



## INVESTOR PROFILE

Suited to investors seeking a diversified portfolio of equities and fixed income investments with strong weighting towards Canadian and foreign equities. Investors should be able to accept a low to moderate level of risk.

## INVESTMENT OBJECTIVE

To achieve long-term capital growth with some interest income by investing in a mix of equity securities of Canadian and foreign companies along with a smaller weighting of bond, debenture, and other fixed income investments.

## 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:	\$8,310,000
Underlying fund size:	N/A
Underlying fund name:	N/A
Portfolio manager:	Co-operators Life Insurance Company
Fund inception date:	10 May 2005
Underlying fund inception date:	N/A
Number of holdings:	9
Volatility rating:	Low to Moderate
Benchmark:	S&P/TSX Composite Index 45.0%, FTSE Canada Universe Bond Index 20.0%, MSCI World Index 13.0%, S&P 500 Composite Index 11.0%, MSCI All Country World excluding U.S. Index 11.0%

## TOP HOLDINGS

as at Sept. 30, 2020

Co-operators MFS Canadian Research Equity Fund	15.0%
Co-operators Fidelity True North® Fund	15.0%
Co-operators Canadian Equity Fund	14.9%
Co-operators Global Equity Fund	13.0%
Co-operators U.S. Equity Fund	11.1%
Co-operators Mawer International Equity Fund	11.0%
Co-operators BlackRock Canada Universe Bond Index Fund	6.7%
Co-operators Canadian Fixed Income Fund	6.7%
Co-operators MFS Canadian Fixed Income Fund	6.6%
<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>	-2.5	9.7	13.4	17.2	4.0	10.3	6.4	9.3	8.3	7.4	5.1	4.1	7.4	8.3	8.3	8.2
<b>Benchmark</b>	-1.7	9.0	9.0	16.9	-1.8	10.9	8.0	7.8	6.7	5.3	4.2	1.7	5.3	6.6	7.8	6.9

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