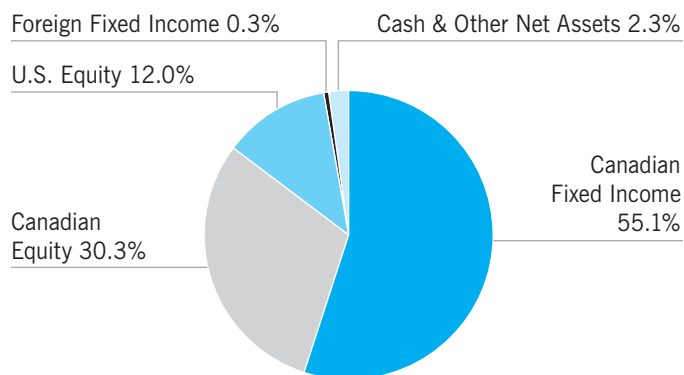


# Co-operators Conservative Balanced Fund



## INVESTOR PROFILE

Suited to 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 able to accept a low level of risk.

## INVESTMENT OBJECTIVE

To provide high interest income and safety of principal while offering the opportunity for some long term capital appreciation by investing in medium to large capitalized Canadian and U.S. companies and in the fixed income assets of Canadian government and Canadian corporate issuers.

## INVESTMENT STRATEGY

The fund intends to achieve its objective by following an asset allocation model consisting of the acquisition of units in a number of Underlying Funds. The proportion invested in each Underlying Fund is varied based upon expectations of risk and return for the various classes of assets.

## FUND FACTS

as at Sept. 30, 2020

Fund type:	Balanced
Fund size:	\$10,964,000
Underlying fund size:	N/A
Underlying fund name:	N/A
Portfolio manager:	Co-operators Life Insurance Company
Fund inception date:	13 January 2000
Underlying fund inception date:	N/A
Number of holdings:	3
Volatility rating:	Low
Benchmark:	FTSE Canada Universe Bond Index 56.0%, S&P/TSX Composite Index 32.0%, S&P 500 Composite Index 12.0%

## TOP HOLDINGS

as at Sept. 30, 2020

Co-operators Canadian Fixed Income Fund	55.7%
Co-operators Canadian Equity Fund	32.1%
Co-operators U.S. Equity Fund	12.2%
<b>Total Percentage of Fund</b>	<b>100.0%</b>

## RATES OF RETURN

Fund	Annual Returns to Sept. 30 (%)										Annualized Returns to Sept. 30, 2020 (%)					
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	Qtr	YTD	1 yr	3 yr	5 yr	10 yr
<b>Fund</b>	2.4	9.5	5.1	13.6	4.6	9.8	2.3	5.9	9.2	6.8	2.9	5.5	6.8	7.3	6.8	6.9
<b>Benchmark</b>	2.8	7.9	4.2	13.0	2.5	9.3	2.7	5.3	8.8	6.3	2.6	4.9	6.3	6.8	6.5	6.2

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