

# Rates of Return

## Net Annual Rates of Return at December 31, 2024

Versatile Asset® II Registered	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
<b>Portfolio Funds</b>										
Co-operators Income Portfolio	4.97%	5.90%	-13.55%	-0.63%	6.73%	7.16%	-2.28%	2.29%	0.80%	2.14%
Co-operators Balanced Income Portfolio	8.14%	7.48%	-12.98%	3.82%	6.98%	9.81%	-3.45%	4.42%	2.29%	3.54%
Co-operators Balanced Growth Portfolio	10.75%	8.56%	-12.03%	8.34%	7.15%	12.08%	-4.77%	6.06%	3.68%	3.84%
Co-operators Growth Portfolio	13.18%	10.17%	-11.59%	12.85%	7.56%	15.01%	-6.42%	8.42%	5.25%	5.45%
Co-operators Maximum Growth Portfolio	16.87%	11.55%	-10.76%	18.64%	7.55%	17.96%	-7.67%	9.76%	7.75%	4.73%
<b>Responsible Investment Portfolio Funds</b>										
Co-operators NEI Select Income RS Portfolio	5.52%	5.86%	-10.54%	-0.15%	3.20%	9.43%	-3.49%	2.94%	1.56%	2.65%
Co-operators NEI Select Income & Growth RS Portfolio	8.01%	6.81%	-11.73%	2.23%	5.21%	10.90%	-3.88%	3.31%	1.23%	2.86%
Co-operators NEI Select Balanced RS Portfolio	11.20%	8.13%	-12.99%	4.74%	6.98%	12.21%	-4.23%	5.31%	2.76%	4.19%
Co-operators NEI Select Growth RS Portfolio	15.61%	10.50%	-14.45%	10.00%	7.65%	15.22%	-5.11%	6.66%	3.40%	5.39%
<b>Fixed Income Funds</b>										
Co-operators Canadian Fixed Income Fund	2.14%	4.83%	-14.45%	-5.07%	6.99%	4.86%	-0.68%	0.53%	-0.54%	0.87%
Co-operators Money Market Fund	3.88%	3.69%	0.25%	-1.15%	-0.37%	0.44%	0.31%	0.23%	0.24%	0.19%
<b>Balanced Funds</b>										
Co-operators Balanced Fund	12.13%	9.40%	-10.27%	10.96%	5.56%	14.34%	-5.61%	4.96%	5.67%	2.44%
Co-operators Mawer Balanced Fund	8.89%	8.11%	-14.08%	7.29%	8.55%	12.85%	-2.14%	7.97%	1.30%	8.46%
Co-operators Mawer Global Balanced Fund	6.39%	11.14%	-12.23%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Canadian Equity Funds</b>										
Co-operators Canadian Equity Fund	17.53%	10.91%	-5.46%	23.90%	0.75%	20.50%	-12.45%	7.09%	13.83%	-2.22%
Co-operators Canadian Resource Fund	16.71%	2.39%	20.69%	22.13%	-13.40%	19.26%	-18.29%	-4.33%	19.65%	-12.47%
Co-operators Fidelity True North® Fund	15.32%	9.22%	-6.14%	22.15%	9.35%	16.32%	-5.76%	4.06%	9.14%	-2.58%
Co-operators Mawer Canadian Equity Fund	15.81%	7.73%	-7.12%	21.81%	1.32%	18.73%	-11.20%	7.00%	13.84%	-1.77%
Co-operators PH&N Dividend Fund	16.73%	7.72%	-1.90%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
<b>Foreign Equity Funds</b>										
Co-operators Fidelity Global Fund	10.59%	15.92%	-16.94%	10.71%	17.48%	18.58%	-6.15%	16.97%	0.86%	21.35%
Co-operators Global Equity Fund	15.19%	12.20%	-16.09%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Co-operators International Equity Fund	8.84%	11.45%	-18.51%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Co-operators Mawer International Equity Fund	12.78%	10.94%	-17.98%	5.69%	10.64%	12.67%	-5.54%	20.68%	-4.83%	18.51%
Co-operators Mawer U.S. Equity Fund	19.99%	12.88%	-13.01%	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Co-operators U.S. Equity Fund	23.49%	20.49%	-15.05%	23.65%	18.21%	22.82%	4.59%	8.66%	-0.67%	17.14%

Rates of return for periods less than 1 year are simple rates of return. All others are annualized rates of return.

Securities regulations do not allow us to report performance for a fund that has been available for less than one year.

The returns reflect changes in unit value and assume that all income/realized net gains are retained by the segregated fund in the periods indicated and are reflected in higher unit values of the fund. The returns do not take into account sales, redemption, distribution or other optional charges or income taxes payable that would have reduced returns or performance.

Past performance of any fund is not necessarily indicative of its future performance.

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