

Market-Based Funds

Fund & Manager	Volatility Rating	Gross Annualized Rates of Return as at:				
		June 30, 2014				
		3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Money Market Funds						
Canadian Money Market Fund (PH&N)	Low	0.3	1.2	1.2	1.0	2.2
Fixed Income Funds						
Retirement Security Fund (CUMIS)	Low	0.8	3.4	3.6	3.9	4.4
Universe Bond Index Fund (BLK)	Medium	2.0	5.4	4.8	5.2	5.5
Income Fund (Ethical)	Low to Medium	1.8	5.1	4.9	5.4	5.6
Fixed Income Fund (MFS)	Medium	2.1	6.0	5.2	5.5	5.8
Short-Term Bond & Mortgage Fund (PH&N)	Low	0.8	3.7	3.1	3.7	4.3
Bond Fund (PH&N)	Medium	2.0	5.8	5.0	5.8	6.0
Balanced Funds						
Tactical Balanced Fund (Addenda)	Medium to High	n/a	n/a	n/a	n/a	n/a
Balanced Fund (Ethical)	Medium to High	4.7	16.0	3.8	6.3	5.6
Institutional Balanced Fund (FT)	Medium to High	1.9	19.5	11.3	13.1	8.3
Balanced Fund (Guardian)	Medium to High	3.1	16.4	9.9	12.6	n/a
Balanced Fund (MFS)	Medium to High	2.8	18.9	9.2	9.2	6.6
Balanced Fund (Mawer)	Medium to High	2.3	20.6	13.2	13.1	9.0
Balanced Fund (PH&N)	Medium to High	3.1	19.6	9.0	9.5	6.4
Canadian Equity Funds						
S&P/TSX Composite Index Fund (BLK)	High	6.4	28.7	7.6	11.0	8.9
Canadian Equity Fund (Franklin Bissett)	High	6.5	30.9	14.2	17.5	11.0
Canadian Equity Fund (Ethical)	Medium to High	3.8	25.6	12.9	15.2	11.6
Special Equity Fund (Ethical)	Medium to High	4.4	34.2	23.1	23.0	14.0
Canadian Equity Income Fund (Guardian)	High	5.5	24.6	13.4	19.3	13.6
Large Cap Canadian Equity Fund (Mawer)	High	5.6	30.7	15.1	17.0	12.3
Small Cap Canadian Equity Fund (Mawer)	Very High	7.1	53.5	26.7	28.7	17.3
Canadian Equity Core Fund (MFS)	High	6.3	31.3	8.1	10.9	8.6
Canadian Equity Fund (PH&N)	High	6.1	30.1	10.7	12.2	7.1
Dividend Equity Funds						
Dividend Fund (Franklin Bissett)	Medium to High	5.8	24.2	11.6	15.7	11.6
Dividend Income Fund (PH&N)	Medium to High	6.2	26.6	11.6	13.3	8.1
U.S. Equity Funds						
U.S. Equity Index Fund (BLK)	High	1.5	25.4	20.1	16.4	5.0
U.S. Equity Fund (Mawer)	Medium to High	0.3	24.1	20.8	15.6	5.8
U.S. Equity Core Fund (MFS)	High	0.0	25.1	19.6	14.6	5.2
Global Equity Funds						
International Equity Fund (Ethical)	Medium to High	0.9	20.1	10.1	10.0	4.9
Non North American Equity Fund (Mawer)	High	2.3	25.0	13.6	14.1	9.0
Global Equity Fund (MFS)	High	0.7	23.4	14.2	11.2	4.3
Overseas Equity Fund (PH&N)	High	0.0	27.2	8.7	8.6	4.0
Actively Managed Asset Allocation Funds						
LifePoints® Balanced Income (Frank Russell)	Medium	2.2	11.7	7.7	8.5	6.6
LifePoints® Balanced Growth (Frank Russell)	Medium to High	2.8	17.8	9.6	10.5	7.1
LifePoints® Long-Term Growth (Frank Russell)	High	3.1	22.2	11.0	11.9	7.5
LifePoints® All-Equity (Frank Russell)	High	3.2	26.7	12.6	13.4	6.8
Index Managed Asset Allocation Funds						
Conservative Balanced Index Fund (BLK)	Medium	2.7	12.7	7.7	8.7	6.0
Moderate Balanced Index Fund (BLK)	Medium to High	2.9	16.7	9.0	9.9	6.6
Aggressive Balanced Index Fund (BLK)	High	3.2	20.8	10.2	11.1	7.2
Target-Date Funds						
LifePlan Retiree Fund (MFS)	Medium	1.7	12.2	7.0	7.1	5.8
LifePlan Retirement 2015 (MFS)	Medium	1.8	12.9	7.1	7.5	5.8
LifePlan Retirement 2020 (MFS)	Medium	2.0	15.3	7.9	8.1	5.9
LifePlan Retirement 2025 (MFS)	Medium to High	2.2	17.2	8.5	8.6	6.0
LifePlan Retirement 2030 (MFS)	Medium to High	2.4	18.7	9.0	9.0	6.2
LifePlan Retirement 2035 (MFS)	Medium to High	2.6	20.1	9.4	9.3	6.2
LifePlan Retirement 2040 (MFS)	High	2.7	21.3	9.7	9.7	6.2
LifePlan Retirement 2045 (MFS)	High	2.7	22.4	10.0	9.9	6.3
LifePlan Retirement 2050 (MFS)	High	2.7	23.5	10.3	10.2	6.3

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. Fund managers may charge additional expenses against the fund which are not included in investment management fees published separately.
5. The CUMIS Canadian Equity Fund (PH&N) and the CUMIS Balanced Fund (PH&N) were closed to new clients on January 1, 2009.
6. The underlying fund that the CUMIS Tactical Balanced Fund (Addenda) invests in was launched as a new fund in April 2014.