



CUMIS Market-Based Funds

Fund	Gross Annualized Rates of Return as at June 30, 2006				
	3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Money Market					
Canadian Money Market Fund (PH&N)	1.0	3.3	2.8	2.9	3.8
30 Day T-bills	1.0	3.2	2.7	2.7	3.5
Fixed Income					
Retirement Security Fund (CUMIS)	1.2	5.1	5.2	5.6	6.5
Universe Bond Index Fund (BGI)	-1.0	-0.7	4.7	6.9	7.4
Income Fund (Ethical)	-1.0	-0.2	4.9	7.0	—
Fixed Income Fund (McLean Budden)	-1.6	-1.5	4.5	6.6	7.5
Short-Term Bond & Mtgage Fund (PH&N)	0.2	0.8	3.7	5.4	6.1
Bond Fund (PH&N)	-0.8	0.3	5.2	7.4	7.7
ScotiaMcLeod Universe	-1.0	-0.7	4.7	6.9	7.3
Balanced					
Balanced Fund (Ethical)	-4.5	6.8	11.1	5.9	—
Balanced Core Fund (McLean Budden)	-3.0	6.6	10.3	6.8	—
Balanced Fund (PH&N)	-3.5	5.5	10.5	5.9	8.1
Active Balanced Fund Benchmark	-2.8	8.1	11.3	6.2	7.8
Canadian Equity					
S&P/TSX Composite Index Fund (BGI)	-3.5	19.7	20.7	10.5	10.6
Canadian Equity Fund (Bissett)	-5.8	11.6	18.1	10.4	—
Growth Fund (Ethical)	-5.0	13.4	15.9	7.5	—
Special Equity Fund (Ethical)	0.5	26.6	—	—	—
Canadian Small Cap Fund (Franklin Templeton)	0.1	36.5	—	—	—
Large Cap Canadian Equity Fund (Mawer)	-4.0	15.1	18.9	12.7	13.6
Small Cap Canadian Equity Fund (Mawer)	0.6	21.1	26.6	23.8	17.4
Canadian Equity Core Fund (McLean Budden)	-4.3	15.9	18.0	11.3	—
Canadian Equity Value Fund (McLean Budden)	-3.4	13.8	17.0	12.1	15.5
Canadian Equity Fund (PH&N)	-5.4	10.0	16.0	7.6	10.7
S&P/TSX Composite Index	-3.5	19.6	20.7	10.5	10.6
NB Small Cap Universe Index	-5.9	20.2	23.5	12.8	7.3
Dividend					
Dividend Income Fund (PH&N)	-5.7	7.1	15.6	11.2	18.0
S&P/TSX Composite Index	-3.5	19.6	20.7	10.5	10.6
U.S. Equity					
U.S. Equity Index Fund (BGI)	-6.1	-1.6	3.7	-4.0	5.9
American Equity Fund (McLean Budden)	-4.4	0.0	5.5	-0.4	—
U.S. Equity Fund (PH&N)	-5.4	-1.8	1.7	-5.4	2.6
S&P 500 (\$Cdn)	-6.0	-1.4	4.0	-3.6	6.1
Foreign Equity					
EAFE Equity Index Fund (BGI)	-3.9	14.7	15.7	3.3	4.3
International Fund (Bissett)	-1.9	12.5	18.4	3.9	—
International Equity Fund (Ethical)	-6.9	11.7	—	—	—
Non North American Equity Fund (Mawer)	-3.1	17.9	18.4	7.1	10.3
Global Equity Fund (McLean Budden)	-4.3	6.0	8.8	0.1	7.3
Overseas Equity Fund (PH&N)	-4.1	10.6	12.8	1.4	—
Growth Fund (Franklin Templeton)	-3.9	8.5	13.9	3.6	—
MSCI EAFE (\$Cdn)	-4.0	14.9	15.9	3.4	4.3
Actively Managed Asset Allocation Funds					
LifePoints Balanced Income (Frank Russell)	-2.1	4.6	8.4	6.4	8.7
LifePoints Balanced Growth (Frank Russell)	-3.0	8.6	11.5	6.4	9.0
LifePoints Long-Term Growth (Frank Russell)	-3.4	13.1	15.0	7.1	9.8
LifePoints All-Equity RSP (Frank Russell)	-4.5	12.8	14.4	—	—
Index Managed Asset Allocation Funds					
Conservative Balanced Index Fund (BGI)	-2.2	3.9	7.5	4.8	6.9
Moderate Balanced Index Fund (BGI)	-3.0	7.5	11.0	6.0	8.3
Aggressive Balanced Index Fund (BGI)	-3.5	11.4	14.0	6.5	8.7

Note: All performance data is shown on a gross or "pre-fee" basis except for Retirement Security Fund

-1 Retirement Security Fund charges 1.2% in Investment Management Fees. The returns shown above for RSF are net of fees.

-2 Current benchmark composition: 35% S&P/TSX Capped Composite Index, 25% MSCI World ex Canada Index, 35% SC Universe Bond Index, 5% SC 30-Day T-Bill Index.

-3 Pooled funds are not guaranteed, their values change frequently and past performance may not be repeated

-4 The Ethical Funds charge an expense management fee against the fund up to a maximum of 20 basis points

-5 Mawer Investment Management charges expenses against the funds and are not included in the above fees