



## CUMIS Performance Summary

Fund	Gross Annualized Rates of Return as at September 30, 2008				
	3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
<b>Money Market</b>					
Canadian Money Market Fund (PH&N)	0.8	4.2	4.2	3.5	3.9
<b>Fixed Income</b>					
Retirement Security Fund (CUMIS)	1.2	4.7	4.8	5.0	5.8
Universe Bond Index Fund (BGI)	-0.4	4.5	3.4	4.8	5.7
Income Fund (Ethical)	-1.2	3.4	3.2	4.8	--
Fixed Income Fund (McLean Budden)	-0.6	4.3	3.1	4.6	5.7
Short-Term Bond & Mtgage Fund (PH&N)	-0.8	3.4	3.4	3.8	5.2
Bond Fund (PH&N)	-2.3	2.2	2.9	4.6	5.9
<b>Balanced</b>					
Balanced Fund (Ethical)	-9.2	-8.5	3.2	7.5	--
Balanced Core Fund (McLean Budden)	-7.6	-8.9	2.4	6.2	--
Balanced Fund (Mawer)	-6.0	-7.7	3.8	7.9	7.8
Balanced Fund (PH&N)	-8.8	-10.4	1.1	5.8	5.8
<b>Canadian Equity</b>					
S&P/TSX Composite Index Fund (BGI)	-18.2	-13.8	5.0	12.2	9.8
Canadian Equity Fund (Bissett)	-12.9	-17.5	1.5	10.0	--
Growth Fund (Ethical)	-14.3	-14.6	4.5	9.8	--
Special Equity Fund (Ethical)	-11.8	-16.4	4.0	--	--
Canadian Small Cap Fund (Franklin Templeton)	-34.0	-35.0	-1.3	--	--
Large Cap Canadian Equity Fund (Mawer)	-11.7	-13.8	5.3	12.8	12.4
Small Cap Canadian Equity Fund (Mawer)	-17.7	-19.7	4.4	13.7	16.7
Canadian Equity Core Fund (McLean Budden)	-16.2	-18.0	3.9	10.6	12.1
Canadian Equity Value Fund (McLean Budden)	-10.0	-15.3	2.9	10.1	13.0
Pure Canadian Equity Fund (PH&N)	-16.6	-18.0	2.1	10.7	11.0
Canadian Equity Fund (PH&N)	-17.6	-20.7	0.3	8.0	8.1
<b>Dividend</b>					
Dividend Income Fund (PH&N)	-6.5	-17.3	1.0	8.3	11.9
<b>U.S. Equity</b>					
U.S. Equity Index Fund (BGI)	-4.0	-16.8	-2.9	0.0	-0.9
U.S. Equity Fund (Mawer)	4.9	-2.6	2.5	3.0	2.0
American Equity Fund (McLean Budden)	-5.2	-14.6	-0.2	1.9	--
U.S. Equity Fund (PH&N)	-3.2	-12.8	-3.0	-1.5	-2.4
<b>Foreign Equity</b>					
EAFE Equity Index Fund (BGI)	-16.7	-25.4	-1.6	4.6	1.3
International Fund (Bissett)	-11.8	-25.1	-1.4	5.6	--
International Equity Fund (Ethical)	-22.1	-29.0	-2.9	--	--
Non North American Equity Fund (Mawer)	-13.9	-21.3	2.1	8.8	7.4
Global Equity Fund (McLean Budden)	-8.5	-17.5	-1.1	2.6	3.2
Overseas Equity Fund (PH&N)	-17.0	-29.1	-4.4	1.8	--
Growth Fund (Franklin Templeton)	-11.6	-20.8	-1.8	4.0	--
<b>Actively Managed Asset Allocation Funds</b>					
LifePoints <sup>®</sup> Balanced Income (Frank Russell)	-5.6	-5.0	2.4	5.4	6.0
LifePoints <sup>®</sup> Balanced Growth (Frank Russell)	-9.1	-11.6	1.3	6.0	6.4
LifePoints <sup>®</sup> Long-Term Growth (Frank Russell)	-11.9	-16.6	0.6	6.9	7.1
LifePoints <sup>®</sup> All-Equity (Frank Russell)	-14.7	-21.6	-0.7	5.5	--
<b>Index Managed Asset Allocation Funds</b>					
Conservative Balanced Index Fund (BGI)	-6.3	-5.1	2.2	4.8	4.7
Moderate Balanced Index Fund (BGI)	-8.8	-9.7	2.2	6.3	6.0
Aggressive Balanced Index Fund (BGI)	-11.3	-13.9	2.1	7.5	6.5
<b>Target-Date Funds</b>					
LifePlan <sup>™</sup> Retiree Fund (McLean Budden)	-4.7	-3.8	2.6	5.2	6.3
LifePlan <sup>™</sup> Retirement 2010 (McLean Budden)	-5.1	-5.0	2.7	5.6	6.7
LifePlan <sup>™</sup> Retirement 2015 (McLean Budden)	-6.3	-7.0	2.4	5.7	6.8
LifePlan <sup>™</sup> Retirement 2020 (McLean Budden)	-7.0	-8.4	2.3	5.8	6.9
LifePlan <sup>™</sup> Retirement 2025 (McLean Budden)	-7.8	-9.7	2.1	5.9	7.0
LifePlan <sup>™</sup> Retirement 2030 (McLean Budden)	-8.6	-11.1	2.1	6.1	7.2
LifePlan <sup>™</sup> Retirement 2035 (McLean Budden)	-9.4	-12.3	1.9	6.2	7.3
LifePlan <sup>™</sup> Retirement 2040 (McLean Budden)	-10.1	-13.7	1.7	6.3	7.4

*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](http://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 All other managers charge additional expenses against the funds.