



CUMIS Performance Summary

Fund	Gross Annualized Rates of Return as at March 31, 2009				
	3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Money Market					
Canadian Money Market Fund (PH&N)	0.5	3.1	4.0	3.5	3.7
Fixed Income					
Retirement Security Fund (CUMIS)	1.1	4.5	4.7	4.9	5.7
Universe Bond Index Fund (BGI)	1.4	4.5	5.2	5.1	6.0
Income Fund (Ethical)	2.1	3.8	5.0	6.0	--
Fixed Income Fund (McLean Budden)	1.4	5.4	5.3	5.1	6.1
Short-Term Bond & Mtgage Fund (PH&N)	2.3	5.5	5.1	4.2	5.5
Bond Fund (PH&N)	1.5	3.0	4.5	4.8	6.2
Balanced					
Balanced Fund (Ethical)	-2.2	-17.1	-2.6	3.1	--
Balanced Core Fund (McLean Budden)	-2.3	-15.1	-2.6	2.2	5.1
Balanced Fund (Mawer)	-2.6	-15.6	-1.9	3.5	5.9
Balanced Fund (PH&N)	-2.6	-18.6	-4.6	1.1	3.3
Canadian Equity					
S&P/TSX Composite Index Fund (BGI)	-2.0	-32.0	-7.5	3.0	5.0
Canadian Equity Fund (Bissett)	-5.2	-32.2	-10.7	0.5	--
Growth Fund (Ethical)	-3.4	-29.0	-7.1	1.8	--
Special Equity Fund (Ethical)	-8.5	-32.7	-10.0	--	--
Canadian Small Cap Fund (Franklin Templeton)	10.4	-52.1	-18.5	--	--
Large Cap Canadian Equity Fund (Mawer)	-4.3	-27.8	-5.7	4.4	8.6
Small Cap Canadian Equity Fund (Mawer)	-5.0	-33.5	-8.2	3.3	12.2
Canadian Equity Core Fund (McLean Budden)	-1.6	-29.3	-6.8	2.4	8.2
Canadian Equity Value Fund (McLean Budden)	-3.7	-25.0	-5.8	2.4	9.7
Pure Canadian Equity Fund (PH&N)	-2.1	-32.8	-9.4	1.5	6.1
Canadian Equity Fund (PH&N)	-3.0	-35.3	-11.9	-1.5	2.9
Dividend					
Dividend Income Fund (PH&N)	-3.6	-29.4	-10.6	-0.7	7.3
U.S. Equity					
U.S. Equity Index Fund (BGI)	-9.4	-24.4	-11.1	-5.9	-5.0
U.S. Equity Fund (Mawer)	-6.9	-16.1	-5.8	-3.1	-1.6
American Equity Fund (McLean Budden)	-6.3	-24.2	-8.5	-4.0	--
U.S. Equity Fund (PH&N)	-10.9	-25.2	-12.4	-8.0	-6.6
Foreign Equity					
EAFE Equity Index Fund (BGI)	-12.3	-34.2	-12.1	-3.0	-2.6
International Fund (Bissett)	-12.9	-33.7	-12.3	-2.9	--
International Equity Fund (Ethical)	-6.3	-35.1	-12.1	-3.2	--
Non North American Equity Fund (Mawer)	-6.7	-31.8	-8.6	1.4	3.4
Global Equity Fund (McLean Budden)	-7.8	-25.1	-9.4	-3.3	-0.8
Overseas Equity Fund (PH&N)	-6.4	-33.1	-11.5	-3.3	--
Growth Fund (Franklin Templeton)	-8.7	-28.0	-10.5	-2.8	--
Actively Managed Asset Allocation Funds					
LifePoints [®] Balanced Income (Frank Russell)	-1.6	-9.7	-0.3	3.0	--
LifePoints [®] Balanced Growth (Frank Russell)	-3.3	-18.1	-4.2	1.8	--
LifePoints [®] Long-Term Growth (Frank Russell)	-4.8	-24.7	-7.4	1.0	--
LifePoints [®] All-Equity (Frank Russell)	-6.7	-31.1	-10.9	-1.7	--
Index Managed Asset Allocation Funds					
Conservative Balanced Index Fund (BGI)	-2.4	-11.5	-1.3	1.9	3.1
Moderate Balanced Index Fund (BGI)	-3.9	-18.6	-4.0	1.6	3.4
Aggressive Balanced Index Fund (BGI)	-5.5	-25.1	-6.6	1.0	3.0
Target-Date Funds					
LifePlan [™] Retiree Fund (McLean Budden)	-0.8	-7.0	0.3	3.1	5.2
LifePlan [™] Retirement 2010 (McLean Budden)	-1.1	-8.1	-0.1	3.2	5.3
LifePlan [™] Retirement 2015 (McLean Budden)	-1.7	-11.4	-1.4	2.6	5.0
LifePlan [™] Retirement 2020 (McLean Budden)	-2.1	-13.5	-2.3	2.2	4.9
LifePlan [™] Retirement 2025 (McLean Budden)	-2.4	-15.4	-3.1	1.8	4.7
LifePlan [™] Retirement 2030 (McLean Budden)	-2.8	-17.4	-3.8	1.6	4.6
LifePlan [™] Retirement 2035 (McLean Budden)	-3.1	-19.3	-4.6	1.2	4.5
LifePlan [™] Retirement 2040 (McLean Budden)	-3.5	-21.3	-5.5	0.8	4.3

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 All other managers charge additional expenses against the funds.