

Market-Based Funds

Fund	EOE	Volatility Rating	Gross Annualized Rates of Return as at:				
			3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Target-Date Funds							
CUMIS LifePlan Retiree Fund (MFS)	0.05%	Low	7.4	5.6	5.4	5.0	6.3
CUMIS LifePlan Retirement 2020 (MFS)	0.05%	Low to Moderate	7.5	5.7	5.7	5.4	7.3
CUMIS LifePlan Retirement 2025 (MFS)	0.05%	Low to Moderate	8.7	5.8	6.6	6.5	8.3
CUMIS LifePlan Retirement 2030 (MFS)	0.05%	Low to Moderate	10.3	5.4	7.5	7.6	9.2
CUMIS LifePlan Retirement 2035 (MFS)	0.05%	Moderate	11.5	5.4	8.1	8.2	9.8
CUMIS LifePlan Retirement 2040 (MFS)	0.05%	Moderate	12.3	4.9	8.3	8.5	10.2
CUMIS LifePlan Retirement 2045 (MFS)	0.05%	Moderate	12.9	4.2	8.2	8.5	10.4
CUMIS LifePlan Retirement 2050 (MFS)	0.05%	Moderate	12.9	4.2	8.3	8.5	10.6
CUMIS LifePlan Retirement 2055 (MFS)	0.05%	Moderate	12.9	4.6	-	-	-
Russell Asset Allocation Funds							
CUMIS Multi-Asset Income Strategy (Russell)	0.21%	Low	8.4	3.3	3.9	4.4	6.3
CUMIS Balanced Growth (Russell)	0.19%	Low to Moderate	10.1	1.9	4.1	5.1	7.8
CUMIS Long-Term Growth (Russell)	0.20%	Moderate	11.6	-0.2	3.7	5.3	8.8
BlackRock Index Managed Asset Allocation Funds							
CUMIS Conservative Balanced Index Fund (BLK)	0.03%	Low to Moderate	8.9	5.3	5.7	5.4	7.1
CUMIS Moderate Balanced Index Fund (BLK)	0.04%	Low to Moderate	10.7	4.4	5.9	5.9	8.0
CUMIS Aggressive Balanced Index Fund (BLK)	0.05%	Moderate	12.5	3.3	6.0	6.4	8.9
NEI Asset Allocation Funds							
CUMIS Select Income Portfolio (Ethical)	0.00%	Low to Moderate	8.0	5.1	5.0	4.9	-
CUMIS Select Conservative Portfolio (Ethical)	0.00%	Low to Moderate	9.1	4.6	5.3	5.1	-
CUMIS Select Balanced Portfolio (Ethical)	0.00%	Low to Moderate	10.1	5.4	6.1	6.1	-
CUMIS Select Growth Portfolio (Ethical)	0.00%	Moderate	11.7	3.8	6.3	6.6	-
Money Market Fund							
CUMIS Money Market Fund (Addenda)	0.05%	Low	0.4	1.9	1.8	1.4	1.3
Yield Pass Through Fund							
CUMIS Retirement Security Fund	0.00%	Low	0.8	3.2	3.0	3.1	3.4
Fixed Income Funds							
CUMIS Short-Term Bond & Mortgage Fund (PH&N)	0.05%	Low	3.1	5.3	3.3	2.6	2.9
CUMIS Fixed Income Fund (Addenda)	0.08%	Moderate	6.7	8.3	5.7	4.5	4.9
CUMIS Universe Bond Index Fund (BLK)	0.01%	Low	5.9	7.8	5.2	4.2	4.6
CUMIS Fixed Income Fund (MFS)	0.01%	Low	7.1	8.0	5.6	4.5	4.9
CUMIS Bond Fund (PH&N)	0.02%	Low	6.7	9.1	5.7	4.6	5.0
Balanced Funds							
CUMIS Tactical Balanced Fund (Addenda)	0.23%	Low to Moderate	8.9	1.5	5.2	5.8	-
CUMIS Institutional Balanced Fund (FT)	0.00%	Low to Moderate	11.0	3.6	3.8	5.0	8.3
CUMIS Balanced Fund (Mawer)	0.03%	Low to Moderate	10.1	6.8	7.5	7.6	10.7
CUMIS Balanced Fund (MFS)	0.01%	Low to Moderate	12.0	6.2	7.2	6.6	8.4
CUMIS Balanced Fund (PH&N)	0.01%	Low to Moderate	12.7	7.1	6.9	6.7	8.4
Canadian Dividend and Income Equity Funds							
CUMIS Dividend Fund (Franklin Bissett)	0.00%	Moderate	7.0	-9.3	-0.7	-	-
CUMIS Dividend Income Fund (PH&N)	0.02%	Moderate	10.0	-7.1	2.2	4.8	7.8
Canadian Equity Funds							
CUMIS S&P/TSX Composite Index Fund (BLK)	0.00%	Moderate	17.1	-2.0	4.0	4.5	6.4
CUMIS Canadian Equity Fund (Ethical)	0.00%	Moderate	9.5	-6.4	-0.7	2.6	7.1
CUMIS Canadian Equity Fund (Franklin Bissett)	0.00%	Moderate	9.0	-4.7	1.1	4.1	8.7
CUMIS Canadian Equity Fund (Mawer)	0.01%	Moderate	11.7	-2.6	2.9	5.2	10.6
CUMIS Canadian Research Equity Fund (MFS)	0.03%	Moderate to High	15.2	-1.3	5.3	5.1	7.6
CUMIS Canadian Equity Fund (PH&N)	0.01%	Moderate	16.5	-1.3	4.2	5.2	8.0
Canadian Equity - Small Cap Funds							
CUMIS Special Equity Fund (Ethical)	0.00%	Moderate to High	19.7	-10.8	-0.7	2.8	9.8
CUMIS New Canada Equity Fund (Mawer)	0.01%	Moderate to High	26.0	5.2	5.7	6.7	14.3
Foreign Equity Funds							
CUMIS U.S. Equity Fund (Addenda)	0.15%	Moderate	14.4	14.9	13.5	11.6	16.8
CUMIS U.S. Equity Index Fund (BLK)	0.01%	Moderate	15.0	11.5	12.1	12.3	16.5
CUMIS U.S. Equity Fund (Mawer)	0.01%	Moderate	13.7	12.3	15.3	14.3	17.7
CUMIS International Equity Fund (Ethical)	0.00%	Moderate	10.9	2.4	5.7	6.8	9.3
CUMIS International Equity Fund (Mawer)	0.03%	Moderate	10.6	4.7	6.7	8.3	12.2
CUMIS Global Equity Fund (Addenda)	0.12%	Moderate	11.3	0.0	6.8	8.0	-
CUMIS Overseas Equity Fund (PH&N)	0.02%	Moderate to High	13.7	0.4	6.5	6.5	8.9

*EOE" = Estimated Additional Operating Expenses charged to the underlying fund

Notes:

1. Performance data is before the deduction of investment management fees and net of any operating expenses (see note 4), except the Retirement Security Fund.
2. Please see the Fund Fact Sheets posted on the CUMIS website (www.cumis.com) for benchmark definitions.
3. Pooled funds are not guaranteed, their values change frequently and past performance may not be repeated.
4. Fund managers may charge additional expenses against the fund which are not included in investment management fees. These are shown in the EOE column.
5. To estimate the net performance of a fund, subtract the investment management fee from the gross return. Personal rates of returns may be different because of timing of contributions or other account activity.
6. The CUMIS Canadian Equity Fund (PH&N) was closed to new clients on January 1, 2009.
7. Please note that since Franklin Bissett Canadian High Dividend Fund merged into Franklin Bissett Canadian Dividend Fund on April 22, 2016, inception date for Franklin Bissett Canadian Dividend Fund, the underlying fund that the CUMIS segregated fund invests in, was reset to April 25, 2016 (as per Canadian regulations). As such, historical performance data is not available.
8. The CUMIS Dividend Fund (Franklin Bissett) was subsequently closed to new clients on March 1, 2020.