

## Co-operators Group Retirement and Savings Funds Rates of Return at April 30, 2019

Fund Name	Annualized Return (%)						Annual Return (%)				
	1 year	2 year	3 year	4 year	5 year	10 year	2019	2018	2017	2016	2015
<b>Fixed Income Funds</b>											
Co-operators Canadian Fixed Income Fund	6.71	2.97	3.23	2.92	3.94	4.92	6.71	-0.65	3.77	1.98	8.11
Co-operators MFS Canadian Fixed Income Fund	6.52	2.72	3.13	2.87	3.91	4.74	6.52	-0.95	3.96	2.12	8.16
Co-operators Money Market Fund	1.99	1.61	1.40	1.30	1.31	1.48	1.99	1.23	0.97	1.01	1.35
<b>Balanced Funds</b>											
Co-operators Aggressive Balanced Fund	9.62	5.69	7.72	6.20	6.89	8.69	9.62	1.91	11.90	1.77	9.65
Co-operators Balanced Fund	9.50	5.82	7.94	6.33	7.06	8.57	9.50	2.27	12.30	1.63	10.04
Co-operators Conservative Balanced Fund	9.16	5.25	6.71	5.51	6.33	7.69	9.16	1.47	9.68	2.02	9.65
Co-operators Ethical Balanced Fund	6.49	4.27	4.51	3.20	4.03	n/a	6.49	2.10	4.98	-0.61	7.38
Co-operators Mawer Balanced Fund	9.80	7.03	9.16	7.69	8.95	n/a	9.80	4.34	13.54	3.41	14.13
Co-operators MFS Balanced Fund	9.97	6.69	9.26	6.54	7.76	8.79	9.97	3.50	14.60	-1.22	12.78
Co-operators Tactical Balanced Fund	9.67	6.52	n/a	n/a	n/a	n/a	9.67	3.47	n/a	n/a	n/a
<b>Canadian Equity Funds</b>											
Co-operators Bissett Canadian Dividend Fund	9.44	4.58	8.81	4.50	3.38	n/a	9.44	-0.07	17.81	-7.45	-0.97
Co-operators Canadian Equity Fund	8.47	5.85	8.81	6.95	6.72	9.36	8.47	3.29	14.99	1.57	5.78
Co-operators Canadian Resource Fund	-0.42	-1.72	0.69	0.31	-1.41	3.54	-0.42	-3.00	5.69	-0.81	-8.03
Co-operators Ethical Canadian Equity Fund	5.51	2.32	6.28	4.59	5.01	n/a	5.51	-0.78	14.67	-0.33	6.69
Co-operators Fidelity True North® Fund	10.42	6.41	8.53	6.14	7.53	11.19	10.42	2.55	12.90	-0.74	13.29
Co-operators Invesco Canadian Fund	7.30	6.27	10.12	1.48	0.32	7.90	7.30	5.26	18.24	-20.60	-4.16
Co-operators Mawer Canadian Equity Fund	8.53	5.99	9.62	7.00	8.54	n/a	8.53	3.51	17.26	-0.49	14.91
Co-operators MFS Canadian Research Equity Fund	11.12	7.42	10.22	5.88	7.01	9.58	11.12	3.84	16.05	-6.15	11.66
<b>Foreign Equity Funds</b>											
Co-operators BlackRock U.S. Equity Index Fund	18.75	12.13	17.26	13.84	15.85	16.40	18.75	5.88	28.22	4.18	24.27
Co-operators Ethical International Equity Fund	8.04	6.65	10.12	7.29	9.18	n/a	8.04	5.28	17.38	-0.76	17.09
Co-operators Fidelity Global Fund	8.08	9.43	16.48	11.88	14.13	13.85	8.08	10.79	31.97	-0.88	23.60
Co-operators Global Equity Fund	14.64	10.56	13.70	10.09	n/a	n/a	14.64	6.64	20.24	-0.06	n/a
Co-operators Invesco Global Companies Fund	14.93	9.21	13.59	11.34	12.66	14.40	14.93	3.77	22.88	4.85	18.11
Co-operators Mawer International Equity Fund	5.26	7.82	11.65	9.36	10.69	n/a	5.26	10.45	19.71	2.77	16.18
Co-operators U.S. Equity Fund	20.94	12.93	16.80	12.47	15.44	15.76	20.94	5.44	24.94	0.45	28.09
<b>Responsible Investment Portfolio Funds</b>											
Co-operators Ethical Select Income Portfolio	5.45	3.66	5.15	4.18	5.10	n/a	5.45	1.90	8.19	1.33	8.84
Co-operators Ethical Select Conservative Portfolio	6.75	4.27	5.82	4.53	5.59	n/a	6.75	1.85	8.98	0.74	9.97
Co-operators Ethical Select Balanced Portfolio	7.54	5.51	7.71	5.87	6.83	n/a	7.54	3.51	12.27	0.54	10.75
Co-operators Ethical Select Growth Portfolio	9.53	6.72	9.65	7.20	8.00	n/a	9.53	3.98	15.75	0.17	11.28
<b>Co-operators Heritage™ Portfolios</b>											
Co-operators Heritage™ Very Conservative Portfolio	7.82	4.17	5.09	4.10	5.08	6.29	7.82	0.64	6.96	1.17	9.13
Co-operators Heritage™ Conservative Portfolio	8.96	5.39	6.86	5.18	6.11	7.55	8.96	1.93	9.88	0.30	9.88
Co-operators Heritage™ Moderate Portfolio	9.64	6.15	8.04	5.96	6.84	8.47	9.64	2.76	11.91	-0.04	10.47
Co-operators Heritage™ Aggressive Portfolio	10.67	7.28	9.74	6.97	7.78	9.65	10.67	3.99	14.84	-0.93	11.10
Co-operators Heritage™ Very Aggressive Portfolio	11.18	7.85	10.63	7.54	8.32	10.27	11.18	4.62	16.40	-1.23	11.52
<b>Co-operators MFS LifePlan Retirement Funds</b>											
Co-operators MFS LifePlan Retiree Fund	8.00	4.18	5.49	4.52	5.52	6.60	8.00	0.50	8.16	1.66	9.61
Co-operators MFS LifePlan Retirement 2020 Fund	8.29	4.54	6.29	5.05	6.31	7.60	8.29	0.93	9.86	1.41	11.50
Co-operators MFS LifePlan Retirement 2025 Fund	9.70	5.78	8.27	6.42	7.90	8.65	9.70	2.00	13.42	1.08	14.03
Co-operators MFS LifePlan Retirement 2030 Fund	11.58	7.43	10.62	7.95	9.53	9.68	11.58	3.43	17.28	0.33	16.07
Co-operators MFS LifePlan Retirement 2035 Fund	12.95	8.60	12.14	8.87	10.45	10.37	12.95	4.41	19.56	-0.37	17.03
Co-operators MFS LifePlan Retirement 2040 Fund	13.65	9.26	13.17	9.45	11.06	10.89	13.65	5.04	21.41	-0.99	17.76
Co-operators MFS LifePlan Retirement 2045 Fund	14.15	9.67	13.58	9.72	11.28	n/a	14.15	5.36	21.81	-1.07	17.72
Co-operators MFS LifePlan Retirement 2050 Fund	14.18	9.69	13.59	9.76	11.31	n/a	14.18	5.37	21.81	-0.97	17.72
Co-operators MFS LifePlan Retirement 2055 Fund	14.20	9.71	n/a	n/a	n/a	n/a	14.20	5.41	n/a	n/a	n/a

Returns are based on time-weighted group gross rates that reflect performance before administrative and investment management fees are deducted. Past performance of the above Funds and Portfolios is not necessarily indicative of their future performance.

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