

# FUND INFORMATION

## Versatile Portfolios™ TFSA

### Co-operators PH&N Dividend Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | March 31, 2024

#### Quick Facts

|   |                                  |
|---|----------------------------------|
| Date fund created:                            | December 20, 2021                |
| Date fund available:                          | December 20, 2021                |
| Total value on March 31, 2024:                | \$40,893,000                     |
| Net Asset Value Per Unit:                     | \$113.72                         |
| Number of Units Outstanding:                  | 1,018,921                        |
| Management Expense Ratio (MER):               | 2.91%                            |
| Portfolio Turnover Rate at December 31, 2023: | 32.32%                           |
| Minimum Investment:                           | \$50 PAD or \$250 lump sum       |
| Portfolio Manager:                            | RBC Global Asset Management Inc. |

#### What does the Fund invest in?

This fund invests in primarily dividend paying or income producing Canadian securities.

#### Top 10 Holdings

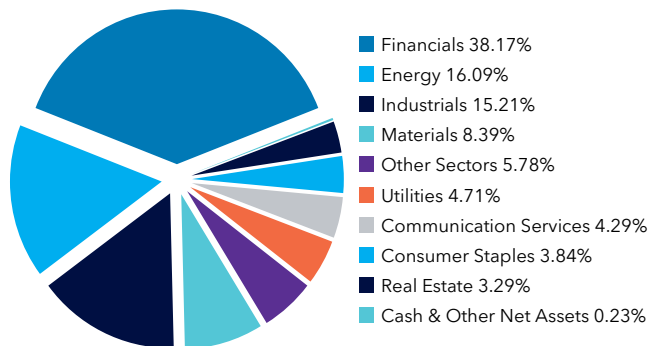
|                                      |       |
|--------------------------------------|-------|
| Royal Bank of Canada                 | 7.68% |
| Toronto-Dominion Bank                | 6.16% |
| Enbridge Inc.                        | 5.31% |
| Canadian Pacific Kansas City Limited | 4.59% |
| Canadian National Railway Company    | 4.35% |
| Bank of Montreal                     | 4.00% |
| Brookfield Corporation               | 3.95% |
| Bank of Nova Scotia                  | 3.52% |
| Manulife Financial Corporation       | 3.05% |
| Constellation Software Inc.          | 2.77% |

The top 10 investments make up 45.38% of the fund.

Total number of investments: 55

#### Investment Segmentation

At March 31, 2024



#### How has the Fund performed?

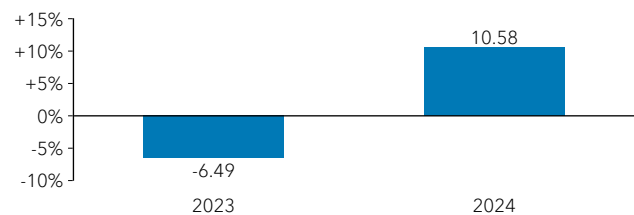
This section tells you how the fund has performed over the past 2 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

#### Average Return

A person who invested \$1,000 in the fund 2 year(s) ago now has \$1,034.06. This works out to an average of 1.69% per year.

#### Year-by-year Returns

This chart shows how the fund has performed in each of the past 2 year(s). In the last 2 year(s) the fund was up in value 1 year(s) and down in value 1 year(s) of the 2.



#### 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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## Who is this Fund for?

For investors seeking income and growth provided by capital appreciation of Canadian equities and with a medium to long-term investment horizon. Investors should be comfortable with moderate 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 0.70% 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 first 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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