



CUMIS Market-Based Funds

Fund	Gross Annualized Rates of Return as at September 30, 2006				
	3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Money Market					
Canadian Money Market Fund (PH&N)	1.1	3.7	2.9	2.9	3.8
30 Day T-bills	1.0	3.6	2.8	2.7	3.5
Fixed Income					
Retirement Security Fund (CUMIS)	1.2	5.0	5.2	5.5	6.4
Universe Bond Index Fund (BGI)	4.9	4.1	6.0	6.9	7.3
Income Fund (Ethical)	4.9	4.3	6.3	7.0	—
Fixed Income Fund (McLean Budden)	5.5	4.0	6.0	6.8	7.6
Short-Term Bond & Mtgage Fund (PH&N)	2.8	3.6	4.2	5.0	5.9
Bond Fund (PH&N)	4.8	4.6	6.3	7.4	7.7
ScotiaMcLeod Universe	4.9	4.0	5.9	6.9	7.3
Balanced					
Balanced Fund (Ethical)	4.5	6.5	11.6	8.0	—
Balanced Core Fund (McLean Budden)	4.7	8.0	10.7	8.6	—
Balanced Fund (PH&N)	4.4	6.3	10.8	8.0	8.0
Active Balanced Fund Benchmark	3.7	7.4	11.2	8.1	7.8
Canadian Equity					
S&P/TSX Composite Index Fund (BGI)	1.9	9.3	18.9	13.6	10.3
Canadian Equity Fund (Bissett)	2.9	6.3	17.9	12.6	—
Growth Fund (Ethical)	5.2	11.1	16.0	10.8	—
Special Equity Fund (Ethical)	-3.8	12.2	—	—	—
Canadian Small Cap Fund (Franklin Templeton)	-0.7	26.0	—	—	—
Large Cap Canadian Equity Fund (Mawer)	3.8	8.5	19.3	15.3	13.8
Small Cap Canadian Equity Fund (Mawer)	-0.5	12.7	23.5	26.4	16.2
Canadian Equity Core Fund (McLean Budden)	4.5	9.7	17.3	13.7	—
Canadian Equity Value Fund (McLean Budden)	4.3	7.5	16.8	13.4	15.3
Canadian Equity Fund (PH&N)	4.7	7.0	15.9	10.8	10.4
S&P/TSX Composite Index	1.9	9.2	18.9	13.6	10.2
NB Small Cap Universe Index	-0.7	9.9	16.1	18.4	6.7
Dividend					
Dividend Income Fund (PH&N)	8.4	10.7	16.9	13.3	17.9
S&P/TSX Composite Index	1.9	9.2	18.9	13.6	10.2
U.S. Equity					
U.S. Equity Index Fund (BGI)	6.0	6.3	5.0	-0.5	6.2
American Equity Fund (McLean Budden)	4.5	9.0	6.4	3.2	—
U.S. Equity Fund (PH&N)	2.1	3.6	1.7	-2.5	2.6
S&P 500 (\$Cdn)	5.7	6.4	5.4	-0.2	6.4
Foreign Equity					
EAFE Equity Index Fund (BGI)	4.3	14.6	14.7	6.5	4.7
International Fund (Bissett)	5.7	16.6	15.9	7.8	—
International Equity Fund (Ethical)	5.1	12.4	—	—	—
Non North American Equity Fund (Mawer)	4.6	14.4	17.9	11.2	10.5
Global Equity Fund (McLean Budden)	4.5	11.1	9.3	3.8	7.6
Overseas Equity Fund (PH&N)	5.8	14.2	12.6	5.1	—
Growth Fund (Franklin Templeton)	5.5	11.5	12.7	7.0	—
MSCI EAFE (\$Cdn)	4.3	14.6	14.8	6.6	4.7
Actively Managed Asset Allocation Funds					
LifePoints Balanced Income (Frank Russell)	4.4	6.5	9.0	7.5	8.7
LifePoints Balanced Growth (Frank Russell)	4.2	8.3	11.6	8.4	9.0
LifePoints Long-Term Growth (Frank Russell)	4.0	10.0	14.6	9.8	9.8
LifePoints All-Equity RSP (Frank Russell)	3.8	10.5	13.9	—	—
Index Managed Asset Allocation Funds					
Conservative Balanced Index Fund (BGI)	4.3	6.5	8.1	6.2	6.9
Moderate Balanced Index Fund (BGI)	4.1	7.6	11.0	7.9	8.3
Aggressive Balanced Index Fund (BGI)	3.5	8.5	13.5	9.1	8.6

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