



INVESTOR PROFILE

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

INVESTMENT OBJECTIVE

To achieve interest income, preservation and moderate growth of capital with low levels of volatility by investing primarily in bond, debenture, and other fixed income investments and to a lesser extent 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 March 31, 2019

| | |
|---------------------------------|---|
| Fund type: | Balanced |
| Fund size: | \$10,416,000 |
| 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 |
| Benchmark: | FTSE TMX Canada Universe Bond Index 75.0%, S&P/TSX Composite Index 15.0%, MSCI World Index 5.0%, S&P 500 Composite Index 2.5%, MSCI All Country World excluding U.S. Index 2.5% |

TOP HOLDINGS

as at March 31, 2019

| | |
|--|---------------|
| Co-operators BlackRock Canada Universe Bond Index Fund | 25.0% |
| Co-operators Canadian Fixed Income Fund | 25.0% |
| Co-operators MFS Canadian Fixed Income Fund | 24.9% |
| Co-operators Fidelity True North® Fund | 5.0% |
| Co-operators Global Equity Fund | 5.0% |
| Co-operators MFS Canadian Research Equity Fund | 5.0% |
| Co-operators Canadian Equity Fund | 5.0% |
| Co-operators Mawer International Equity Fund | 2.5% |
| Co-operators U.S. Equity Fund | 2.5% |
| Total Percentage of Fund | 100.0% |

RATES OF RETURN

| Fund | Annual Returns to March 31 (%) | | | | | | | | | | | Annualized Returns to March 31, 2019 (%) | | | | | |
|------------------|--------------------------------|------|------|------|------|------|------|------|------|------|-----|--|------|------|------|-------|--|
| | 2010 | 2011 | 2012 | 2013 | 2014 | 2015 | 2016 | 2017 | 2018 | 2019 | Qtr | YTD | 1 yr | 3 yr | 5 yr | 10 yr | |
| Fund | 13.7 | 8.1 | 4.9 | 6.2 | 6.2 | 11.1 | 0.3 | 4.9 | 2.8 | 6.6 | 5.8 | 5.8 | 6.6 | 4.7 | 5.1 | 6.4 | |
| Benchmark | 12.9 | 8.3 | 5.3 | 5.4 | 5.0 | 10.0 | -0.8 | 5.6 | 2.4 | 6.0 | 5.9 | 5.9 | 6.0 | 4.6 | 4.6 | 5.9 | |

Published by the Co-operators Life Insurance Company. While every effort is made to include accurate and up-to-date information, no warranty or guarantee is expressed or implied as to the accuracy, adequacy, or completeness and Co-operators Life Insurance Company assumes no responsibility for providing such information. All returns are based on Co-operators Life Insurance Company fund history and do not include deductions for administration, investment management fees, or other applicable fees or taxes. Returns reflect past performance and are not indicative of future performance or guaranteed by the Co-operators Life Insurance Company.