



## INVESTOR PROFILE

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

## INVESTMENT OBJECTIVE

To maximize long-term capital growth by investing in a mix of equity securities of Canadian and foreign companies along with a slight 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 September 30, 2022

Fund type:	Balanced
Fund size:	\$4,608,000
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:	8
Volatility rating:	Moderate
Benchmark:	S&P/TSX Composite Index 50.0%, MSCI World Index 15.0%, S&P 500 Composite Index 12.5%, MSCI All Country World excluding U.S. Index 12.5%, FTSE Canada Universe Bond Index 10.0%

## TOP HOLDINGS

as at September 30, 2022

Co-operators MFS Canadian Research Equity Fund	17.5%
Co-operators Canadian Equity Fund	17.5%
Co-operators Fidelity True North® Fund	15.0%
Co-operators Global Equity Fund	15.0%
Co-operators Mawer International Equity Fund	12.9%
Co-operators U.S. Equity Fund	12.2%
Co-operators Canadian Fixed Income Fund	5.0%
Co-operators MFS Canadian Fixed Income Fund	5.0%
<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>	15.6	18.5	4.1	10.7	7.7	10.2	7.9	7.2	19.0	-8.7	-0.4	-14.4	-8.7	5.3	6.8	9.0	
<b>Benchmark</b>	10.8	18.2	-2.1	11.5	9.5	8.7	6.3	5.1	21.9	-9.0	-1.0	-14.2	-9.0	5.2	6.1	7.7	

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