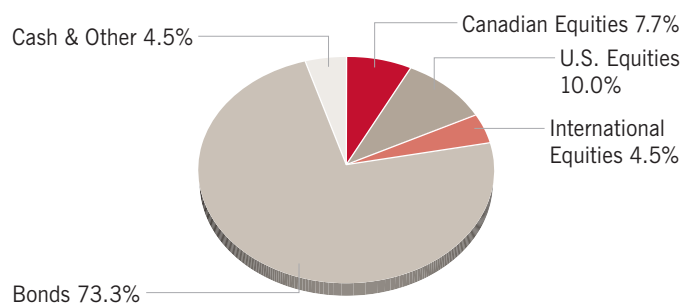


# CUMIS Select Income (RS) Portfolio (NEI Ethical)



## 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 aims to generate a high level of income while providing some potential for capital growth by investing mostly in a mix of income oriented mutual funds and to a lesser extent, equity 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:	Canadian Fixed Income Balanced
Fund size:	\$89,449
Fund inception date:	September 2015
Underlying fund name:	NEI Income RS Portfolio
Underlying fund size:	\$215.5 Million
Underlying fund inception date:	October 2011
Number of holdings:	7
Volatility rating:	Low
Benchmark:	FTSE Canada Universe Bond Index 80.0%
	S&P/TSX Composite TR 6.0%
	MSCI World NR (CAD) 14.0%

## TOP HOLDINGS

as at Dec. 31, 2019

NEI Global Total Return Bond Fund, Series I	58.0%
NEI Canadian Bond Fund, Series I	18.9%
NEI Canadian Equity RS Fund, Series I	5.0%
NEI Global Dividend RS Fund, Series I	5.0%
NEI U.S. Equity RS Fund, Series I	4.9%
NEI Global Equity RS Fund, Series I	4.9%
NEI Canadian Small Cap Equity RS Fund, Series I	3.0%
Cash & Cash Equivalents	0.3%
<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	—	—	—	3.3	7.8	5.6	4.5	5.9	-0.6	12.6	1.0	12.6	12.6	5.8	5.5	—
Benchmark	—	—	—	2.8	9.5	3.8	3.8	4.3	0.4	9.8	0.4	9.8	9.8	4.8	4.4	—

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