



## Market-Based Funds

Fund & Manager	Volatility Rating	Gross Annualized Rates of Return as at:				
		June 30, 2015				
		3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
<b>Money Market Funds</b>						
CUMIS Money Market Fund (PH&N)	Low	0.2	1.1	1.2	1.2	2.1
<b>Fixed Income Funds</b>						
CUMIS Retirement Security Fund	Low	0.9	3.3	3.4	3.7	4.2
CUMIS Universe Bond Index Fund (BLK)	Medium	-1.7	6.3	3.8	5.1	5.0
CUMIS Income Fund (Ethical)	Low to Medium	-1.6	6.5	3.8	5.2	5.1
CUMIS Fixed Income Fund (MFS)	Medium	-1.6	6.2	4.3	5.2	5.1
CUMIS Short-Term Bond & Mortgage Fund (PH&N)	Low	0.3	3.5	3.0	3.3	4.0
CUMIS Bond Fund (PH&N)	Medium	-1.7	6.6	4.3	5.4	5.4
<b>Balanced Funds</b>						
CUMIS Tactical Balanced Fund (Addenda)	Medium to High	-1.6	8.9	-	-	-
CUMIS Balanced Fund (Ethical)	Medium to High	-0.8	4.4	5.7	5.8	4.8
CUMIS Institutional Balanced Fund (FT)	Medium to High	-1.4	7.0	13.7	11.7	7.6
CUMIS Balanced Income Fund (Guardian)	Medium to High	-2.1	4.6	9.3	10.5	-
CUMIS Balanced Fund (MFS)	Medium to High	-0.9	10.5	13.4	10.3	6.7
CUMIS Balanced Fund (Mawer)	Medium to High	-1.0	12.7	16.2	14.0	9.0
CUMIS Balanced Fund (PH&N)	Medium to High	-0.9	9.8	13.0	10.0	6.4
<b>Canadian Equity Funds</b>						
CUMIS S&P/TSX Composite Index Fund (BLK)	High	-1.6	-1.1	11.1	8.3	7.0
CUMIS Canadian Equity Fund (Franklin Bissett)	High	-2.7	-1.9	15.4	13.4	8.8
CUMIS Canadian Equity Fund (Ethical)	Medium to High	-3.6	0.6	14.9	11.7	8.6
CUMIS Special Equity Fund (Ethical)	Medium to High	1.3	-1.6	18.9	17.4	11.5
CUMIS Canadian Equity Income Fund (Guardian)	High	-2.1	-4.8	10.3	12.8	9.6
CUMIS Large Cap Canadian Equity Fund (Mawer)	High	-1.2	8.0	19.0	16.2	11.0
CUMIS Small Cap Canadian Equity Fund (Mawer)	Very High	4.1	4.2	27.8	22.5	15.3
CUMIS Canadian Equity Core Fund (MFS)	High	-1.7	4.6	15.0	10.1	7.6
CUMIS Canadian Equity Fund (PH&N)	High	-0.9	2.1	15.1	10.9	5.9
<b>Dividend Equity Funds</b>						
CUMIS Dividend Fund (Franklin Bissett)	Medium to High	-2.3	-10.1	8.0	9.5	7.8
CUMIS Dividend Income Fund (PH&N)	Medium to High	-2.9	-2.0	11.9	10.8	6.2
<b>U.S. Equity Funds</b>						
CUMIS U.S. Equity Index Fund (BLK)	High	-1.2	25.5	25.1	20.8	7.8
CUMIS U.S. Equity Fund (Mawer)	Medium to High	-2.6	27.4	26.8	21.1	8.7
CUMIS U.S. Equity Core Fund (MFS)	High	-0.9	26.5	26.5	20.1	8.0
<b>Global Equity Funds</b>						
CUMIS International Equity Fund (Ethical)	Medium to High	-1.7	13.5	18.1	11.8	5.6
CUMIS Non North American Equity Fund (Mawer)	High	-1.6	15.5	20.6	16.3	9.3
CUMIS Global Equity Fund (MFS)	High	0.2	20.4	22.2	15.6	6.4
CUMIS Overseas Equity Fund (PH&N)	High	0.2	17.2	19.4	11.4	5.3
<b>Actively Managed Asset Allocation Funds</b>						
CUMIS LifePoints® Balanced Income (Frank Russell)	Medium	-0.9	6.9	8.6	8.3	6.2
CUMIS LifePoints® Balanced Growth (Frank Russell)	Medium to High	-1.0	8.1	12.3	10.6	6.8
CUMIS LifePoints® Long-Term Growth (Frank Russell)	High	-1.0	9.2	15.3	12.4	7.2
CUMIS LifePoints® All Equity (Frank Russell)	High	-1.1	11.7	19.0	14.5	7.2
<b>Index Managed Asset Allocation Funds</b>						
CUMIS Conservative Balanced Index Fund (BLK)	Medium	-2.2	9.0	8.6	8.8	6.1
CUMIS Moderate Balanced Index Fund (BLK)	Medium to High	-2.0	9.5	11.3	10.2	6.6
CUMIS Aggressive Balanced Index Fund (BLK)	High	-1.8	10.0	13.9	11.5	7.0
<b>Target-Date Funds</b>						
CUMIS LifePlan Retiree (MFS)	Medium	-1.3	8.3	9.2	7.7	5.7
CUMIS LifePlan Retirement 2015 (MFS)	Medium	-1.4	8.6	9.7	8.2	5.8
CUMIS LifePlan Retirement 2020 (MFS)	Medium	-1.5	10.1	11.5	9.1	6.1
CUMIS LifePlan Retirement 2025 (MFS)	Medium to High	-1.7	12.4	13.2	10.1	6.5
CUMIS LifePlan Retirement 2030 (MFS)	Medium to High	-1.7	14.3	14.7	10.9	6.8
CUMIS LifePlan Retirement 2035 (MFS)	Medium to High	-1.6	15.1	15.7	11.5	6.9
CUMIS LifePlan Retirement 2040 (MFS)	High	-1.5	15.8	16.7	12.0	7.0
CUMIS LifePlan Retirement 2045 (MFS)	High	-1.5	15.8	17.4	12.3	-
CUMIS LifePlan Retirement 2050 (MFS)	High	-1.5	15.8	18.1	12.7	-

### Notes:

- Performance data is gross of investment management fees and net of any operating expenses (see note 4), except the Retirement Security Fund.
- Please see the Fund Fact Sheets posted on the CUMIS website ([www.cumis.com](http://www.cumis.com)) for benchmark returns on all fund(s).
- Pooled funds are not guaranteed, their values change frequently and past performance may not be repeated.
- Fund managers may charge additional expenses against the fund which are not included in investment management fees published separately.
- The CUMIS Canadian Equity Fund (PH&N) and the CUMIS Balanced Fund (PH&N) were closed to new clients on January 1, 2009.
- The underlying fund that the CUMIS Tactical Balanced Fund (Addenda) invests in was launched as a new fund in April 2014.