

Rates of Return

Net Annual Rates of Return at December 31, 2019

Versatile Asset® II Non-Registered	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010
Portfolio Funds										
Co-operators Very Conservative Portfolio	7.16%	-2.28%	2.29%	0.80%	2.14%	7.34%	1.24%	3.02%	1.47%	5.58%
Co-operators Conservative Portfolio	9.81%	-3.45%	4.42%	2.29%	3.54%	8.61%	6.40%	4.50%	-1.28%	6.54%
Co-operators Moderate Portfolio	12.08%	-4.77%	6.06%	3.68%	3.84%	9.40%	10.99%	6.21%	-3.50%	7.11%
Co-operators Aggressive Portfolio	15.02%	-6.38%	8.42%	5.25%	5.45%	10.21%	16.56%	7.91%	-6.33%	7.52%
Co-operators Very Aggressive Portfolio	17.96%	-7.67%	9.76%	7.75%	4.73%	11.31%	21.56%	8.97%	-9.74%	8.90%
Responsible Investment Portfolio Funds										
Co-operators Ethical Select Income Portfolio	9.43%	-3.49%	2.95%	1.56%	2.65%	4.94%	0.09%	n/a	n/a	n/a
Co-operators Ethical Select Conservative Portfolio	10.90%	-3.88%	3.31%	1.23%	2.86%	5.93%	4.95%	n/a	n/a	n/a
Co-operators Ethical Select Balanced Portfolio	12.21%	-4.23%	5.32%	2.77%	4.19%	6.26%	11.40%	n/a	n/a	n/a
Co-operators Ethical Select Growth Portfolio	15.23%	-5.11%	6.66%	3.40%	5.39%	6.21%	15.68%	n/a	n/a	n/a
Fixed Income Funds										
Co-operators Canadian Fixed Income Fund	4.86%	-0.68%	0.53%	-0.54%	0.87%	6.30%	-3.54%	2.04%	6.31%	4.35%
Co-operators Fidelity Canadian Bond Fund	4.81%	-1.42%	0.33%	-0.50%	0.50%	5.94%	-3.63%	1.72%	6.37%	4.47%
Co-operators Money Market Fund	0.44%	0.31%	0.23%	0.24%	0.19%	0.44%	0.49%	-0.12%	-0.65%	-1.04%
Balanced Funds										
Co-operators Aggressive Balanced Fund	15.01%	-5.34%	4.15%	6.31%	1.80%	9.39%	10.14%	4.33%	-2.85%	9.19%
Co-operators Balanced Fund	14.34%	-5.61%	4.96%	5.67%	2.44%	9.52%	10.47%	4.78%	-3.39%	8.95%
Co-operators Conservative Balanced Fund	11.93%	-3.76%	3.68%	3.96%	1.92%	8.60%	6.53%	4.01%	0.08%	7.05%
Co-operators Ethical Balanced Fund	11.93%	-6.25%	3.21%	-1.15%	-1.46%	6.04%	2.97%	n/a	n/a	n/a
Co-operators Mawer Balanced Fund	12.85%	-2.14%	7.97%	1.30%	8.46%	9.95%	17.81%	n/a	n/a	n/a
Canadian Equity Funds										
Co-operators Bissett Canadian Dividend Fund	16.47%	-12.77%	3.72%	24.66%	-17.29%	-0.61%	15.37%	n/a	n/a	n/a
Co-operators Canadian Equity Fund	20.50%	-12.45%	7.09%	13.83%	-2.22%	8.44%	14.14%	4.85%	-11.71%	12.55%
Co-operators Canadian Resource Fund	19.26%	-18.29%	-4.33%	19.65%	-12.47%	-0.23%	-5.90%	-4.44%	-16.45%	21.21%
Co-operators Ethical Canadian Equity Fund	17.99%	-14.22%	2.15%	17.52%	-8.41%	7.22%	22.84%	n/a	n/a	n/a
Co-operators Fidelity True North® Fund	16.32%	-5.76%	4.06%	9.14%	-2.58%	12.66%	21.51%	7.39%	-8.91%	11.76%
Co-operators Mawer Canadian Equity Fund	18.74%	-11.20%	7.00%	13.84%	-1.77%	13.94%	23.31%	n/a	n/a	n/a
Foreign Equity Funds										
Co-operators Ethical International Equity Fund	14.79%	-5.95%	11.41%	-5.24%	17.55%	1.29%	23.47%	n/a	n/a	n/a
Co-operators Fidelity Global Fund	18.59%	-6.15%	16.97%	0.86%	21.37%	9.58%	28.19%	9.87%	-9.47%	2.61%
Co-operators Mawer International Equity Fund	12.67%	-5.54%	20.68%	-4.83%	18.51%	7.38%	20.65%	n/a	n/a	n/a
Co-operators U.S. Equity Fund	22.82%	4.59%	8.66%	-0.67%	17.14%	21.39%	42.01%	11.18%	0.24%	5.92%

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.

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