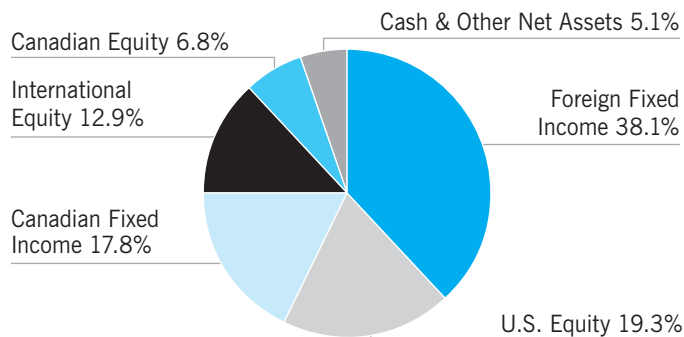


## NEI



### INVESTOR PROFILE

Suited to investors seeking a diversified portfolio of responsible investments with a slight weighting towards income-producing fixed income securities. Investors should be able to accept a low level of risk.

### INVESTMENT OBJECTIVE

To generate a moderate level of income while providing some potential for capital growth by investing in a mix of income oriented mutual funds and equity mutual funds. This fund follows a responsible approach to investing.

### INVESTMENT STRATEGY

The fund intends to achieve its objective by using strategic asset allocation as the principal investment strategy. Underlying mutual funds are selected based on factors such as expected return, volatility, and correlation while accounting for investment styles and other qualitative factors. The portfolio manager may, at its sole discretion, modify the asset mix, change percentage holdings of any underlying mutual fund, or add or remove any underlying mutual fund. Multiple responsible investment approaches, including the predominant approach of responsible screens ("RS"), are utilized by the Underlying Fund to exclude investment in select categories.

### 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>	—	—	—	11.1	5.4	7.2	3.5	5.3	8.6	5.1	3.2	3.3	5.1	6.3	5.9	—
<b>Benchmark</b>	—	—	—	9.5	4.4	8.0	1.0	4.2	8.5	7.7	2.2	6.3	7.7	6.8	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.

### FUND FACTS

as at Sept. 30, 2020

Fund type:	Balanced
Fund size:	\$3,234,000
Underlying fund size:	\$588,086,827
Underlying fund name:	NEI Select Income & Growth RS Portfolio
Portfolio manager:	NEI Investments
Fund inception date:	1 November 2012
Underlying fund inception date:	14 July 2005
Number of holdings:	10
Volatility rating:	Low
Benchmark:	FTSE Canada Universe Bond Index 65.0%, MSCI World Index 25.0%, S&P/TSX Composite Index 10.0%

### TOP TEN HOLDINGS

as at Sept. 30, 2020

NEI Global Total Return Bond Fund	37.7%
NEI Canadian Bond Fund	17.9%
NEI U.S. Equity RS Fund	11.2%
NEI Global Equity RS Fund	9.1%
NEI Global Dividend RS Fund	7.1%
NEI Canadian Equity RS Fund	5.0%
NEI Global Impact Bond Fund	4.0%
NEI Emerging Markets Fund	3.1%
NEI International Equity RS Fund	3.0%
NEI Canadian Small Cap Equity RS Fund	2.0%
<b>Total Percentage of Fund</b>	<b>100.0%</b>