

Rates of Return

Rates of Return at September 30, 2020

| Versatile Portfolios Navigator™ 75-100 Non-Registered No-Load | 1 Month | 3 Month | 6 Month | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 10 Year | Since Inception | Inception Date |
|---|---------|---------|---------|---------|--------|--------|--------|--------|---------|-----------------|----------------|
| Portfolio Funds | | | | | | | | | | | |
| Co-operators Very Conservative Portfolio | 0.18% | 1.41% | 8.46% | 5.38% | 6.12% | 4.51% | 2.67% | 3.24% | n/a | 3.00% | 22-Dec-14 |
| Co-operators Conservative Portfolio | 0.07% | 2.43% | 10.57% | 5.32% | 5.56% | 4.61% | 3.36% | 4.01% | n/a | 3.72% | 22-Dec-14 |
| Co-operators Moderate Portfolio | -0.07% | 3.25% | 12.63% | 4.91% | 5.08% | 4.57% | 3.84% | 4.61% | n/a | 4.22% | 22-Dec-14 |
| Co-operators Aggressive Portfolio | -0.52% | 4.06% | 15.18% | 4.51% | 4.20% | 4.47% | 4.56% | 5.35% | n/a | 4.96% | 22-Dec-14 |
| Co-operators Very Aggressive Portfolio | -0.90% | 4.99% | 18.14% | 3.79% | 3.48% | 4.44% | 5.11% | 5.99% | n/a | 5.35% | 22-Dec-14 |
| Responsible Investment Portfolio Funds | | | | | | | | | | | |
| Co-operators Ethical Select Income Portfolio | -0.33% | 1.47% | 8.82% | 0.87% | 3.25% | 2.81% | 2.04% | 2.53% | n/a | 2.37% | 22-Dec-14 |
| Co-operators Ethical Select Conservative Portfolio | -0.43% | 2.45% | 10.98% | 2.18% | 3.88% | 3.36% | 2.61% | 2.89% | n/a | 2.66% | 22-Dec-14 |
| Co-operators Ethical Select Balanced Portfolio | -0.47% | 3.15% | 12.70% | 3.47% | 4.01% | 3.97% | 3.70% | 3.94% | n/a | 3.60% | 22-Dec-14 |
| Co-operators Ethical Select Growth Portfolio | -0.47% | 4.51% | 15.82% | 3.67% | 3.66% | 4.53% | 4.50% | 4.82% | n/a | 4.34% | 22-Dec-14 |
| Fixed Income Funds | | | | | | | | | | | |
| Co-operators Canadian Fixed Income Fund | 0.34% | 0.26% | 6.20% | 5.41% | 6.65% | 4.32% | 1.77% | 2.31% | n/a | 2.05% | 22-Dec-14 |
| Co-operators Fidelity Canadian Bond Fund | 0.31% | 0.77% | 7.22% | 4.57% | 5.80% | 3.64% | 1.38% | 1.79% | n/a | 1.61% | 22-Dec-14 |
| Co-operators Money Market Fund | -0.07% | -0.20% | -0.18% | 0.03% | 0.27% | 0.29% | 0.27% | 0.26% | n/a | 0.25% | 22-Dec-14 |
| Balanced Funds | | | | | | | | | | | |
| Co-operators Balanced Fund | -0.61% | 2.71% | 11.71% | 2.42% | 3.91% | 3.97% | 3.41% | 4.30% | n/a | 3.68% | 22-Dec-14 |
| Co-operators Mawer Balanced Fund | 0.42% | 4.02% | 13.78% | 7.07% | 6.35% | 6.21% | 5.18% | 5.56% | n/a | 5.49% | 22-Dec-14 |
| Canadian Equity Funds | | | | | | | | | | | |
| Co-operators Bissett Canadian Dividend Fund | -0.93% | 4.83% | 11.15% | -11.57% | -4.34% | -3.02% | -0.26% | 2.24% | n/a | -0.62% | 22-Dec-14 |
| Co-operators Canadian Equity Fund | -1.71% | 3.28% | 13.39% | -4.69% | -0.38% | 0.50% | 1.60% | 3.79% | n/a | 2.64% | 22-Dec-14 |
| Co-operators Canadian Resource Fund | -6.97% | 0.41% | 19.19% | -10.84% | -8.17% | -6.82% | -7.61% | -1.25% | n/a | -3.74% | 22-Dec-14 |
| Co-operators Ethical Canadian Equity Fund | -1.34% | 3.83% | 12.66% | -9.15% | -3.95% | -3.14% | -1.20% | 0.88% | n/a | -0.51% | 22-Dec-14 |
| Co-operators Fidelity True North® Fund | -1.13% | 3.49% | 17.36% | 1.43% | 3.84% | 3.58% | 3.15% | 3.76% | n/a | 2.82% | 22-Dec-14 |
| Co-operators Mawer Canadian Equity Fund | -0.90% | 4.65% | 15.86% | -3.07% | -0.59% | 0.74% | 2.46% | 3.55% | n/a | 2.92% | 22-Dec-14 |
| Foreign Equity Funds | | | | | | | | | | | |
| Co-operators Fidelity Global Fund | -2.70% | 4.25% | 22.18% | 11.35% | 4.99% | 6.90% | 8.58% | 8.22% | n/a | 8.46% | 22-Dec-14 |
| Co-operators Global Equity Fund | 0.69% | 5.64% | 16.51% | 2.28% | 2.94% | 6.30% | 5.48% | 5.88% | n/a | 5.47% | 22-Dec-14 |
| Co-operators Mawer International Equity Fund | 2.32% | 7.38% | 17.83% | 11.52% | 5.74% | 5.46% | 5.93% | 6.48% | n/a | 7.07% | 22-Dec-14 |
| Co-operators U.S. Equity Fund | 0.09% | 8.89% | 23.89% | 18.34% | 10.47% | 13.91% | 12.33% | 9.99% | n/a | 9.72% | 22-Dec-14 |

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.

Fidelity Investments® and True North® are registered trademarks of FMR LLC.

Franklin Bissett Investment Management is part of Franklin Templeton Investments Corp.

Northwest Funds, NEI Investments and Ethical Funds are divisions of Northwest & Ethical Investments L.P. Northwest Funds, NEI Investments and Ethical Funds are registered marks and trademarks of Northwest & Ethical Investments L.P.