



## Market-Based Funds

Fund	Gross Annualized Rates of Return as at:			March 31, 2010	
	3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
<b>Money Market Funds</b>					
Canadian Money Market Fund (PH&N)	0.1	0.6	2.8	3.1	3.3
<b>Fixed Income Funds</b>					
Retirement Security Fund (CUMIS)	1.0	4.3	4.5	4.7	5.4
Universe Bond Index Fund (BLK)	1.3	5.3	5.2	5.2	6.5
Income Fund (Ethical)	1.3	5.1	5.3	5.2	6.5
Fixed Income Fund (McLean Budden)	1.1	5.9	5.3	5.2	6.6
Short-Term Bond & Mtgage Fund (PH&N)	0.8	6.5	5.6	4.9	5.8
Bond Fund (PH&N)	1.7	10.5	6.0	5.8	7.0
<b>Balanced Funds</b>					
Balanced Fund (Ethical)	1.8	23.8	-0.2	5.0	4.1
Balanced Core Fund (McLean Budden)	1.0	20.7	0.3	4.8	5.4
Balanced Fund (Mawer)	1.3	22.2	1.2	5.7	7.0
Balanced Fund (PH&N)	1.8	26.0	-0.2	4.3	4.3
<b>Canadian Equity Funds</b>					
S&P/TSX Composite Index Fund (BLK)	3.1	42.2	0.3	7.6	4.8
Canadian Equity Fund (Bissett)	3.4	55.0	-0.3	6.5	8.2
Growth Fund (Ethical)	3.1	42.2	0.0	7.4	6.2
Special Equity Fund (Ethical)	4.9	76.9	-3.9	2.5	--
Canadian Small Cap Fund (Franklin Templeton)	5.4	69.3	-8.3	4.0	--
Large Cap Canadian Equity Fund (Mawer)	3.2	41.1	1.4	8.1	11.0
Small Cap Canadian Equity Fund (Mawer)	5.6	70.1	4.2	9.5	17.1
Canadian Equity Core Fund (McLean Budden)	3.1	42.1	0.3	7.5	8.6
Canadian Equity Value Fund (McLean Budden)	2.7	38.0	0.7	6.9	10.3
Pure Canadian Equity Fund (PH&N)	3.5	44.0	-1.8	5.9	7.2
Canadian Equity Fund (PH&N)	4.1	45.1	-3.9	3.6	4.3
<b>Dividend Equity Funds</b>					
Dividend Income Fund (PH&N)	6.2	48.0	-2.1	4.5	10.2
<b>U.S. Equity Funds</b>					
U.S. Equity Index Fund (BLK)	1.9	20.4	-8.5	-1.9	-4.5
U.S. Equity Fund (Mawer)	0.9	12.4	-4.6	-0.5	-0.8
American Equity Fund (McLean Budden)	1.0	19.9	-6.3	-0.2	-0.5
U.S. Equity Fund (PH&N)	2.9	22.1	-8.4	-2.9	-5.3
<b>Global Equity Funds</b>					
EAFE Equity Index Fund (BLK)	-2.4	24.6	-10.8	0.2	-2.3
International Fund (Bissett)	-3.5	28.5	-11.3	-0.3	0.4
International Equity Fund (Ethical)	-2.4	24.5	-10.9	0.2	--
Non North American Equity Fund (Mawer)	-1.3	33.8	-5.2	5.1	2.9
Global Equity Fund (McLean Budden)	-1.0	21.8	-7.1	0.5	-1.5
Overseas Equity Fund (PH&N)	-4.7	28.9	-9.6	0.5	--
Growth Fund (Franklin Templeton)	-1.6	22.8	-8.8	0.1	--
<b>Actively Managed Asset Allocation Funds</b>					
LifePoints <sup>®</sup> Balanced Income (Frank Russell)	2.1	18.2	2.6	5.3	--
LifePoints <sup>®</sup> Balanced Growth (Frank Russell)	2.3	24.5	-0.3	4.8	--
LifePoints <sup>®</sup> Long-Term Growth (Frank Russell)	2.6	29.6	-2.8	4.4	--
LifePoints <sup>®</sup> All-Equity (Frank Russell)	2.5	34.1	-5.8	2.8	--
<b>Index Managed Asset Allocation Funds</b>					
Conservative Balanced Index Fund (BLK)	1.2	17.0	1.1	4.3	3.6
Moderate Balanced Index Fund (BLK)	1.3	22.4	-0.5	4.4	3.3
Aggressive Balanced Index Fund (BLK)	1.3	27.8	-2.2	4.4	2.7
<b>Target-Date Funds</b>					
LifePlan <sup>™</sup> Retiree Fund (McLean Budden)	0.9	13.6	1.9	4.6	5.3
LifePlan <sup>™</sup> Retirement 2015 (McLean Budden)	0.9	16.9	0.8	4.6	5.0
LifePlan <sup>™</sup> Retirement 2020 (McLean Budden)	0.9	18.4	0.2	4.5	4.8
LifePlan <sup>™</sup> Retirement 2025 (McLean Budden)	0.9	20.0	-0.3	4.4	4.6
LifePlan <sup>™</sup> Retirement 2030 (McLean Budden)	0.9	21.6	-0.9	4.4	4.5
LifePlan <sup>™</sup> Retirement 2035 (McLean Budden)	0.9	23.2	-1.4	4.3	4.3
LifePlan <sup>™</sup> Retirement 2040 (McLean Budden)	0.9	24.8	-2.1	4.1	4.1
LifePlan <sup>™</sup> Retirement 2045 (McLean Budden)	0.9	26.5	-2.1	4.2	4.1

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