



## INVESTOR PROFILE

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

## INVESTMENT OBJECTIVE

To achieve interest income, preservation and moderate growth of capital with modest levels of volatility by investing in a mix of bond, debenture, and other fixed income investments as well as in equity securities of Canadian and foreign companies.

## 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 September 30, 2022

Fund type:	Balanced
Fund size:	\$18,841,000
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:	FTSE Canada Universe Bond Index 40.0%, S&P/TSX Composite Index 35.0%, MSCI World Index 10.0%, S&P 500 Composite Index 7.5%, MSCI All Country World excluding U.S. Index 7.5%

## TOP HOLDINGS

as at September 30, 2022

Co-operators BlackRock Canada Universe Bond Index Fund	13.4%
Co-operators Canadian Fixed Income Fund	13.3%
Co-operators MFS Canadian Fixed Income Fund	13.3%
Co-operators MFS Canadian Research Equity Fund	12.5%
Co-operators Canadian Equity Fund	12.5%
Co-operators Fidelity True North® Fund	10.0%
Co-operators Global Equity Fund	10.0%
Co-operators Mawer International Equity Fund	7.7%
Co-operators U.S. Equity Fund	7.3%
<b>Total Percentage of Fund</b>	<b>100.0%</b>

## RATES OF RETURN

Fund	Annual Returns to September 30 (%)											Annualized Returns to September 30, 2022 (%)					
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	Qtr	YTD	1 yr	3 yr	5 yr	10 yr	
<b>Fund</b>	9.6	14.5	4.3	9.6	4.0	7.3	8.9	7.3	11.4	-9.0	-0.1	-13.3	-9.0	2.9	4.9	6.6	
<b>Benchmark</b>	6.3	14.2	0.0	9.9	5.1	6.2	7.6	5.8	13.1	-9.3	-0.5	-13.2	-9.3	2.8	4.4	5.7	

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