

Market-Based Funds

Fund & Manager	Volatility Rating	EOE	Gross Annualized Rates of Return as at: September 30, 2019				
			3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Target-Date Funds							
CUMIS LifePlan Retiree Fund (MFS)	Moderate	0.10%	1.5	9.2	4.7	5.6	6.0
CUMIS LifePlan Retirement 2020 (MFS)	Moderate	0.10%	1.5	9.3	5.3	6.4	6.8
CUMIS LifePlan Retirement 2025 (MFS)	Moderate to High	0.10%	1.9	10.0	6.8	7.9	7.7
CUMIS LifePlan Retirement 2030 (MFS)	Moderate to High	0.10%	2.3	10.8	8.7	9.5	8.7
CUMIS LifePlan Retirement 2035 (MFS)	Moderate to High	0.10%	2.7	11.2	10.0	10.4	9.3
CUMIS LifePlan Retirement 2040 (MFS)	High	0.10%	2.8	11.0	10.9	11.0	9.7
CUMIS LifePlan Retirement 2045 (MFS)	High	0.10%	2.9	11.1	11.2	11.2	9.9
CUMIS LifePlan Retirement 2050 (MFS)	High	0.10%	2.9	11.0	11.2	11.2	10.0
CUMIS LifePlan Retirement 2055 (MFS)	High	0.10%	2.9	11.1	11.3	-	-
Actively Managed Asset Allocation Funds							
CUMIS Multi-Asset Income Strategy Portfolio (Russell)	Moderate	0.15%	0.9	5.3	4.1	5.1	6.3
CUMIS Balanced Growth Portfolio (Russell)	Moderate to High	0.15%	1.2	5.7	5.7	6.5	7.7
CUMIS Long-Term Growth Portfolio (Russell)	High	0.15%	1.3	4.6	6.8	7.4	8.8
Index Managed Asset Allocation Funds							
CUMIS Conservative Balanced Index Fund (BLK)	Moderate	0.03%	1.6	8.4	5.2	6.2	6.9
CUMIS Moderate Balanced Index Fund (BLK)	Moderate to High	0.04%	1.8	7.6	6.5	7.0	7.8
CUMIS Aggressive Balanced Index Fund (BLK)	High	0.05%	1.9	6.8	7.7	7.9	8.7
Select Portfolios							
CUMIS Select Income Portfolio (NEI Ethical)	Low	0.00%	3.4	8.6	5.3	5.8	-
CUMIS Select Conservative Portfolio (NEI Ethical)	Low to Moderate	0.00%	3.1	8.6	5.8	6.0	-
CUMIS Select Balanced Portfolio (NEI Ethical)	Low to Moderate	0.00%	2.7	7.7	7.1	7.0	-
CUMIS Select Growth Portfolio (NEI Ethical)	Low to Moderate	0.00%	2.2	7.0	8.2	8.0	-
Money Market Funds							
CUMIS Money Market Fund (Addenda)	Very Low	0.06%	0.5	2.1	1.5	1.3	1.2
Yield Pass Through Fund							
CUMIS Retirement Security Fund (CUMIS)	Low	0.00%	0.8	3.1	3.0	3.1	3.5
Fixed Income Funds							
CUMIS Short-Term Bond & Mortgage Fund (PH&N)	Low	0.05%	0.4	4.5	1.7	2.2	2.8
CUMIS Fixed Income Fund (Addenda)	Moderate	0.09%	1.4	10.4	2.9	4.1	4.7
CUMIS Universe Bond Index Fund (BLK)	Moderate	0.01%	1.2	9.7	2.7	3.9	4.4
CUMIS Fixed Income Fund (MFS)	Moderate	0.01%	1.2	10.3	3.0	4.1	4.6
CUMIS Bond Fund (PH&N)	Moderate	0.02%	1.3	9.7	2.8	4.2	4.7
Balanced Funds							
CUMIS Tactical Balanced Fund (Addenda)	Moderate to High	0.20%	1.2	7.3	6.8	7.4	-
CUMIS Institutional Balanced Fund (FT)	Moderate to High	0.00%	1.0	4.3	5.1	5.7	8.3
CUMIS Balanced Fund (Mawer)	Moderate to High	0.04%	1.6	8.6	7.6	8.8	10.2
CUMIS Balanced Fund (MFS)	Moderate to High	0.01%	1.8	9.3	7.7	7.6	9.0
CUMIS Balanced Fund (PH&N)	Moderate to High	0.01%	1.1	6.4	6.7	7.2	7.7
Canadian Dividend and Income Equity Funds							
CUMIS Dividend Fund (Franklin Bissett)	Moderate to High	0.00%	4.2	6.6	7.0	-	-
CUMIS Dividend Income Fund (PH&N)	Moderate to High	0.02%	2.5	8.0	8.3	6.4	8.8
Canadian Equity Funds							
CUMIS S&P/TSX Composite Index Fund (BLK)	High	0.01%	2.5	7.0	7.4	5.3	7.0
CUMIS Canadian Equity Fund (Ethical)	Moderate to High	0.00%	3.8	5.0	5.2	4.8	9.1
CUMIS Canadian Equity Fund (Franklin Bissett)	High	0.00%	3.8	6.7	6.5	5.4	9.8
CUMIS Canadian Equity Fund (Mawer)	High	0.02%	2.9	5.1	7.8	7.9	11.4
CUMIS Canadian Research Equity Fund (MFS)	High	0.03%	2.3	9.2	8.9	6.8	7.9
CUMIS Canadian Equity Fund (PH&N)	High	0.01%	2.0	6.7	7.5	6.3	8.2
Canadian Equity - Small Cap Funds							
CUMIS Special Equity Fund (Ethical)	Moderate to High	0.00%	0.2	-2.4	5.1	5.1	12.0
CUMIS New Canada Equity Fund (Mawer)	Very High	0.02%	4.2	5.7	7.2	7.1	15.5
Foreign Equity Funds							
CUMIS U.S. Equity Fund (Addenda)	High	0.04%	3.4	7.0	14.1	13.7	15.3
CUMIS U.S. Equity Index Fund (BLK)	High	0.01%	2.9	6.3	13.3	14.3	15.3
CUMIS U.S. Equity Fund (Mawer)	High	0.02%	4.8	17.0	16.7	17.5	16.4
CUMIS International Equity Fund (Ethical)	Moderate to High	0.00%	-0.5	7.7	8.0	9.0	8.7
CUMIS International Equity Fund (Mawer)	High	0.07%	-1.6	3.5	7.7	10.5	10.7
CUMIS Global Equity Fund (Addenda)	High	0.10%	0.3	7.1	10.3	11.3	-
CUMIS Overseas Equity Fund (PH&N)	High	0.08%	0.6	6.5	9.6	10.2	7.8

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

Notes:

1. Performance data is gross 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 returns on all fund(s).
3. Pooled funds are not guaranteed, their values change frequently and past performance may not be repeated.
4. The CUMIS Canadian Equity Fund (PH&N) was closed to new clients on January 1, 2009.
5. The underlying fund that the CUMIS Tactical Balanced Fund (Addenda) invests in was launched as a new fund in April 2014.
6. 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.
7. 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.