

**Co-operators Bissett Canadian Dividend Fund**

June 30, 2021

**Quick Facts**

Date fund created:	November 1, 2012
Total value on June 30, 2021:	\$12,854,000
Net Asset Value per Unit:	\$141.60
Number of Units Outstanding:	97,987
Management Expense Ratio (MER):	2.66%
Portfolio Turnover Rate at December 31, 2020:	27.83%
Minimum Investment:	\$50 PAD or \$250 lump sum
Portfolio Manager:	Franklin Templeton Investments Corp.

**What does the Fund invest in?**

This fund invests in primarily dividend paying or income producing Canadian securities.

**Top 10 Holdings**

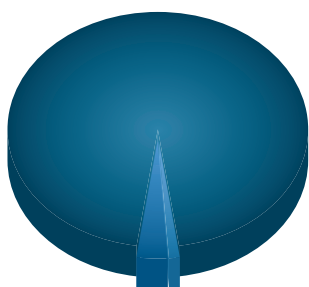
Royal Bank of Canada	6.89%
Toronto-Dominion Bank	4.88%
Enbridge Inc.	4.46%
Fortis Inc.	4.10%
BCE Inc.	3.97%
Bank of Montreal	3.91%
Canadian National Railway Company	3.73%
TELUS Corporation	3.73%
Canadian Utilities Limited	3.41%
Rogers Communications Inc.	3.36%

The top 10 investments make up 42.44% of the fund.

Total number of investments: 38

**Investment Segmentation**

At June 30, 2021



■ Canadian Equity	95.49%
■ U.S. Equity	3.35%
■ Cash & Other Net Assets	1.16%

**How has the Fund performed?**

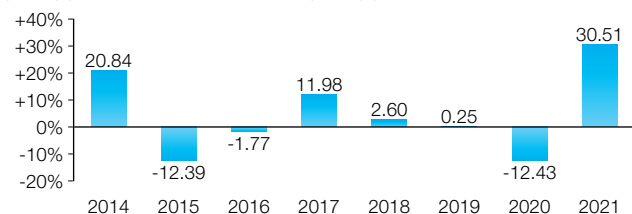
This section tells you how the fund has performed over the past 8 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

**Average Return**

A person who invested \$1,000 in the fund 8 year(s) ago now has \$1,369.14. This works out to an average of 4.01% per year.

**Year-by-year Returns**

This chart shows how the fund has performed in each of the past 8 year(s). In the last 8 year(s) the fund was up in value 5 year(s) and down in value 3 year(s) of the 8.


**How risky is it?**

The value of your investments can go down. Please see the Information Folder for further details.


**Are there any guarantees?**

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to Maturity and Death Benefit Guarantees in the Information Folder and Policy.

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**Who is this Fund for?**

For investors seeking income and growth provided by capital appreciation of Canadian equities and with a medium to long-term investment horizon. Investors should be comfortable with moderate ups and downs of the market.

**How much does it cost?**

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

**1. Surrender Charges**

This is a no-load product. There are no deferred sales charges.

**2. Ongoing fund expense**

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

**Surrender Charge Option****MER** (annual rate as a % of the fund value)

No-load

2.66%

**Trailing Commission**

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.38% is paid from the management fee and is based on the value of your fund assets.

**3. Other Fees**

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee	\$25 after the second withdrawal each calendar year
Interfund transfer fee	\$20 after the fourth interfund transfer each calendar year

**What if I change my mind?**

You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You have to tell us in writing (email, fax, or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction.

You can also change your mind about subsequent transactions you make under the policy within two business days from the date you received confirmation. In this case, the right to cancel only applies to the new transaction.

**For more information**

The summary may not contain all the information you need. Please read the Policy and Information Folder.

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