

# FUND INFORMATION

## Versatile Portfolios™ ESP

### Co-operators Money Market Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | June 30, 2022

#### Quick Facts

Date fund created:	October 1, 2003
Date fund available:	June 1, 2009
Total value on June 30, 2022:	\$27,902,000
Net Asset Value Per Unit:	\$100.10
Number of Units Outstanding:	262,600
Management Expense Ratio (MER):	1.21%
Portfolio Turnover Rate at December 31, 2021:	487.18%
Minimum Investment:	\$50 PAD or \$50 lump sum
Portfolio Manager:	Addenda Capital Inc.

#### What does the Fund invest in?

This fund invests in short-term Canadian investments in the Government of Canada, the provinces, or high grade Canadian companies that fit the fund's view of sustainable investing.

#### Top 10 Holdings

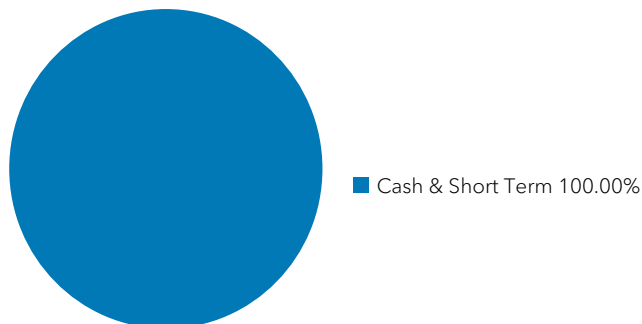
Government of Canada T-Bills, 25 May 2023	8.02%
Government of Canada T-Bills, 29 Sep 2022	5.13%
Bank of Montreal Floating Rate Note, 25 Apr 2023	5.02%
Government of Canada T-Bills, 05 Jan 2023	4.67%
Royal Bank of Canada Floating Rate Note, 29 Mar 2023	3.58%
Canadian Imperial Bank of Commerce Discount Note, 19 Apr 2023	3.58%
Bank of Nova Scotia Floating Rate Note, 06 Apr 2023	3.58%
Toronto-Dominion Bank Floating Rate Note, 06 Apr 2023	3.58%
Stable Trust Discount Note, 08 Sep 2022	3.57%
Sound Trust Discount Note, 15 Sep 2022	3.57%

The top 10 investments make up 44.30% of the fund.

Total number of investments: 29

#### Investment Segmentation

At June 30, 2022



#### How has the Fund performed?

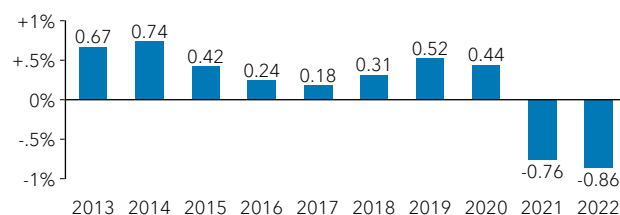
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

#### Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,019.03. This works out to an average of 0.19% per year.

#### Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



#### 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 interest income and a high level of liquidity with a short to medium-term investment horizon. Investors should be comfortable with small 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. Sales Charges

This is a no load product. There are no deferred sales charges. When you make a deposit, Co-operators does not pay your financial representative a commission. 100% of the assets received by Co-operators are used to buy units.

##### 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.

##### 3. Trailing Commission

For the services and advice provided to you, Co-operators pays your financial representative a trailing commission for as long as you own segregated funds. The annual trailing commission of 0.10% is paid from the management fee and is based on the value of your fund assets.

##### 4. 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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