



Market-Based Funds

Fund	Gross Annualized Rates of Return as at:			June 30, 2012	
	3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Money Market Funds					
Canadian Money Market Fund (PH&N)	0.3	1.2	0.9	1.9	2.5
Fixed Income Funds					
Retirement Security Fund (CUMIS)	0.9	3.9	4.1	4.3	4.8
Universe Bond Index Fund (BLK)	2.3	9.5	7.1	6.9	6.5
Income Fund (Ethical)	2.3	9.8	7.3	7.0	6.6
Fixed Income Fund (McLean Budden)	1.6	8.9	6.9	7.0	6.4
Short-Term Bond & Mtgage Fund (PH&N)	0.8	1.3	4.2	5.2	4.9
Bond Fund (PH&N)	1.9	8.8	7.7	7.3	6.9
Balanced Funds					
Balanced Fund (Ethical)	-2.4	-1.2	6.3	1.7	5.5
Balanced Core Fund (McLean Budden)	-2.2	-1.3	5.5	1.3	5.7
Balanced Fund (Mawer)	-0.6	4.2	10.0	3.9	7.2
Balanced Fund (PH&N)	-1.9	-1.4	6.2	1.1	5.4
Canadian Equity Funds					
S&P/TSX Composite Index Fund (BLK)	-5.7	-10.3	6.7	-0.6	7.7
Canadian Equity Fund (Bissett)	-2.2	-4.9	12.7	2.1	7.8
Growth Fund (Ethical)	-6.3	-9.0	4.5	-2.3	5.2
Special Equity Fund (Ethical)	0.9	9.1	18.1	4.1	0.0
Canadian Small Cap Fund (Bissett)	-5.4	-4.5	17.3	1.5	9.6
Large Cap Canadian Equity Fund (Mawer)	-1.8	-2.2	12.0	2.8	9.7
Small Cap Canadian Equity Fund (Mawer)	-4.2	1.7	20.8	5.4	13.6
Canadian Equity Core Fund (McLean Budden)	-4.6	-13.2	4.9	-1.7	6.9
Canadian Equity Value Fund (McLean Budden)	-4.4	-9.1	7.7	0.4	7.3
Pure Canadian Equity Fund (PH&N)	-5.0	-11.0	5.0	-2.5	7.1
Canadian Equity Fund (PH&N)	-5.2	-9.1	6.0	-3.4	5.2
Dividend Equity Funds					
Dividend Income Fund (PH&N)	-3.5	-3.0	9.3	-0.3	7.2
U.S. Equity Funds					
U.S. Equity Index Fund (BLK)	-0.9	11.0	11.1	-1.0	0.9
U.S. Equity Fund (Mawer)	-2.6	10.2	8.9	1.2	1.7
American Equity Fund (McLean Budden)	-1.6	6.8	7.2	-1.7	1.8
U.S. Equity Fund (PH&N)	-2.9	7.4	8.7	-2.6	-0.9
Global Equity Funds					
EAFE Equity Index Fund (BLK)	-5.1	-8.8	1.6	-6.7	1.1
EAFE Developed Markets Fund (Templeton)	-7.9	-15.1	0.1	-8.4	0.5
International Equity Fund (Ethical)	-6.5	-7.9	3.6	-4.5	1.0
Non North American Equity Fund (Mawer)	-3.2	-3.2	8.4	-1.3	5.6
Global Equity Fund (McLean Budden)	-4.0	-1.8	3.9	-3.7	1.1
Overseas Equity Fund (PH&N)	-4.4	-11.7	1.3	-6.4	0.7
Growth Fund (Franklin Templeton)	-4.2	-1.4	6.9	-3.2	2.4
Actively Managed Asset Allocation Funds					
LifePoints [®] Balanced Income (Frank Russell)	0.1	4.4	8.0	4.5	6.1
LifePoints [®] Balanced Growth (Frank Russell)	-2.6	0.4	7.9	1.9	5.6
LifePoints [®] Long-Term Growth (Frank Russell)	-4.2	-2.5	7.8	-0.2	5.5
LifePoints [®] All-Equity (Frank Russell)	-5.8	-5.3	7.5	-2.6	0.0
Index Managed Asset Allocation Funds					
Conservative Balanced Index Fund (BLK)	0.4	6.2	8.8	4.2	5.6
Moderate Balanced Index Fund (BLK)	-1.0	3.0	8.4	2.3	5.8
Aggressive Balanced Index Fund (BLK)	-2.4	-0.3	8.0	0.4	5.7
Target-Date Funds					
LifePlan [™] Retiree Fund (McLean Budden)	-0.8	2.0	5.5	3.2	5.3
LifePlan [™] Retirement 2015 (McLean Budden)	-1.2	0.9	5.7	2.2	5.3
LifePlan [™] Retirement 2020 (McLean Budden)	-1.6	-0.2	5.5	1.5	5.1
LifePlan [™] Retirement 2025 (McLean Budden)	-2.0	-1.1	5.3	1.0	5.0
LifePlan [™] Retirement 2030 (McLean Budden)	-2.3	-2.0	5.2	0.4	4.9
LifePlan [™] Retirement 2035 (McLean Budden)	-2.7	-2.8	5.1	-0.2	4.7
LifePlan [™] Retirement 2040 (McLean Budden)	-3.0	-3.8	5.0	-0.8	4.6
LifePlan [™] Retirement 2045 (McLean Budden)	-3.3	-4.6	4.7	-1.2	4.5
LifePlan [™] Retirement 2050 (McLean Budden)	-3.7	-5.6	4.6	-1.7	4.3

Note: All performance data is shown on a gross or "pre-fee" basis except for Retirement Security Fund

1. Retirement Security Fund charges 1.2% in Investment Management Fees. The returns shown above for RSF are net of fees.
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. All managers charge additional expenses against the fund which are not included in the above fees.
5. The CUMIS Canadian Equity Fund (PH&N) and the CUMIS Balanced Fund (PH&N) were closed to new clients on January 1, 2009