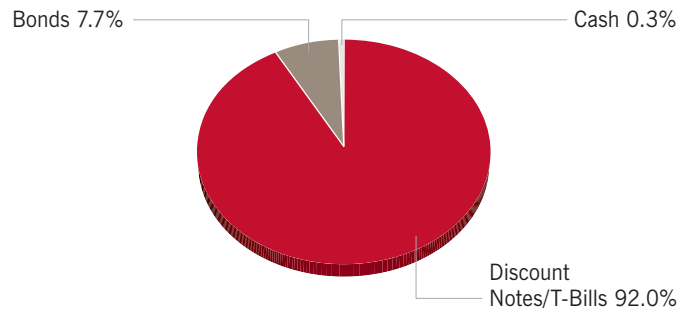
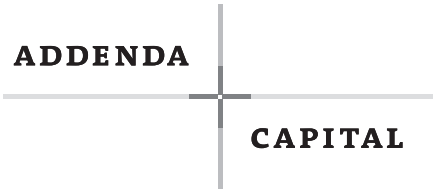


CUMIS Money Market Fund (Addenda)



INVESTOR PROFILE

Suited for investors who seek income while preserving capital and maintaining liquidity. The Fund can thus be considered a conservative short-term investment.

INVESTMENT OBJECTIVE

The Fund's objective is to obtain, over rolling four-year periods, an annualized return which is 0.15% higher than that of the benchmark index, before deducting trustee fees (deducted from the Fund) and investment management fees.

INVESTMENT STRATEGY

In conjunction with a top-down approach, this strategy employs fundamental research to actively manage the Fund. Short-term trading opportunities are identified through value analysis and anticipation of changing yield spreads. The Fund follows a socially sustainable view of investing.

FUND FACTS

as at Sept. 30, 2019

Fund type:	Money Market Fund
Fund size:	\$965,969
Fund inception date:	September 2015
Underlying fund name:	Addenda Money Market Liquidity Pooled Fund
Underlying fund size:	\$134.9 Million
Underlying fund inception date:	September 2001
Number of holdings:	26
Volatility rating:	Low
Benchmark:	FTSE Canada 91 Day T-Bill Index

TOP TEN HOLDINGS

as at Sept. 30, 2019

Government of Canada T-Bills 27Dec2019	11.3%
Government of Canada T-Bills 19Mar2020	9.8%
Government of Canada T-Bills 17Sep2020	4.6%
CIBC 29Jul2020	4.1%
Ridge Trust ABCP 12Feb2020	4.0%
Prime Trust ABCP 19Dec2019	3.9%
Government of Canada 0.000% 01Dec2019	3.9%
Storm King Trust ABCP 25Feb2020	3.9%
Bank of Nova Scotia 2.130% 15Jun2020	3.8%
King Street Funding Trust ABCP 24Dec2019	3.8%
Total Percentage of Fund	53.1%

RATES OF RETURN

	Annual Returns to Sept. 30 (%)										Annualized Returns to Sept. 30, 2019 (%)					
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Qtr	YTD	1 yr	3 yr	5 yr	10 yr
Fund	0.6	1.3	1.2	1.2	1.2	1.1	0.9	1.0	1.5	2.1	0.5	1.6	2.1	1.5	1.3	1.2
Benchmark	0.4	1.0	0.9	1.1	0.9	0.8	0.5	0.5	1.2	1.7	0.4	1.2	1.7	1.1	0.9	0.9

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