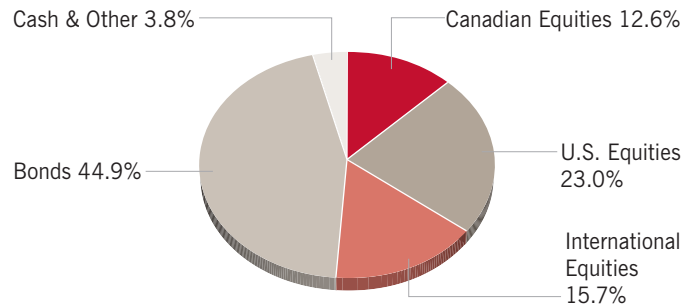


# CUMIS Select Balanced (RS) Portfolio (NEI Ethical)



## INVESTOR PROFILE

Suited to investors seeking income and long-term growth; need an all-in-one sophisticated investment solution tailored to individual financial needs; want truly active professional money management striving to generate performance across all investment cycles and want to include a Responsible Investment (RI) approach to their investments.

## INVESTMENT OBJECTIVE

The Portfolio's investment objective is to provide long term capital growth and preservation of capital by investing in a mix of equity funds and income oriented mutual funds. The Portfolio invests in a variety of mutual funds managed by different portfolio managers and follows a Responsible Investment (RI) approach to investing.

## INVESTMENT STRATEGY

- The portfolio manager actively manages the allocation to each of the Fund's asset classes, based on its assessment of interest rates, market conditions and the economy.
- NEI investment funds give you a voice in changing a company – the way it makes decisions and the way financial markets assess its performance. NEI focuses attention on a company's social, environmental, and human rights practices, and uses shareholder action strategies – proxy voting, shareholder resolutions and dialogue – to help them think for the long term. We also stay away from companies involved with tobacco, nuclear power, weapons, gambling and pornography.

## FUND FACTS

as at Dec. 31, 2019

Fund type:	Global Neutral Balanced
Fund size:	\$1.9 Million
Fund inception date:	September 2015
Underlying fund name:	NEI Balanced RS Portfolio
Underlying fund size:	\$626.7 Million
Underlying fund inception date:	December 2009
Number of holdings:	8
Volatility rating:	Low to Moderate
Benchmark:	FTSE Canada Universe Bond Index 50.0%
	S&P/TSX Composite TR 15.0%
	MSCI World NR (CAD) 35.0%

## TOP HOLDINGS

as at Dec. 31, 2019

NEI Global Total Return Bond Fund, Series I	31.2%
NEI Canadian Bond Fund, Series I	16.0%
NEI Global Equity RS Fund, Series I	15.9%
NEI U.S. Equity RS Fund, Series I	10.9%
NEI Canadian Equity RS Fund, Series I	9.0%
NEI Global Dividend RS Fund, Series I	7.9%
NEI International Equity RS Fund, Series I	5.0%
NEI Canadian Small Cap Equity RS Fund, Series I	4.0%
Cash & Cash Equivalents	0.1%
<b>Total Percentage of Fund</b>	<b>100.0%</b>

## RATES OF RETURN

Fund	Annual Returns to Dec. 31 (%)										Annualized Returns to Dec. 31, 2019 (%)					
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	Qtr	YTD	1 yr	3 yr	5 yr	10 yr
Fund	—	—	—	14.9	9.6	7.4	6.0	8.6	-1.2	15.7	2.6	15.7	15.7	7.5	7.2	—
Benchmark	—	—	—	12.7	11.0	6.9	5.3	7.6	-0.7	14.2	2.2	14.2	14.2	6.9	6.6	—

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