FUND FACTS
Versatile Portfolios Navigator™
Co-operators Income Portfolio

Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	October 1, 2003
Date fund available:	December 22, 2014
Total fund value:	$92,153,000
Total units outstanding:	713,799
Portfolio turnover rate at December 31, 2025:	23.23%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Co-operators Life Insurance Company

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.19%	$123.90	190,484
75% maturity/100% death benefit	No load	2.30%	$122.40	196,951
100% maturity/100% death benefit	No load	2.69%	$117.38	123,661

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and equities of medium to large sized Canadian and foreign companies.

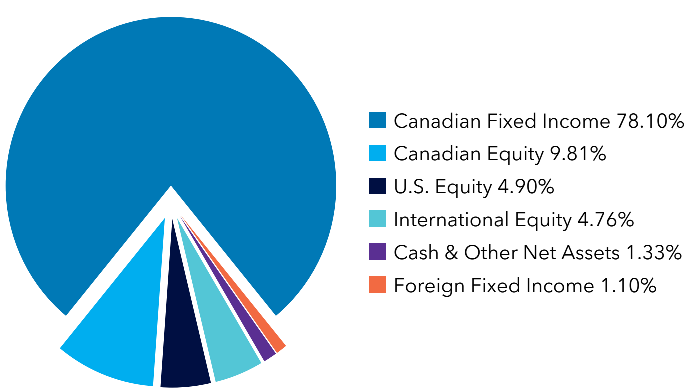
Top 10 Holdings

Co-operators Canadian Fixed Income Fund	30.01%
Co-operators BlackRock Canada Universe Bond Index Fund	30.01%
Co-operators Fidelity Canadian Bond Fund	20.00%
Co-operators Mawer International Equity Fund	5.02%
Co-operators Mawer Canadian Equity Fund	4.99%
Co-operators Canadian Equity Fund	4.99%
Co-operators BlackRock U.S. Equity Index Fund	2.49%
Co-operators U.S. Equity Fund	2.49%

The top 10 investments make up 100.00% of the fund.

Total number of investments: 8

Investment Segmentation
At December 31, 2025

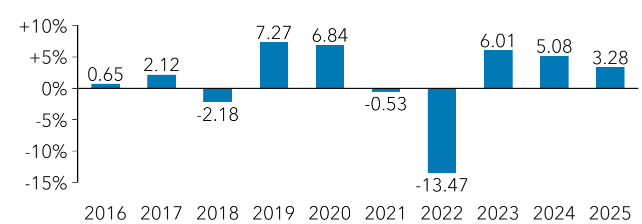


How has the Fund performed?

This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return
A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,141.26. This works out to an average of 1.33% per year.

Year-by-year Returns
This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 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.

Co-operators Income Portfolio

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Co-operators Life Insurance Company | December 31, 2025

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking a diversified portfolio with a strong weighting towards income-producing Canadian bonds. Investors should be comfortable with small 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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

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Co-operators Life Insurance Company
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FUND FACTS
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Co-operators Balanced Income Portfolio

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Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	October 1, 2003
Date fund available:	December 22, 2014
Total fund value:	$150,502,000
Total units outstanding:	936,699
Portfolio turnover rate at December 31, 2025:	24.13%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Co-operators Life Insurance Company

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.40%	$147.80	170,471
75% maturity/100% death benefit	No load	2.56%	$145.17	254,367
100% maturity/100% death benefit	No load	3.17%	$135.98	154,908

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized Canadian and foreign companies.

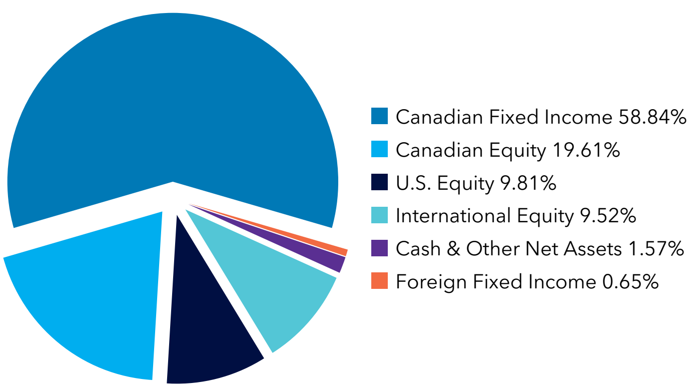
Top 10 Holdings

Co-operators Canadian Fixed Income Fund	25.02%
Co-operators BlackRock Canada Universe Bond Index Fund	25.02%
Co-operators Mawer International Equity Fund	10.04%
Co-operators Fidelity Canadian Bond Fund	10.00%
Co-operators Mawer Canadian Equity Fund	9.98%
Co-operators Canadian Equity Fund	9.97%
Co-operators BlackRock U.S. Equity Index Fund	4.99%
Co-operators U.S. Equity Fund	4.98%

The top 10 investments make up 100.00% of the fund.

Total number of investments: 8

Investment Segmentation
At December 31, 2025

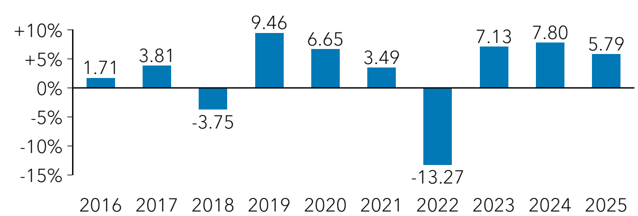


How has the Fund performed?

This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return
A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,301.03. This works out to an average of 2.67% per year.

Year-by-year Returns
This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

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Versatile Portfolios Navigator™
Co-operators Balanced Income Portfolio

Co-operators Life Insurance Company | December 31, 2025

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking a diversified portfolio with a slight weighting towards income-producing Canadian bonds. 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 0.70% 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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FUND FACTS
Versatile Portfolios Navigator™
Co-operators Balanced Growth Portfolio

Co-operators Life Insurance Company | December 31, 2025

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Quick Facts

Date fund created:	October 1, 2003
Date fund available:	December 22, 2014
Total fund value:	$308,630,000
Total units outstanding:	1,602,375
Portfolio turnover rate at December 31, 2025:	26.90%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Co-operators Life Insurance Company

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.52%	$175.39	350,567
75% maturity/100% death benefit	No load	2.69%	$172.27	403,614
100% maturity/100% death benefit	No load	3.30%	$161.35	256,030

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized Canadian and foreign companies.

Top 10 Holdings

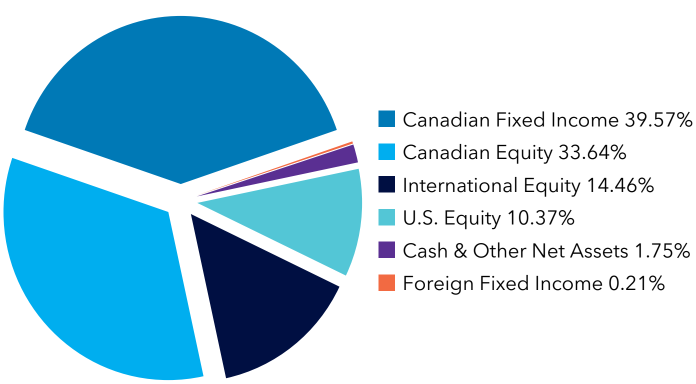
Co-operators Canadian Fixed Income Fund	20.02%
Co-operators BlackRock Canada Universe Bond Index Fund	20.02%
Co-operators Mawer International Equity Fund	15.06%
Co-operators Canadian Equity Fund	14.96%
Co-operators Fidelity True North® Fund	9.99%
Co-operators Mawer Canadian Equity Fund	9.98%
Co-operators BlackRock U.S. Equity Index Fund	4.99%
Co-operators U.S. Equity Fund	4.98%

The top 10 investments make up 100.00% of the fund.

Total number of investments: 8

Investment Segmentation

At December 31, 2025



How has the Fund performed?

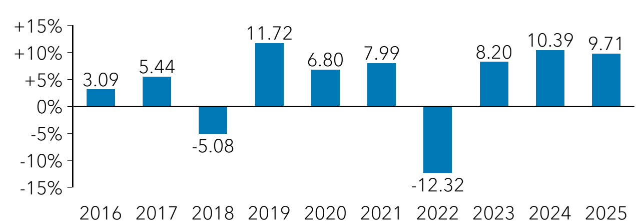
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,527.40. This works out to an average of 4.33% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

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Co-operators Balanced Growth Portfolio

Co-operators Life Insurance Company | December 31, 2025

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking a diversified portfolio with a slight weighting towards Canadian and foreign equities. 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 0.70% 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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.

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For more information

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1900 Albert Street Regina, SK S4P 4K8

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Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS
Versatile Portfolios Navigator™
Co-operators Growth Portfolio

Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	October 1, 2003
Date fund available:	December 22, 2014
Total fund value:	$195,088,000
Total units outstanding:	810,654
Portfolio turnover rate at December 31, 2025:	38.60%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Co-operators Life Insurance Company

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.74%	$210.46	156,509
75% maturity/100% death benefit	No load	2.91%	$206.74	168,571
100% maturity/100% death benefit	No load	3.52%	$193.62	104,900

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized companies anywhere in the world.

Top 10 Holdings

Co-operators Canadian Equity Fund	19.96%
Co-operators Mawer International Equity Fund	15.07%
Co-operators Mawer Canadian Equity Fund	14.98%
Co-operators Canadian Fixed Income Fund	10.01%
Co-operators Fidelity Global Fund	10.01%
Co-operators BlackRock Canada Universe Bond Index Fund	10.01%
Co-operators Fidelity True North® Fund	9.99%
Co-operators BlackRock U.S. Equity Index Fund	4.99%
Co-operators U.S. Equity Fund	4.98%

The top 10 investments make up 100.00% of the fund.

Total number of investments: 9

Investment Segmentation
At December 31, 2025

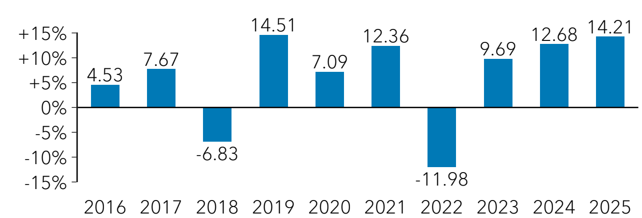
- Canadian Equity 43.79%
- International Equity 21.25%
- Canadian Fixed Income 19.79%
- U.S. Equity 13.09%
- Cash & Other Net Assets 1.98%
- Foreign Fixed Income 0.10%

How has the Fund performed?

This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return
A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,794.98. This works out to an average of 6.02% per year.

Year-by-year Returns
This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

Low	**Low to Moderate** ▲	Moderate	Moderate to High	High

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking a diversified portfolio with a strong weighting towards Canadian and foreign equities. 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

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3. Trailing Commission

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4. Other Fees

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

Withdrawal service fee:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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FUND FACTS
Versatile Portfolios Navigator™
Co-operators Maximum Growth Portfolio

Co-operators Life Insurance Company | December 31, 2025

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Quick Facts

Date fund created:	October 1, 2003
Date fund available:	December 22, 2014
Total fund value:	$98,943,000
Total units outstanding:	338,047
Portfolio turnover rate at December 31, 2025:	37.90%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Co-operators Life Insurance Company

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.84%	$253.42	91,132
75% maturity/100% death benefit	No load	3.06%	$247.43	51,670
100% maturity/100% death benefit	No load	3.84%	$227.75	51,692

What does the Fund invest in?

This fund invests in equities of small, medium and large sized companies located anywhere in the world.

Top 10 Holdings

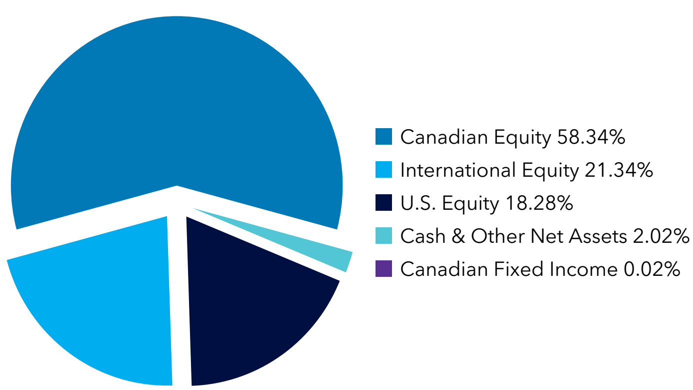
Co-operators Canadian Equity Fund	19.97%
Co-operators Mawer International Equity Fund	15.07%
Co-operators Fidelity True North® Fund	15.00%
Co-operators Mawer Canadian Equity Fund	14.99%
Co-operators Fidelity Global Fund	10.02%
Co-operators BlackRock Canadian Equity Index Fund	9.99%
Co-operators BlackRock U.S. Equity Index Fund	7.48%
Co-operators U.S. Equity Fund	7.48%

The top 10 investments make up 100.00% of the fund.

Total number of investments: 8

Investment Segmentation

At December 31, 2025



How has the Fund performed?

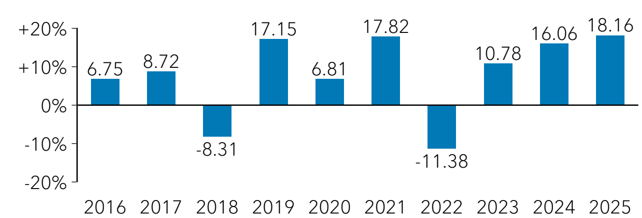
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $2,112.09. This works out to an average of 7.76% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

Low	Low to Moderate	**Moderate** ▲	Moderate to High	High

FUNDS FACTS

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Co-operators Maximum Growth Portfolio

Co-operators Life Insurance Company | December 31, 2025

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking a diversified portfolio of Canadian and foreign equities. 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.

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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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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Co-operators Life Insurance Company
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FUND FACTS
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Co-operators Life Insurance Company | December 31, 2025

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Quick Facts

Date fund created:	November 1, 2012
Date fund available:	December 22, 2014
Total fund value:	$3,789,000
Total units outstanding:	48,022
Portfolio turnover rate at September 30, 2025:	17.53%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	NEI Investments

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.66%	$126.22	9,247
75% maturity/100% death benefit	No load	2.78%	$124.72	8,372
100% maturity/100% death benefit	No load	3.16%	$119.63	4,275

What does the Fund invest in?

This fund invests in primarily government and corporate bonds along with equities of small, medium, and large sized Canadian & foreign companies that fit the fund's view of responsible investing.

Top 10 Holdings

NEI Canadian Bond Fund	31.24%
NEI Global Total Return Bond Fund	25.91%
NEI Global Impact Bond Fund	11.49%
NEI U.S. Equity RS Fund	6.01%
NEI Global High Yield Bond Fund	4.99%
NEI Global Equity RS Fund	4.68%
NEI Long Short Equity Fund	3.14%
NEI Global Dividend RS Fund	3.08%
NEI Canadian Equity RS Fund	2.63%
NEI ESG Canadian Enhanced Index Fund	1.59%

The top 10 investments make up 94.76% of the fund.

Total number of investments: 14

Investment Segmentation

At December 31, 2025

How has the Fund performed?

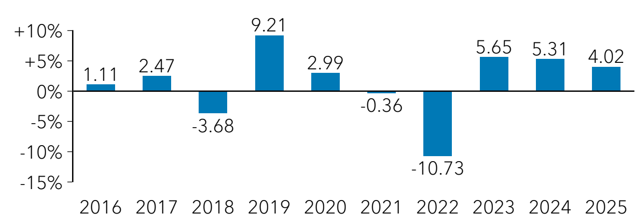
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,155.55. This works out to an average of 1.46% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 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.

Low	Low to Moderate	Moderate	Moderate to High	High
▲				

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Co-operators Life Insurance Company | December 31, 2025

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking a diversified portfolio of responsible investments with a strong weighting towards income-producing fixed income securities. 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

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4. Other Fees

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

Withdrawal service fee:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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.

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For more information

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FUNDS FACTS

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Co-operators Life Insurance Company | December 31, 2025

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Quick Facts

Date fund created:	November 1, 2012
Date fund available:	December 22, 2014
Total fund value:	$4,891,000
Total units outstanding:	95,448
Portfolio turnover rate at September 30, 2025:	22.43%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	NEI Investments

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.72%	$138.38	12,775
75% maturity/100% death benefit	No load	2.83%	$136.73	3,159
100% maturity/100% death benefit	No load	3.22%	$131.15	3,953

What does the Fund invest in?

This fund invests in primarily government and corporate bonds along with equities of small, medium, and large sized Canadian & foreign companies that fit the fund's view of responsible investing.

Top 10 Holdings

NEI Canadian Bond Fund	23.45%
NEI Global Total Return Bond Fund	21.87%
NEI U.S. Equity RS Fund	9.44%
NEI Global Impact Bond Fund	8.70%
NEI Global Equity RS Fund	6.66%
NEI Global High Yield Bond Fund	4.98%
NEI Canadian Equity RS Fund	4.71%
NEI Global Dividend RS Fund	4.58%
NEI ESG Canadian Enhanced Index Fund	4.23%
NEI Long Short Equity Fund	3.11%

The top 10 investments make up 91.73% of the fund.

Total number of investments: 15

Investment Segmentation

At December 31, 2025

How has the Fund performed?

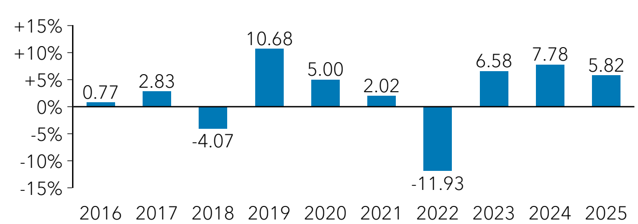
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,261.97. This works out to an average of 2.35% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

Low	Low to Moderate	Moderate	Moderate to High	High
	▲			

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Co-operators Life Insurance Company | December 31, 2025

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking a diversified portfolio of responsible investments with a slight weighting towards income-producing fixed income securities. 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 0.70% 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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Quick Facts

Date fund created:	November 1, 2012
Date fund available:	December 22, 2014
Total fund value:	$29,153,000
Total units outstanding:	983,517
Portfolio turnover rate at September 30, 2025:	20.61%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	NEI Investments

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.92%	$158.28	12,678
75% maturity/100% death benefit	No load	3.09%	$155.48	8,143
100% maturity/100% death benefit	No load	3.70%	$145.65	3,180

What does the Fund invest in?

This fund invests in primarily government and corporate bonds along with equities of small, medium, and large sized Canadian & foreign companies that fit the fund's view of responsible investing.

Top 10 Holdings

NEI Global Total Return Bond Fund	17.70%
NEI U.S. Equity RS Fund	13.69%
NEI Canadian Bond Fund	12.77%
NEI Global Equity RS Fund	6.65%
NEI ESG Canadian Enhanced Index Fund	5.77%
NEI Canadian Equity RS Fund	5.75%
Invesco ESG NASDAQ 100 Index ETF	5.42%
NEI Global High Yield Bond Fund	5.02%
NEI Global Dividend RS Fund	4.51%
NEI Canadian Small Cap Equity RS Fund	4.17%

The top 10 investments make up 81.45% of the fund.

Total number of investments: 18

Investment Segmentation
At December 31, 2025

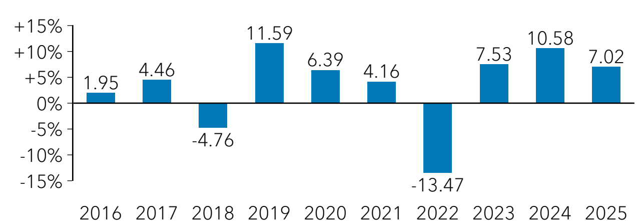
- U.S. Equity 28.94%
- Foreign Fixed Income 25.54%
- Canadian Equity 16.76%
- International Equity 12.45%
- Canadian Fixed Income 11.79%
- Cash & Other Net Assets 4.52%

How has the Fund performed?

This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return
A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,380.97. This works out to an average of 3.28% per year.

Year-by-year Returns
This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

Low	Low to Moderate	Moderate	Moderate to High	High
	▲			

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking a diversified portfolio of responsible investments with a slight weighting towards Canadian and foreign equities. 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

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2. Ongoing Fund Expense

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3. Trailing Commission

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4. Other Fees

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

Withdrawal service fee:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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Quick Facts

Date fund created:	November 1, 2012
Date fund available:	December 22, 2014
Total fund value:	$8,712,000
Total units outstanding:	69,261
Portfolio turnover rate at September 30, 2025:	32.13%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	NEI Investments

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.97%	$189.61	11,365
75% maturity/100% death benefit	No load	3.14%	$186.26	2,393
100% maturity/100% death benefit	No load	3.75%	$174.49	4,214

What does the Fund invest in?

This fund invests in primarily government and corporate bonds along with equities of small, medium, and large sized Canadian & foreign companies that fit the fund's view of responsible investing.

Top 10 Holdings

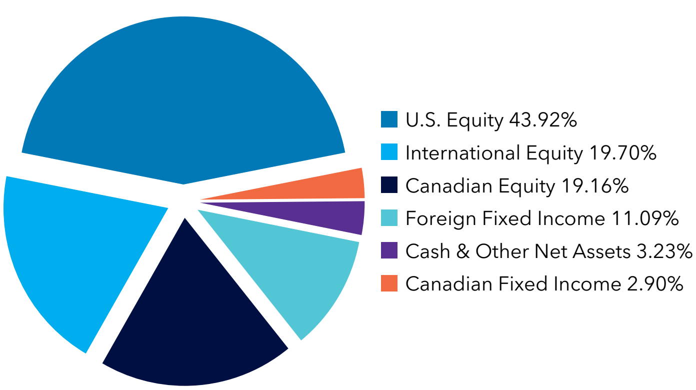
NEI U.S. Equity RS Fund	23.36%
NEI Global Total Return Bond Fund	8.85%
NEI ESG Canadian Enhanced Index Fund	6.79%
Invesco ESG NASDAQ 100 Index ETF	6.64%
NEI Canadian Equity RS Fund	6.25%
NEI Global Dividend RS Fund	5.99%
NEI Global Equity RS Fund	5.61%
NEI Canadian Small Cap Equity RS Fund	5.12%
Avantis Responsible International Equity ETF	3.69%
NEI International Equity RS Fund	2.98%

The top 10 investments make up 75.28% of the fund.

Total number of investments: 21

Investment Segmentation

At December 31, 2025



How has the Fund performed?

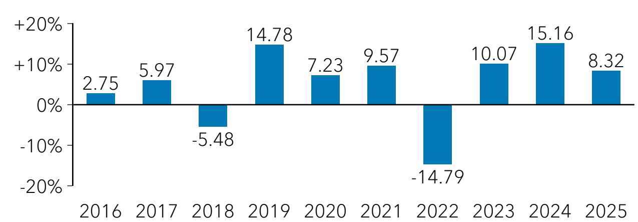
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,623.57. This works out to an average of 4.97% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

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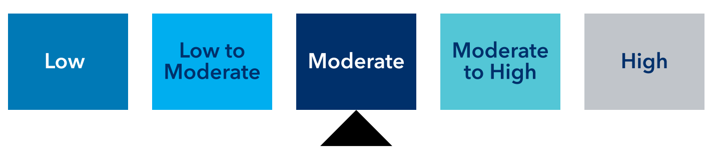

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Are there any guarantees?

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking a diversified portfolio of responsible investments with a strong weighting towards Canadian and foreign equities. 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

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4. Other Fees

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

Withdrawal service fee:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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Co-operators Canadian Fixed Income Fund

Co-operators Life Insurance Company | December 31, 2025

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Quick Facts

Date fund created:	December 31, 1991
Date fund available:	December 22, 2014
Total fund value:	$236,363,000
Total units outstanding:	2,254,389
Portfolio turnover rate at December 31, 2025:	19.23%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Addenda Capital Inc.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.24%	$100.68	10,440
75% maturity/100% death benefit	No load	2.35%	$99.48	53,537
100% maturity/100% death benefit	No load	2.74%	$95.40	9,509

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and debentures that fit the fund's view of sustainable investing.

Top 10 Holdings

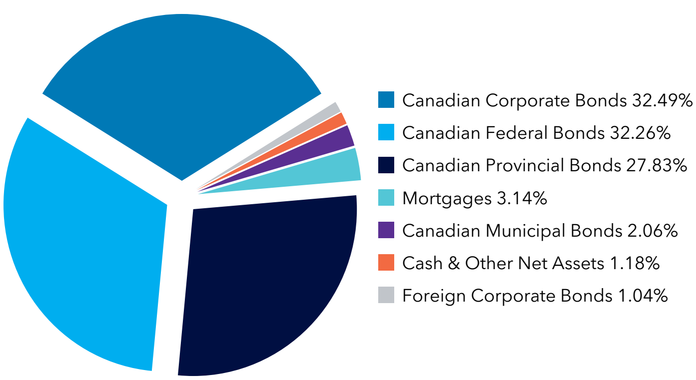
Government of Canada, 2.75%, 01 Mar 2030	5.28%
Addenda Short Term Corporate Bond Pooled Fund	4.93%
Government of Canada, 3.50%, 01 Mar 2034	4.26%
Addenda Commercial Mortgages Pooled Fund	3.55%
Government of Canada, 2.25%, 01 Feb 2028	2.90%
Province of Ontario, 3.95%, 02 Dec 2035	2.87%
Hydro-Québec, 6.00%, 15 Feb 2040	2.71%
Province of Ontario, 2.90%, 02 Dec 2046	2.56%
Government of Canada, 2.00%, 01 Jun 2032	2.55%
Canada Housing Trust, 3.65%, 15 Jun 2033	2.23%

The top 10 investments make up 33.84% of the fund.

Total number of investments: 239

Investment Segmentation

At December 31, 2025



How has the Fund performed?

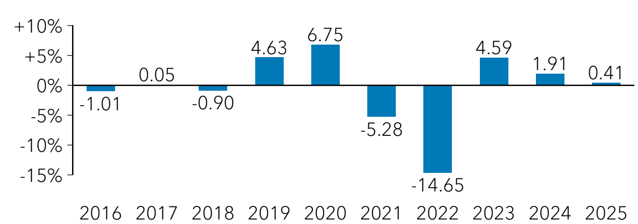
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $948.55. This works out to an average of -0.53% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 6 year(s) and down in value 4 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.

Low	Low to Moderate	Moderate	Moderate to High	High
▲				

FUND FACTS
Versatile Portfolios Navigator™

Co-operators Canadian Fixed Income Fund

Co-operators Life Insurance Company | December 31, 2025

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking a fixed income investment with the potential for interest income and a medium to long-term investment horizon. Investors should be comfortable with small 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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For more information

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Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

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Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS
Versatile Portfolios Navigator™
Co-operators Money Market Fund

Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	December 31, 1997
Date fund available:	December 22, 2014
Total fund value:	$44,587,000
Total units outstanding:	570,447
Portfolio turnover rate at December 31, 2025:	664.60%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Addenda Capital Inc.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	1.44%	$110.42	166,900
75% maturity/100% death benefit	No load	1.50%	$109.87	36,244
100% maturity/100% death benefit	No load	1.55%	$108.94	16,699

What does the Fund invest in?

This fund invests in short-term Canadian investments in the Government of Canada, the provinces, or high grade Canadian companies that fit the fund's view of sustainable investing.

Top 10 Holdings

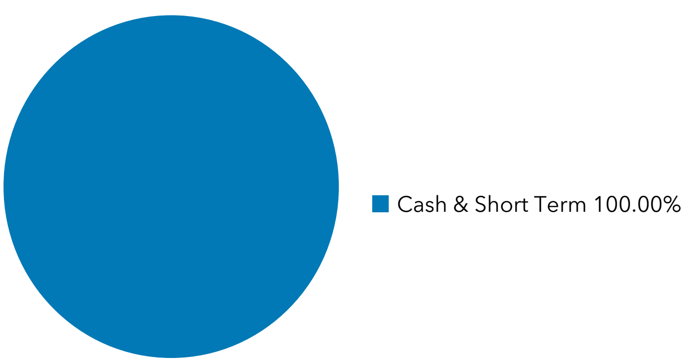
Government of Canada T-Bills, 11 Feb 2026	22.05%
Daimler Truck Financial Services Canada Corp., 5.81%, 25 Sep 26	9.22%
North West Redwater Partnership, 3.20%, 24 Apr 2026	9.03%
Enbridge Inc., Discount Note, 26 Jan 2026	8.99%
Canadian Imperial Bank of Commerce, 5.00%, 07 Dec 2026	8.06%
Bank of Nova Scotia, 5.50%, 08 May 2026	7.75%
Toronto-Dominion Bank, 5.42%, 10 Jul 2026	6.87%
Central 1 Credit Union, 5.88%, 10 Nov 2026	6.07%
Wells Fargo & Company, 2.98%, 19 May 2026	5.92%
Waste Management Inc., 2.60%, 23 Sep 2026	4.51%

The top 10 investments make up 88.47% of the fund.

Total number of investments: 14

Investment Segmentation

At December 31, 2025



How has the Fund performed?

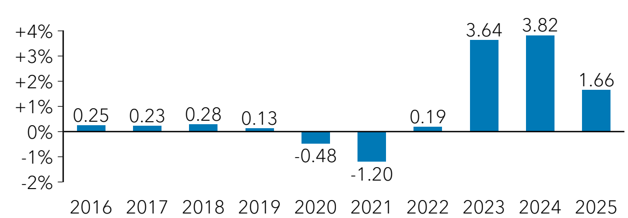
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,087.24. This works out to an average of 0.84% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

FUND FACTS
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Co-operators Money Market Fund

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Co-operators Life Insurance Company | December 31, 2025

Are there any guarantees?

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Who is this Fund for?

For investors seeking interest income and a high level of liquidity with a short to medium-term investment horizon. Investors should be comfortable with small 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

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3. Trailing Commission

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4. Other Fees

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

Withdrawal service fee:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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FUND FACTS
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Co-operators Balanced Fund

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Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	December 31, 1991
Date fund available:	December 22, 2014
Total fund value:	$198,197,000
Total units outstanding:	545,747
Portfolio turnover rate at December 31, 2025:	69.23%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Addenda Capital Inc.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.43%	$180.53	77,601
75% maturity/100% death benefit	No load	2.59%	$177.32	67,126
100% maturity/100% death benefit	No load	3.20%	$166.07	25,934

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized Canadian and U.S. companies that fit the fund's view of sustainable investing.

Top 10 Holdings

Addenda U.S. Equity Pooled Fund	15.44%
Toronto-Dominion Bank	2.77%
Agnico Eagle Mines Ltd.	2.75%
Shopify Inc.	2.53%
Royal Bank of Canada	2.40%
Brookfield Corporation	2.26%
Bank of Montreal	2.17%
Alamos Gold Inc.	2.15%
Bank of Nova Scotia	1.71%
Wheaton Precious Metals Corporation	1.60%

The top 10 investments make up 35.78% of the fund.

Total number of investments: 238

Investment Segmentation
At December 31, 2025

How has the Fund performed?

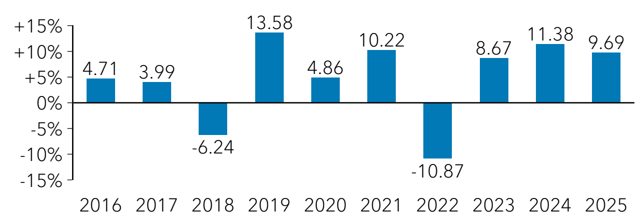
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,586.19. This works out to an average of 4.72% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

Low	Low to Moderate	Moderate	Moderate to High	High

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Co-operators Balanced Fund

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Co-operators Life Insurance Company | December 31, 2025

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

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3. Trailing Commission

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4. Other Fees

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

Withdrawal service fee:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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FUND FACTS
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Co-operators Mawer Balanced Fund

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Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	March 15, 2011
Date fund available:	December 22, 2014
Total fund value:	$272,917,000
Total units outstanding:	3,718,645
Portfolio turnover rate at December 31, 2025:	7.08%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Mawer Investment Management Ltd.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.60%	$170.53	189,384
75% maturity/100% death benefit	No load	2.76%	$167.50	222,492
100% maturity/100% death benefit	No load	3.37%	$156.89	65,791

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.

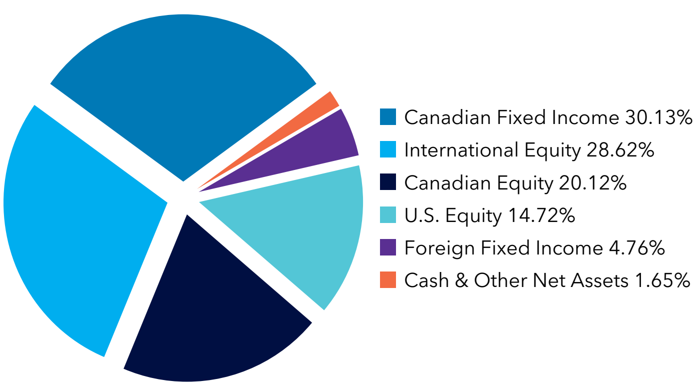
Top 10 Holdings

Top 10 Holdings	
Mawer Canadian Bond Fund	30.13%
Mawer International Equity Fund	19.31%
Mawer Canadian Equity Fund	16.95%
Mawer U.S. Equity Fund	11.85%
Mawer Global Small Cap Fund	6.81%
Mawer Global Credit Opportunities Fund	4.76%
Mawer New Canada Fund	3.17%
Mawer U.S. Mid Cap Equity Fund	2.87%
Mawer Emerging Markets Equity Fund	2.50%
Government of Canada T-Bills, 11 Mar 2026	1.08%

The top 10 investments make up 99.43% of the fund.

Total number of investments: 12

Investment Segmentation
At December 31, 2025

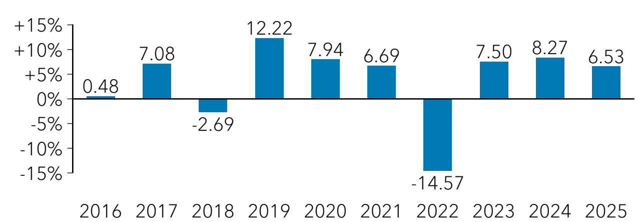


How has the Fund performed?

This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return
A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,433.00. This works out to an average of 3.66% per year.

Year-by-year Returns
This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

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Co-operators Mawer Balanced Fund

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Are there any guarantees?

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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

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4. Other Fees

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

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FUND FACTS
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Co-operators Mawer Global Balanced Fund

Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	December 20, 2021
Date fund available:	December 20, 2021
Total fund value:	$3,584,000
Total units outstanding:	34,445
Portfolio turnover rate at December 31, 2025:	32.55%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Mawer Investment Management Ltd.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.60%	$103.71	11,463
75% maturity/100% death benefit	No load	2.76%	$103.04	6,975
100% maturity/100% death benefit	No load	3.37%	$100.59	2,320

What does the Fund invest in?

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

Top 10 Holdings

Mawer Canadian Bond Fund	35.84%
Microsoft Corporation	3.68%
Taiwan Semiconductor Manufacturing Company Ltd.	3.51%
Alphabet Inc.	3.33%
Amazon.com Inc.	2.66%
Marsh & McLennan Companies Inc.	2.21%
Booking Holdings Inc.	2.15%
Visa Inc.	1.89%
Berkshire Hathaway Inc.	1.78%
Meta Platforms, Inc.	1.73%

The top 10 investments make up 58.78% of the fund.

Total number of investments: 77

Investment Segmentation

At December 31, 2025

How has the Fund performed?

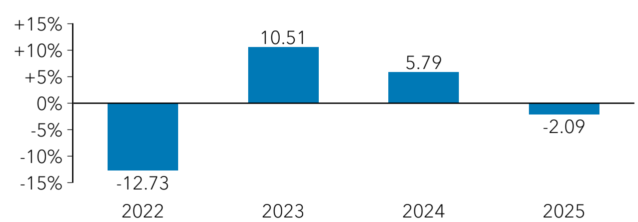
This section tells you how the fund has performed over the past 4 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 4 year(s) ago now has $998.90. This works out to an average of -0.03% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 4 year(s) for a policyholder who chose the 100/100 no-load option. In the last 4 year(s) the fund was up in value 2 year(s) and down in value 2 year(s) of the 4.



How risky is it?

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

Low	Low to Moderate	Moderate	Moderate to High	High

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Co-operators Mawer Global Balanced Fund

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Are there any guarantees?

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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?

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Quick Facts

Date fund created:	December 31, 1991
Date fund available:	December 22, 2014
Total fund value:	$208,602,000
Total units outstanding:	661,461
Portfolio turnover rate at December 31, 2025:	35.51%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Addenda Capital Inc.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.75%	$244.37	9,432
75% maturity/100% death benefit	No load	2.97%	$238.62	15,296
100% maturity/100% death benefit	No load	3.75%	$219.58	14,153

What does the Fund invest in?

This fund invests in Canadian equities of medium to large sized companies.

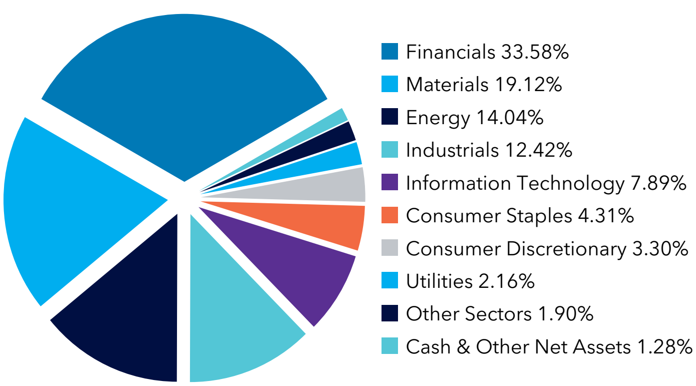
Top 10 Holdings

Toronto-Dominion Bank	6.11%
Agnico Eagle Mines Ltd.	5.99%
Shopify Inc.	5.86%
Royal Bank of Canada	5.30%
Brookfield Corporation	4.92%
Alamos Gold Inc.	4.87%
Bank of Montreal	4.81%
Wheaton Precious Metals Corporation	3.93%
Bank of Nova Scotia	3.91%
Enbridge Inc.	2.96%

The top 10 investments make up 48.66% of the fund.

Total number of investments: 50

Investment Segmentation
At December 31, 2025



How has the Fund performed?

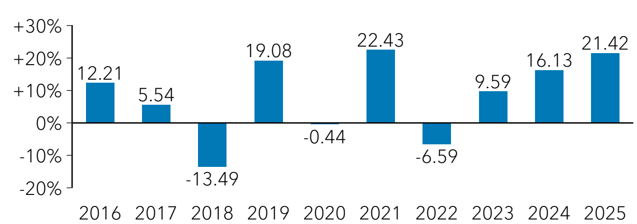
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $2,146.56. This works out to an average of 7.94% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 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.

Low	Low to Moderate	Moderate	Moderate to High	High
		▲		

FUND FACTS
Versatile Portfolios Navigator™
Co-operators Canadian Equity Fund

Co-operators Life Insurance Company | December 31, 2025

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking growth provided by capital appreciation of Canadian equities and with a 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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.

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For more information

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

Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

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FUND FACTS
Versatile Portfolios Navigator™
Co-operators Canadian Resource Fund

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Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	January 13, 2000
Date fund available:	December 22, 2014
Total fund value:	$22,315,000
Total units outstanding:	70,825
Portfolio turnover rate at December 31, 2025:	66.05%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Addenda Capital Inc.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	3.30%	$208.46	8,197
75% maturity/100% death benefit	No load	3.58%	$202.36	5,860
100% maturity/100% death benefit	No load	4.41%	$185.21	15,961

What does the Fund invest in?

This fund invests in equities of businesses involved in natural resources that fit the fund's view of sustainable investing.

Top 10 Holdings

Agnico Eagle Mines Ltd.	13.06%
Alamos Gold Inc.	9.80%
Wheaton Precious Metals Corporation	8.40%
Canadian Natural Resources Ltd.	7.41%
Enbridge Inc.	7.13%
TC Energy Corporation	7.01%
Franco-Nevada Corporation	6.30%
Kinross Gold Corporation	5.99%
Cameco Corporation	5.54%
Suncor Energy Inc.	4.31%

The top 10 investments make up 74.95% of the fund.

Total number of investments: 23

Investment Segmentation

At December 31, 2025

How has the Fund performed?

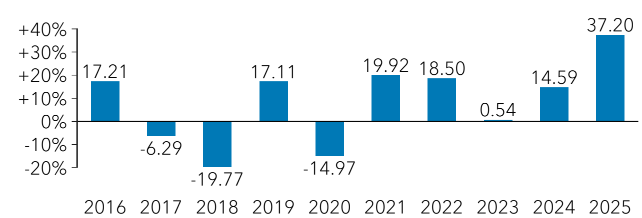
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,970.95. This works out to an average of 7.02% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 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.

FUND FACTS
Versatile Portfolios Navigator™
Co-operators Canadian Resource Fund

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Co-operators Life Insurance Company | December 31, 2025

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking growth provided by capital appreciation of Canadian equities focused on the energy and materials sectors and with a long-term investment horizon. Investors should be comfortable with above average 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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For more information

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FUND FACTS
Versatile Portfolios Navigator™
Co-operators Fidelity True North® Fund

Co-operators Life Insurance Company | December 31, 2025

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Quick Facts

Date fund created:	October 1, 2003
Date fund available:	December 22, 2014
Total fund value:	$118,769,000
Total units outstanding:	432,418
Portfolio turnover rate at June 30, 2025:	43.66%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Fidelity Investments Canada ULC

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	3.56%	$230.76	18,700
75% maturity/100% death benefit	No load	3.84%	$224.03	17,393
100% maturity/100% death benefit	No load	4.67%	$205.08	6,406

What does the Fund invest in?

This fund invests in Canadian equity securities of small, medium and large sized companies. May invest up to 30% outside Canada.

Top 10 Holdings

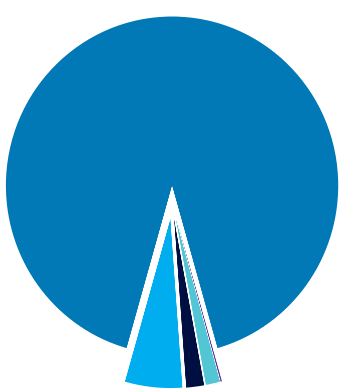
Toronto-Dominion Bank	7.22%
Royal Bank of Canada	6.38%
Shopify Inc.	5.76%
Agnico Eagle Mines Ltd.	5.00%
Franco-Nevada Corporation	3.65%
Alimentation Couche-Tard Inc.	3.18%
TC Energy Corporation	3.04%
Rogers Communications Inc.	2.41%
Fortis Inc.	2.20%
TFI International Inc.	2.00%

The top 10 investments make up 40.84% of the fund.

Total number of investments: 126

Investment Segmentation

At December 31, 2025



How has the Fund performed?

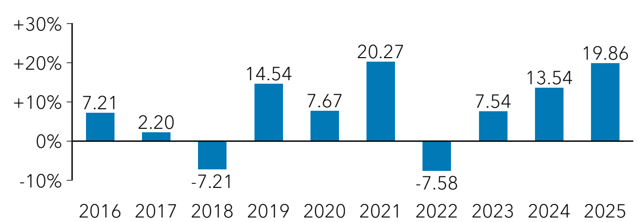
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $2,039.70. This works out to an average of 7.39% per year.

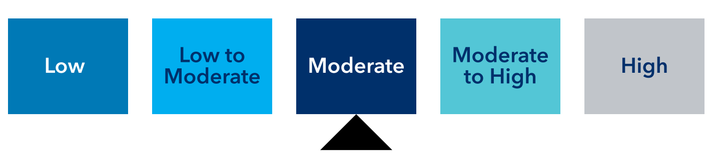
Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.



FUNDS FACTS

Versatile Portfolios Navigator™

Co-operators Fidelity True North® Fund

Co-operators Life Insurance Company | December 31, 2025

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking growth provided by capital appreciation of Canadian equities and with a 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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For more information

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Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

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FUND FACTS
Versatile Portfolios Navigator™
Co-operators Mawer Canadian Equity Fund

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Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	March 15, 2011
Date fund available:	December 22, 2014
Total fund value:	$144,669,000
Total units outstanding:	660,544
Portfolio turnover rate at December 31, 2025:	39.00%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Mawer Investment Management Ltd.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.92%	$214.95	16,372
75% maturity/100% death benefit	No load	3.14%	$209.90	23,421
100% maturity/100% death benefit	No load	3.92%	$193.18	8,056

What does the Fund invest in?

This fund invests in Canadian equities of medium to large sized companies.

Top 10 Holdings

Top 10 Holdings	
Royal Bank of Canada	5.91%
Toronto-Dominion Bank	5.78%
Brookfield Corporation	4.35%
Shopify Inc.	4.09%
AltaGas Ltd.	3.33%
Canadian Natural Resources Ltd.	3.28%
Bank of Nova Scotia	3.28%
iA Financial Group	3.20%
Franco-Nevada Corporation	3.10%
Bank of Montreal	3.10%

The top 10 investments make up 39.42% of the fund.

Total number of investments: 51

Investment Segmentation
At December 31, 2025

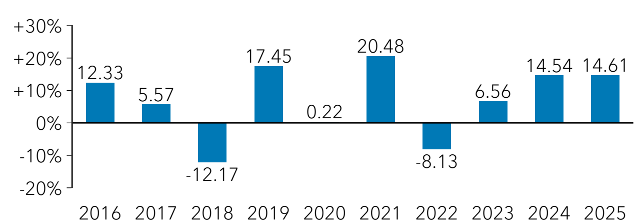
- Financials 36.47%
- Industrials 14.37%
- Materials 11.83%
- Information Technology 9.92%
- Energy 9.40%
- Utilities 6.47%
- Real Estate 3.84%
- Consumer Staples 2.96%
- Consumer Discretionary 2.57%
- Cash & Other Net Assets 2.17%

How has the Fund performed?

This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return
A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,898.15. This works out to an average of 6.62% per year.

Year-by-year Returns
This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

Low	Low to Moderate	Moderate	Moderate to High	High

FUND FACTS
Versatile Portfolios Navigator™
Co-operators Mawer Canadian Equity Fund

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Co-operators Life Insurance Company | December 31, 2025

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking growth provided by capital appreciation of Canadian equities and with a 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

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3. Trailing Commission

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4. Other Fees

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

Withdrawal service fee:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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For more information

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FUND FACTS
Versatile Portfolios Navigator™
Co-operators PH&N Dividend Fund

Co-operators Life Insurance Company | December 31, 2025

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Quick Facts

Date fund created:	December 20, 2021
Date fund available:	December 20, 2021
Total fund value:	$51,750,000
Total units outstanding:	899,469
Portfolio turnover rate at December 31, 2025:	41.25%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	RBC Global Asset Management Inc.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.81%	$149.59	23,323
75% maturity/100% death benefit	No load	3.03%	$148.29	17,708
100% maturity/100% death benefit	No load	3.81%	$143.84	8,910

What does the Fund invest in?

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

Top 10 Holdings

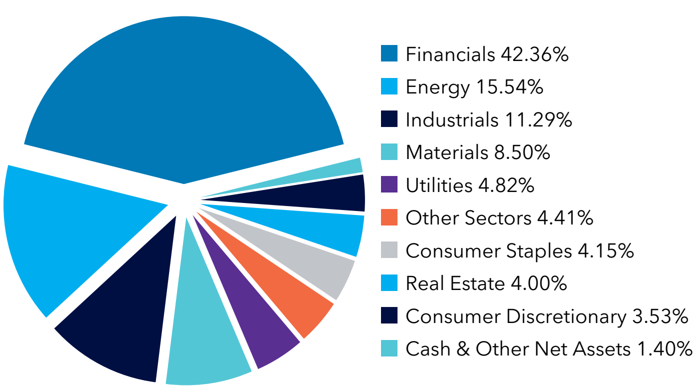
Royal Bank of Canada	9.73%
Toronto-Dominion Bank	6.82%
Enbridge Inc.	4.53%
Canadian Imperial Bank of Commerce	4.05%
Bank of Montreal	3.59%
Bank of Nova Scotia	3.50%
Brookfield Asset Management Ltd.	3.02%
Canadian Pacific Railway Company	2.92%
Manulife Financial Corporation	2.90%
Agnico Eagle Mines Ltd.	2.34%

The top 10 investments make up 43.40% of the fund.

Total number of investments: 59

Investment Segmentation

At December 31, 2025



How has the Fund performed?

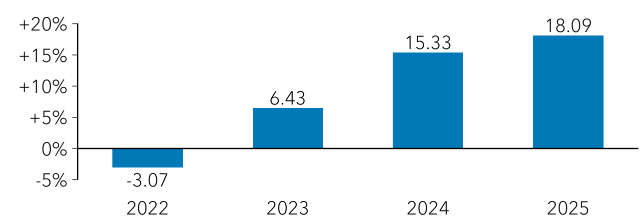
This section tells you how the fund has performed over the past 4 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 4 year(s) ago now has $1,404.93. This works out to an average of 8.87% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 4 year(s) for a policyholder who chose the 100/100 no-load option. In the last 4 year(s) the fund was up in value 3 year(s) and down in value 1 year(s) of the 4.



How risky is it?

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

Low	Low to Moderate	Moderate	Moderate to High	High

FUND FACTS
Versatile Portfolios Navigator™
Co-operators PH&N Dividend Fund

Co-operators Life Insurance Company | December 31, 2025

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Are there any guarantees?

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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

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3. Trailing Commission

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4. Other Fees

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

Withdrawal service fee:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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FUND FACTS
Versatile Portfolios Navigator™
Co-operators Fidelity Global Fund

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Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	October 1, 2003
Date fund available:	December 22, 2014
Total fund value:	$76,636,000
Total units outstanding:	253,042

Portfolio turnover rate at March 31, 2025:	117.76%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Fidelity Investments Canada ULC

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	3.51%	$281.93	56,487
75% maturity/100% death benefit	No load	3.78%	$273.74	28,565
100% maturity/100% death benefit	No load	4.62%	$250.54	13,612

What does the Fund invest in?

This fund invests in equities of small, medium and large sized companies located anywhere in the world.

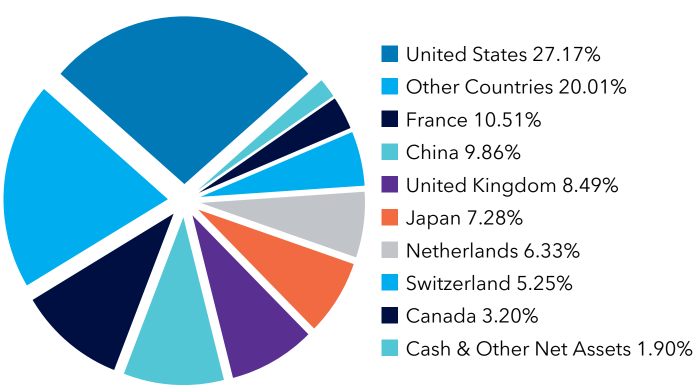
Top 10 Holdings

Microsoft Corporation	4.98%
Alibaba Group Holding Ltd	3.34%
Finning International Inc.	3.20%
Prosus N.V.	3.03%
Melrose Industries PLC	2.80%
Dollar Tree Inc.	2.66%
Samsung Electronics Co., Ltd.	2.60%
BNP Paribas	2.37%
Northern Star Resources Ltd.	2.22%
Yokohama Financial Group Inc.	2.16%

The top 10 investments make up 29.36% of the fund.

Total number of investments: 60

Investment Segmentation
At December 31, 2025



How has the Fund performed?

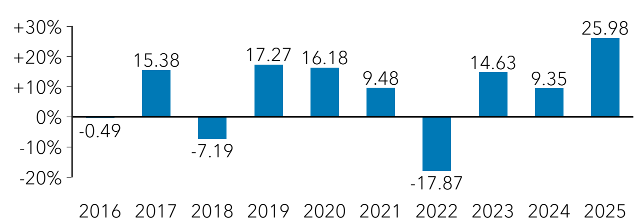
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $2,061.17. This works out to an average of 7.50% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 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.

Low	Low to Moderate	**Moderate**	Moderate to High	High

FUNDS FACTS

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking growth in a broad range of foreign equities in countries around the world and with a 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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.

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For more information

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FUNDS FACTS

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Co-operators Global Equity Fund

Co-operators Life Insurance Company | December 31, 2025

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Quick Facts

Date fund created:	December 22, 2014	Portfolio turnover rate at December 31, 2025:	26.04%
Date fund available:	December 22, 2014	Minimum investment:	$50 PAD or $50 lump sum
Total fund value:	$33,906,000	Portfolio manager:	Addenda Capital Inc.
Total units outstanding:	285,973		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	3.10%	$186.54	5,441
75% maturity/100% death benefit	No load	3.37%	$181.08	2,373
100% maturity/100% death benefit	No load	4.21%	$165.71	2,695

What does the Fund invest in?

This fund invests in equity securities of medium to large sized companies throughout the world that fit the fund's view of sustainable investing.

Top 10 Holdings

Alphabet Inc.	5.76%
Microsoft Corporation	5.16%
Apple Inc.	4.89%
NVIDIA Corporation	4.56%
JPMorgan Chase & Co.	4.30%
Broadcom Inc.	3.98%
Addenda Money Market Liquidity Pooled Fund	3.76%
Amphenol Corporation	3.67%
Visa Inc.	3.49%
Booking Holdings Inc.	3.36%

The top 10 investments make up 42.93% of the fund.

Total number of investments: 41

Investment Segmentation

At December 31, 2025

How has the Fund performed?

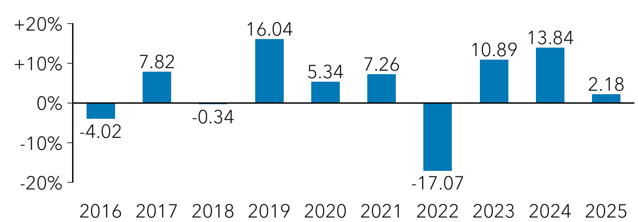
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,446.30. This works out to an average of 3.76% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 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.

Low	Low to Moderate	Moderate	Moderate to High	High
		▲		

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Co-operators Global Equity Fund

Co-operators Life Insurance Company | December 31, 2025

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking growth over a long-term investment horizon and who want to invest in a broad range of sustainable equities in countries throughout the world. 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	December 20, 2021
Date fund available:	December 20, 2021
Total fund value:	$2,275,000
Total units outstanding:	21,025
Portfolio turnover rate at December 31, 2025:	58.82%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Addenda Capital Inc.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	3.07%	$103.34	6,377
75% maturity/100% death benefit	No load	3.35%	$102.22	1,069
100% maturity/100% death benefit	No load	4.18%	$98.95	3,358

What does the Fund invest in?

This fund invests in equity securities of medium to large sized companies generally located outside of Canada and the United States that fit the fund's view of sustainable investing.

Top 10 Holdings

ING Groep N.V.	4.72%
Allianz SE	4.17%
SAP SE	3.39%
Schneider Electric S.A.	3.38%
Coca-Cola HBC AG	3.32%
ASML Holding NV	3.27%
Fresenius SE & Co. KGaA	3.23%
CaixaBank S.A.	3.20%
ABB Ltd.	3.15%
Daifuku Co., Ltd.	3.08%

The top 10 investments make up 34.91% of the fund.

Total number of investments: 48

Investment Segmentation
At December 31, 2025

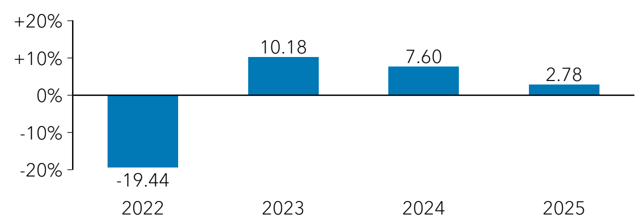
- France 16.31%
- Germany 16.13%
- Japan 13.60%
- Switzerland 13.52%
- United Kingdom 11.06%
- Netherlands 9.62%
- Other Countries 8.09%
- Spain 5.98%
- Jersey 2.89%
- Cash & Other Net Assets 2.80%

How has the Fund performed?

This section tells you how the fund has performed over the past 4 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return
A person who invested $1,000 in the fund and chose the 100/100 no-load option 4 year(s) ago now has $981.63. This works out to an average of -0.46% per year.

Year-by-year Returns
This chart shows how the fund has performed in each of the past 4 year(s) for a policyholder who chose the 100/100 no-load option. In the last 4 year(s) the fund was up in value 3 year(s) and down in value 1 year(s) of the 4.



How risky is it?

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

Low	Low to Moderate	Moderate	Moderate to High	High
		▲		

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Co-operators International Equity Fund

Co-operators Life Insurance Company | December 31, 2025

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking growth over a long-term investment horizon and who want to invest in a broad range of sustainable equities in countries primarily outside of North America. 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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For more information

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FUND FACTS
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Co-operators Mawer International Equity Fund

Co-operators Life Insurance Company | December 31, 2025

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Quick Facts

Date fund created:	March 15, 2011
Date fund available:	December 22, 2014
Total fund value:	$191,943,000
Total units outstanding:	1,431,426
Portfolio turnover rate at December 31, 2025:	30.60%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Mawer Investment Management Ltd.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	3.03%	$201.04	24,030
75% maturity/100% death benefit	No load	3.31%	$195.15	19,309
100% maturity/100% death benefit	No load	4.14%	$178.57	7,697

What does the Fund invest in?

This fund invests in equity securities of medium to large sized companies generally located outside of Canada and the United States.

Top 10 Holdings

Taiwan Semiconductor Manufacturing Company Ltd.	6.24%
Tencent Holdings Limited	5.07%
FinecoBank SpA	3.05%
SK Hynix, Inc.	2.97%
AON plc	2.56%
Shell PLC	2.52%
AerCap Holdings N.V.	2.47%
Government of Canada T-Bills, 25 Feb 2026	2.45%
Deutsche Boerse AG	2.44%
Baycurrent Inc.	2.43%

The top 10 investments make up 32.20% of the fund.

Total number of investments: 67

Investment Segmentation

At December 31, 2025

- Other Countries 21.78%
- United Kingdom 20.74%
- Japan 13.70%
- Netherlands 8.84%
- Taiwan 8.03%
- Cayman Islands 7.59%
- Italy 7.05%
- Cash & Other Net Assets 5.16%
- France 3.75%
- Germany 3.36%

How has the Fund performed?

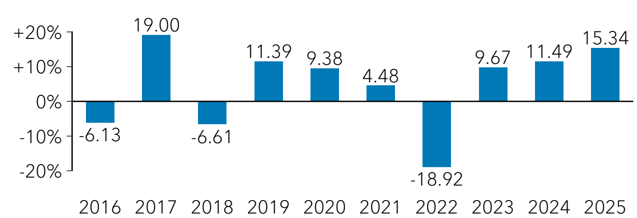
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $1,518.40. This works out to an average of 4.27% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 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.

Low	Low to Moderate	**Moderate** ▲	Moderate to High	High

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Co-operators Mawer International Equity Fund

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking growth in a broad range of primarily non-North American equities and with a 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

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4. Other Fees

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

Withdrawal service fee:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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Co-operators Mawer U.S. Equity Fund

Co-operators Life Insurance Company | December 31, 2025

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Quick Facts

Date fund created:	December 20, 2021
Date fund available:	December 20, 2021
Total fund value:	$32,119,000
Total units outstanding:	263,486
Portfolio turnover rate at December 31, 2025:	14.25%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Mawer Investment Management Ltd.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.75%	$123.34	7,166
75% maturity/100% death benefit	No load	3.03%	$122.00	4,854
100% maturity/100% death benefit	No load	3.86%	$118.09	4,112

What does the Fund invest in?

This fund invests in equities of medium to large sized companies located in the United States.

Top 10 Holdings

Amphenol Corporation	5.36%
Microsoft Corporation	5.31%
Alphabet Inc.	4.94%
Amazon.com Inc.	4.28%
Visa Inc.	3.76%
Cencora, Inc.	3.58%
Waters Corporation	3.54%
CME Group Inc.	2.86%
Martin Marietta Materials Inc.	2.84%
Arthur J. Gallagher & Co.	2.82%

The top 10 investments make up 39.29% of the fund.

Total number of investments: 60

Investment Segmentation
At December 31, 2025

How has the Fund performed?

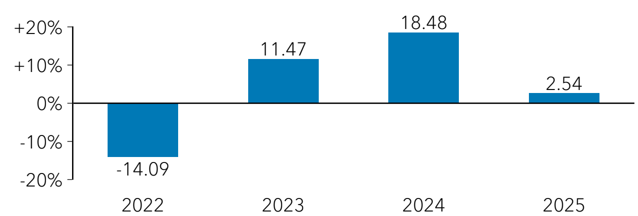
This section tells you how the fund has performed over the past 4 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 4 year(s) ago now has $1,163.39. This works out to an average of 3.86% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 4 year(s) for a policyholder who chose the 100/100 no-load option. In the last 4 year(s) the fund was up in value 3 year(s) and down in value 1 year(s) of the 4.



How risky is it?

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

Low	Low to Moderate	**Moderate**	Moderate to High	High

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Co-operators Mawer U.S. Equity Fund

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking growth with a long-term investment horizon and who want to invest primarily in equities of large companies based in the United States. 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

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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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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For more information

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

Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS
Versatile Portfolios Navigator™
Co-operators U.S. Equity Fund

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Co-operators Life Insurance Company | December 31, 2025

Quick Facts

Date fund created:	March 31, 1994
Date fund available:	December 22, 2014
Total fund value:	$136,369,000
Total units outstanding:	517,568
Portfolio turnover rate at December 31, 2025:	19.42%
Minimum investment:	$50 PAD or $50 lump sum
Portfolio manager:	Addenda Capital Inc.

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	No load	2.75%	$308.32	74,679
75% maturity/100% death benefit	No load	3.03%	$299.27	43,112
100% maturity/100% death benefit	No load	3.86%	$273.78	36,736

What does the Fund invest in?

This fund invests in equities of medium to large sized companies located in the United States that fit the fund's view of sustainable investing.

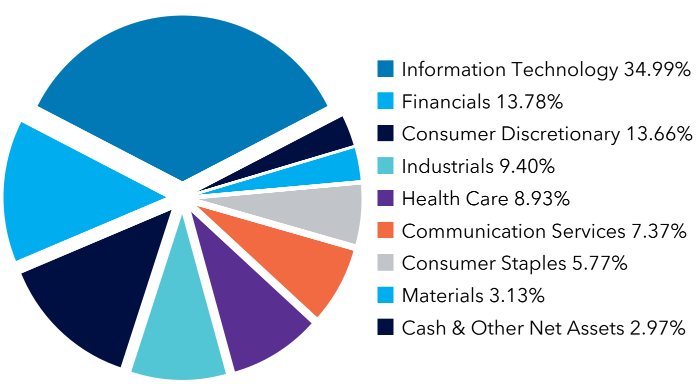
Top 10 Holdings

Alphabet Inc.	7.54%
Microsoft Corporation	7.15%
Apple Inc.	6.83%
Broadcom Inc.	6.47%
NVIDIA Corporation	4.86%
Amazon.com Inc.	3.89%
JPMorgan Chase & Co.	3.61%
Amphenol Corporation	3.54%
Visa Inc.	3.49%
TJX Companies Inc.	3.38%

The top 10 investments make up 50.76% of the fund.

Total number of investments: 43

Investment Segmentation
At December 31, 2025



How has the Fund performed?

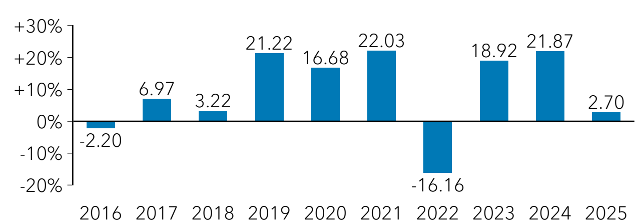
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested $1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has $2,326.09. This works out to an average of 8.81% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 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.

Low	Low to Moderate	**Moderate** ▲	Moderate to High	High

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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

Who is this Fund for?

For investors seeking growth with a long-term investment horizon and who want to invest primarily in equities of large companies based in the United States. 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:	$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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.

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