

# FUND INFORMATION

## Versatile Portfolios Navigator™

### Co-operators International Equity Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | June 30, 2022

#### Quick Facts

Date fund created:	December 20, 2021	Portfolio turnover rate at December 31, 2021:	65.45%
Date fund available:	December 20, 2021	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$516,000	Portfolio manager:	Addenda Capital Inc.
Total units outstanding:	6,532		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	3.06%	\$76.42	11
75% maturity/75% death benefit	No load	3.06%	\$76.41	458
75% maturity/100% death benefit	Back end load	3.33%	\$76.31	0
75% maturity/100% death benefit	No load	3.34%	\$76.30	468
100% maturity/100% death benefit	Back end load	4.16%	\$75.99	0
100% maturity/100% death benefit	No load	4.17%	\$75.98	0

#### What does the Fund invest in?

This fund invests in equity securities of medium to large sized companies generally located outside of Canada and the United States that fit the fund's view of sustainable investing.

#### Top 10 Holdings

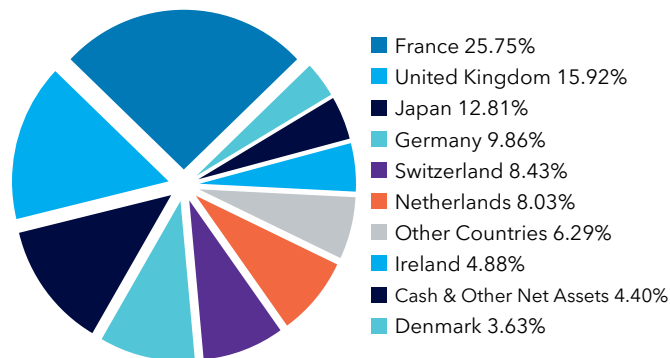
LVMH Moët Hennessy Louis Vuitton SE	3.86%
Linde AG	3.72%
Novo Nordisk A/S	3.63%
RELX Group plc	3.38%
Schneider Electric S.A.	3.19%
Bunzl plc	3.06%
Experian plc	2.87%
Air Water Inc.	2.87%
Diageo plc	2.80%
Compagnie Financière Richemont SA	2.75%

The top 10 investments make up 32.13% of the fund.

Total number of investments: 44

#### Investment Segmentation

At June 30, 2022



#### How has the Fund performed?

Data is not available as this fund is less than 12 months old.

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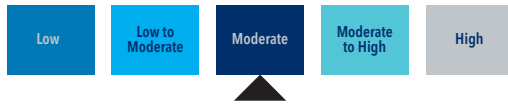


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## How risky is it?

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

## Who is this Fund for?

For investors seeking growth over a long-term investment horizon and who want to invest in a broad range of sustainable equities in countries primarily outside of North America. Investors should be comfortable with moderate ups and downs of the market.

## How much does it cost?

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

### 1. Sales Charges

Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%. The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell. For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge. The sales charge schedule will be based on the day you invest in your first fund.	
	Less than 2 years		5%
	2, but less than 3		4%
	3, but less than 4		3%
	4, but less than 5		2%
	5, but less than 6		1%
After 6 years	0%		
No-load	There is no Deferred Sales Charge	When you make a deposit, Co-operators does not pay your financial advisor a commission.	

### 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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	3.06%
	No load	3.06%
75% maturity/100% death benefit	Back end load	3.33%
	No load	3.34%
100% maturity/100% death benefit	Back end load	4.16%
	No load	4.17%

### 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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

### 3. Other Fees

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

Withdrawal service fee	\$35 after the third withdrawal each calendar year
Short-term trading fee	2% of the value of units you redeem or switch within 90 days of investing in the fund

### 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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NOTE: MER for 2021 is a projection based on information available at time of fund launch. Actual MER may vary slightly from stated MER.