

Rates of Return

Rates of Return at August 31, 2021

Versatile Asset® IV Non-Registered	1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	Since Inception	Inception Date
Fixed Income Funds											
Co-operators Canadian Fixed Income Fund	-0.25%	1.77%	0.53%	-3.10%	0.72%	3.22%	2.46%	1.34%	2.33%	3.49%	03-Feb-03
Co-operators Money Market Fund	-0.05%	-0.14%	-0.26%	-0.46%	0.18%	0.54%	0.57%	0.49%	0.46%	1.22%	03-Feb-03
Balanced Funds											
Co-operators Aggressive Balanced Fund	1.25%	5.15%	10.30%	12.59%	9.10%	7.45%	7.39%	6.19%	6.39%	6.14%	03-Feb-03
Co-operators Balanced Fund	1.18%	4.98%	9.62%	12.43%	7.99%	6.68%	6.68%	5.74%	6.09%	5.83%	03-Feb-03
Co-operators Conservative Balanced Fund	0.91%	4.47%	7.44%	8.58%	7.18%	6.76%	6.37%	5.24%	5.56%	5.37%	03-Feb-03
Canadian Equity Funds											
Co-operators Canadian Equity Fund	1.70%	5.74%	16.20%	24.82%	11.07%	7.79%	7.78%	7.23%	6.46%	6.88%	03-Feb-03
Foreign Equity Funds											
Co-operators U.S. Equity Fund	4.22%	13.82%	17.87%	24.57%	22.13%	15.59%	17.11%	14.89%	16.32%	7.65%	03-Feb-03

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.

ANY AMOUNT THAT IS ALLOCATED TO A SEGREGATED FUND IS INVESTED AT THE RISK OF THE CONTRACTHOLDERS AND MAY INCREASE OR DECREASE IN VALUE.