



CUMIS Performance Summary

Fund	Gross Annualized Rates of Return as at September 30, 2007				
	3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Money Market					
Canadian Money Market Fund (PH&N)	1.2	4.5	3.6	3.2	3.9
Fixed Income					
Retirement Security Fund (CUMIS)	1.2	4.8	5.0	5.2	6.1
Universe Bond Index Fund (BGI)	1.7	1.6	4.9	5.5	6.2
Income Fund (Ethical)	1.9	1.9	4.9	5.7	--
Fixed Income Fund (McLean Budden)	1.3	1.0	4.6	5.3	6.2
Short-Term Bond & Mtgage Fund (PH&N)	1.6	3.1	3.8	4.4	5.4
Bond Fund (PH&N)	1.6	1.8	5.2	5.9	6.5
Balanced					
Balanced Fund (Ethical)	1.3	12.7	12.2	11.2	--
Balanced Core Fund (McLean Budden)	-0.5	9.3	10.1	11.0	-
Balanced Fund (Mawer)	0.1	11.9	12.1	11.8	8.5
Balanced Fund (PH&N)	-1.8	8.5	9.8	10.9	6.5
Canadian Equity					
S&P/TSX Composite Index Fund (BGI)	2.0	23.0	20.2	20.4	9.2
Canadian Equity Fund (Bissett)	0.3	19.1	17.3	16.7	--
Growth Fund (Ethical)	0.1	20.2	17.7	16.5	--
Special Equity Fund (Ethical)	1.1	20.2	20.7	--	--
Canadian Small Cap Fund (Franklin Templeton)	-6.4	17.5	24.7	--	--
Large Cap Canadian Equity Fund (Mawer)	1.4	24.8	20.6	19.5	12.3
Small Cap Canadian Equity Fund (Mawer)	-1.3	25.8	20.9	23.3	15.8
Canadian Equity Core Fund (McLean Budden)	1.2	24.8	19.4	19.9	12.5
Canadian Equity Value Fund (McLean Budden)	0.3	19.8	16.9	17.2	13.7
Canadian Equity Fund (PH&N)	-0.9	19.0	16.4	17.2	8.8
Dividend					
Dividend Income Fund (PH&N)	-1.0	12.5	14.5	17.1	14.4
U.S. Equity					
U.S. Equity Index Fund (BGI)	-4.7	3.5	4.1	4.8	2.9
U.S. Equity Fund (Mawer)	-2.1	4.3	3.9	4.0	2.7
American Equity Fund (McLean Budden)	-3.6	6.8	5.7	7.7	6.0
U.S. Equity Fund (PH&N)	-7.8	1.2	0.9	2.1	-0.5
Foreign Equity					
EAFE Equity Index Fund (BGI)	-4.6	11.3	13.6	12.5	4.5
International Fund (Bissett)	-6.3	9.9	13.9	14.3	--
International Equity Fund (Ethical)	1.9	14.6	14.0	--	--
Non North American Equity Fund (Mawer)	-2.1	18.5	19.0	16.1	9.3
Global Equity Fund (McLean Budden)	-5.2	5.6	7.8	8.5	5.6
Overseas Equity Fund (PH&N)	-7.8	8.0	11.3	10.4	--
Growth Fund (Franklin Templeton)	-4.7	7.4	11.1	11.4	--
Actively Managed Asset Allocation Funds					
LifePoints® Balanced Income (Frank Russell)	0.8	6.1	8.3	8.5	7.4
LifePoints® Balanced Growth (Frank Russell)	-0.3	8.8	11.0	11.0	7.5
LifePoints® Long-Term Growth (Frank Russell)	-1.2	11.0	13.9	13.8	8.1
LifePoints® All-Equity RSP (Frank Russell)	-2.1	13.1	14.0	--	--
Index Managed Asset Allocation Funds					
Conservative Balanced Index Fund (BGI)	-0.2	5.7	7.4	7.7	5.6
Moderate Balanced Index Fund (BGI)	0.0	9.7	10.6	10.9	6.9
Aggressive Balanced Index Fund (BGI)	0.0	13.9	13.6	13.8	7.2
Target-Date Funds					
LifePlan™ Retiree Fund (McLean Budden)	-0.1	5.5	7.4	8.1	7.1
LifePlan™ Retirement 2010 (McLean Budden)	-0.2	6.6	8.2	9.0	7.5
LifePlan™ Retirement 2015 (McLean Budden)	-0.5	7.7	8.9	9.7	7.7
LifePlan™ Retirement 2020 (McLean Budden)	-0.7	8.3	9.4	10.2	7.9
LifePlan™ Retirement 2025 (McLean Budden)	-0.9	9.1	10.0	10.8	8.1
LifePlan™ Retirement 2030 (McLean Budden)	-1.1	10.3	10.7	11.4	8.3
LifePlan™ Retirement 2035 (McLean Budden)	-1.3	11.0	11.1	11.9	8.5
LifePlan™ Retirement 2040 (McLean Budden)	-1.5	11.7	11.7	12.4	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 Please see the Fund Fact Sheets posted on the CUMIS website (www.cumis.com) for benchmark returns on all fund(s).

-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