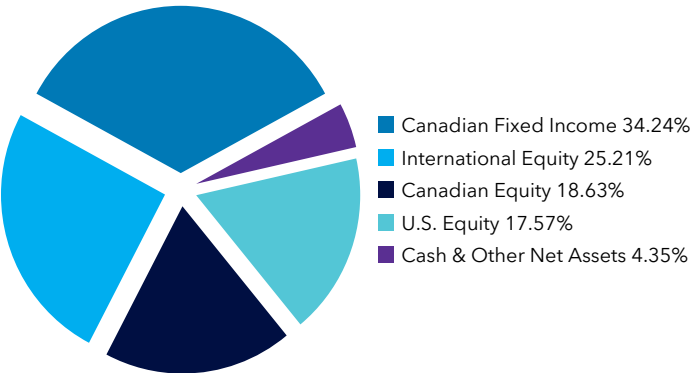
Mawer Canadian Bond Fund	34.50%
Mawer International Equity Fund	17.66%
Mawer Canadian Equity Fund	15.79%
Mawer U.S. Equity Fund	15.28%
Mawer Global Small Cap Fund	7.05%
Mawer New Canada Fund	3.53%
Mawer U.S. Mid Cap Equity Fund	2.66%
Mawer Emerging Markets Equity Fund	1.33%
Government of Canada T-Bills, 18 Dec 2024	0.92%
Government of Canada T-Bills, 10 Oct 2024	0.86%

The top 10 investments make up 99.58% of the fund.

Total number of investments: 12

Investment Segmentation

At September 30, 2024



How has the Fund performed?

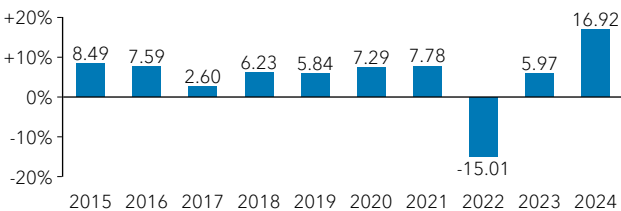
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,639.42. This works out to an average of 5.07% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 9 year(s) and down in value 1 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to Maturity and Death Benefit Guarantees in the Information Folder and Policy.

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Investments. Insurance. Advice.

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Who is this Fund for?

For investors seeking both growth and income through a combination of equities and fixed income securities and who have a medium to long-term investment horizon. Investors should be comfortable with some ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own, and sell units of the fund.

1. Sales Charges

This is a no load product. There are no deferred sales charges. When you make a deposit, Co-operators does not pay your financial representative a commission. 100% of the assets received by Co-operators are used to buy units.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

3. Trailing Commission

For the services and advice provided to you, Co-operators pays your financial representative a trailing commission for as long as you own segregated funds. The annual trailing commission of 0.38% is paid from the management fee and is based on the value of your fund assets.

4. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee	\$25 after the second withdrawal each calendar year
Interfund transfer fee	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You have to tell us in writing (email, fax, or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction.

You can also change your mind about subsequent transactions you make under the policy within two business days from the date you received confirmation. In this case, the right to cancel only applies to the new transaction.

For more information

The summary may not contain all the information you need. Please read the Policy and Information Folder.

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