



## INVESTOR PROFILE

Suited to investors seeking a diversified portfolio of equities and fixed income investments with slight weighting towards Canadian and foreign equities. Investors should be able to accept a low to moderate level of risk.

## INVESTMENT OBJECTIVE

To achieve interest income, preservation and moderate growth of capital with modest levels of volatility by investing in a mix of bond, debenture, and other fixed income investments as well as in equity securities of Canadian and foreign companies.

## INVESTMENT STRATEGY

The fund intends to achieve its objective by following an asset allocation model consisting of the acquisition of units in a number of Underlying Funds. The proportion invested in each Underlying Fund is varied based upon expectations of risk and return for the various classes of assets.

## FUND FACTS

as at March 31, 2021

Fund type:	Balanced
Fund size:	\$19,951,000
Underlying fund size:	N/A
Underlying fund name:	N/A
Portfolio manager:	Co-operators Life Insurance Company
Fund inception date:	10 May 2005
Underlying fund inception date:	N/A
Number of holdings:	9
Volatility rating:	Low to Moderate
Benchmark:	FTSE Canada Universe Bond Index 40.0%, S&P/TSX Composite Index 35.0%, MSCI World Index 10.0%, S&P 500 Composite Index 7.5%, MSCI All Country World excluding U.S. Index 7.5%

## TOP HOLDINGS

as at March 31, 2021

Co-operators BlackRock Canada Universe Bond Index Fund	13.4%
Co-operators Canadian Fixed Income Fund	13.3%
Co-operators MFS Canadian Fixed Income Fund	13.3%
Co-operators Canadian Equity Fund	12.5%
Co-operators MFS Canadian Research Equity Fund	12.5%
Co-operators Fidelity True North® Fund	10.0%
Co-operators Global Equity Fund	9.9%
Co-operators Mawer International Equity Fund	7.5%
Co-operators U.S. Equity Fund	7.5%
<b>Total Percentage of Fund</b>	<b>100.0%</b>

## RATES OF RETURN

Fund	Annual Returns to March 31 (%)											Annualized Returns to March 31, 2021 (%)					
	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Qtr	YTD	1 yr	3 yr	5 yr	10 yr	
Fund	-1.3	7.9	14.0	12.4	-0.2	9.0	4.7	7.8	-1.8	21.4	0.7	0.7	21.4	8.7	8.0	7.2	
Benchmark	-0.6	6.6	11.3	9.9	-2.9	11.5	3.9	6.8	-4.4	23.7	1.6	1.6	23.7	8.1	7.9	6.3	

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