

Rates of Return

Net Annual Rates of Return at December 31, 2020

Versatile Asset® II Non-Registered	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011
Portfolio Funds										
Co-operators Very Conservative Portfolio	6.73%	7.16%	-2.28%	2.29%	0.80%	2.14%	7.34%	1.24%	3.02%	1.47%
Co-operators Conservative Portfolio	6.98%	9.81%	-3.45%	4.42%	2.29%	3.54%	8.61%	6.40%	4.50%	-1.28%
Co-operators Moderate Portfolio	7.15%	12.08%	-4.77%	6.06%	3.68%	3.84%	9.40%	10.99%	6.21%	-3.50%
Co-operators Aggressive Portfolio	8.09%	15.02%	-6.38%	8.42%	5.25%	5.45%	10.21%	16.56%	7.91%	-6.33%
Co-operators Very Aggressive Portfolio	7.55%	17.96%	-7.67%	9.76%	7.75%	4.73%	11.31%	21.56%	8.97%	-9.74%
Responsible Investment Portfolio Funds										
Co-operators Ethical Select Income Portfolio	3.20%	9.43%	-3.49%	2.95%	1.56%	2.65%	4.94%	0.09%	n/a	n/a
Co-operators Ethical Select Conservative Portfolio	5.21%	10.90%	-3.88%	3.31%	1.23%	2.86%	5.93%	4.95%	n/a	n/a
Co-operators Ethical Select Balanced Portfolio	6.98%	12.21%	-4.23%	5.32%	2.77%	4.19%	6.26%	11.40%	n/a	n/a
Co-operators Ethical Select Growth Portfolio	7.65%	15.23%	-5.11%	6.66%	3.40%	5.39%	6.21%	15.68%	n/a	n/a
Fixed Income Funds										
Co-operators Canadian Fixed Income Fund	6.99%	4.86%	-0.68%	0.53%	-0.54%	0.87%	6.30%	-3.54%	2.04%	6.31%
Co-operators Fidelity Canadian Bond Fund	6.40%	4.81%	-1.42%	0.33%	-0.50%	0.50%	5.94%	-3.63%	1.72%	6.37%
Co-operators Money Market Fund	-0.37%	0.44%	0.31%	0.23%	0.24%	0.19%	0.44%	0.49%	-0.12%	-0.65%
Balanced Funds										
Co-operators Aggressive Balanced Fund	5.80%	15.01%	-5.34%	4.15%	6.31%	1.80%	9.39%	10.14%	4.33%	-2.85%
Co-operators Balanced Fund	5.56%	14.34%	-5.61%	4.96%	5.67%	2.44%	9.52%	10.47%	4.78%	-3.39%
Co-operators Conservative Balanced Fund	6.87%	11.93%	-3.76%	3.68%	3.96%	1.92%	8.60%	6.53%	4.01%	0.08%
Co-operators Mawer Balanced Fund	8.55%	12.85%	-2.14%	7.97%	1.30%	8.46%	9.95%	17.81%	n/a	n/a
Canadian Equity Funds										
Co-operators Bissett Canadian Dividend Fund	-6.53%	16.47%	-12.77%	3.72%	24.66%	-17.29%	-0.61%	15.37%	n/a	n/a
Co-operators Canadian Equity Fund	0.75%	20.50%	-12.45%	7.09%	13.83%	-2.22%	8.44%	14.14%	4.85%	-11.71%
Co-operators Canadian Resource Fund	-13.40%	19.26%	-18.29%	-4.33%	19.65%	-12.47%	-0.23%	-5.90%	-4.44%	-16.45%
Co-operators Ethical Canadian Equity Fund	-0.63%	17.99%	-14.22%	2.15%	17.52%	-8.41%	7.22%	22.84%	n/a	n/a
Co-operators Fidelity True North® Fund	9.35%	16.32%	-5.76%	4.06%	9.14%	-2.58%	12.66%	21.51%	7.39%	-8.91%
Co-operators Mawer Canadian Equity Fund	1.32%	18.74%	-11.20%	7.00%	13.84%	-1.77%	13.94%	23.31%	n/a	n/a
Foreign Equity Funds										
Co-operators Ethical International Equity Fund	4.89%	14.79%	-5.95%	11.41%	-5.24%	17.55%	1.29%	23.47%	n/a	n/a
Co-operators Fidelity Global Fund	17.48%	18.59%	-6.15%	16.97%	0.86%	21.37%	9.58%	28.19%	9.87%	-9.47%
Co-operators Mawer International Equity Fund	10.64%	12.67%	-5.54%	20.68%	-4.83%	18.51%	7.38%	20.65%	n/a	n/a
Co-operators U.S. Equity Fund	18.21%	22.82%	4.59%	8.66%	-0.67%	17.14%	21.39%	42.01%	11.18%	0.24%

Rates of return for periods less than 1 year are simple rates of return. All others are annualized rates of return.

Securities regulations do not allow us to report performance for a fund that has been available for less than one year.

The returns reflect changes in unit value and assume that all income/realized net gains are retained by the segregated fund in the periods indicated and are reflected in higher unit values of the fund. The returns do not take into account sales, redemption, distribution or other optional charges or income taxes payable that would have reduced returns or performance.

Past performance of any fund is not necessarily indicative of its future performance.

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