



## Market-Based Funds

Fund & Manager	Volatility Rating	Gross Annualized Rates of Return as at:				September 30, 2013	
		3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)	
<b>Money Market Funds</b>							
Canadian Money Market Fund (PH&N)	Low	0.3	1.2	1.2	1.2	2.3	
<b>Fixed Income Funds</b>							
Retirement Security Fund (CUMIS)	Low	0.9	3.6	3.8	4.0	4.5	
Universe Bond Index Fund (BLK)	Medium	0.1	-1.3	3.6	5.6	5.2	
Income Fund (Ethical)	Low to Medium	0.2	-1.3	3.8	6.0	5.4	
Fixed Income Fund (MFS)	Medium	0.1	-0.7	3.7	6.0	5.3	
Short-Term Bond & Mortgage Fund (PH&N)	Low	0.7	1.8	2.7	4.7	4.3	
Bond Fund (PH&N)	Medium	0.2	-0.7	3.8	6.6	5.6	
<b>Balanced Funds</b>							
Balanced Fund (Ethical)	Medium to High	0.6	-2.5	1.1	2.9	5.2	
Balanced Core Fund (MFS)	Medium to High	4.2	11.8	6.4	6.4	6.3	
Balanced Fund (Mawer)	Medium to High	4.6	16.5	11.1	9.5	8.6	
Balanced Fund (PH&N)	Medium to High	3.9	10.5	6.0	6.5	6.1	
<b>Canadian Equity Funds</b>							
S&P/TSX Composite Index Fund (BLK)	High	6.3	7.2	4.1	4.8	8.5	
Canadian Equity Fund (Bissett)	High	5.9	20.6	11.7	11.2	10.6	
Canadian Equity Fund (Ethical)	Medium to High	7.7	24.2	11.5	8.5	11.6	
Special Equity Fund (Ethical)	Medium to High	6.7	29.8	18.6	14.4	-	
Canadian Small Cap Fund (Bissett)	Very High	10.6	29.8	16.7	16.6	12.8	
Large Cap Canadian Equity Fund (Mawer)	High	6.5	21.6	13.2	10.8	11.7	
Small Cap Canadian Equity Fund (Mawer)	Very High	12.7	35.9	20.9	19.2	16.4	
Canadian Equity Core Fund (MFS)	High	7.8	13.4	4.8	5.7	8.1	
Canadian Equity Value Fund (MFS)	High	8.0	12.8	6.8	7.4	8.7	
Pure Canadian Equity Fund (PH&N)	High	6.9	14.1	6.0	5.5	8.1	
Canadian Equity Fund (PH&N)	High	6.7	15.6	7.2	5.5	6.8	
<b>Dividend Equity Funds</b>							
Dividend Income Fund (PH&N)	Medium to High	5.6	13.9	9.0	7.5	7.9	
<b>U.S. Equity Funds</b>							
U.S. Equity Index Fund (BLK)	High	2.5	24.2	16.0	8.9	4.3	
U.S. Equity Fund (Mawer)	Medium to High	4.1	29.3	17.4	8.3	5.6	
U.S. Equity Core Fund (MFS)	High	4.0	27.2	15.1	8.3	5.0	
U.S. Equity Fund (PH&N)	High	2.4	26.5	14.4	7.0	2.7	
<b>Global Equity Funds</b>							
EAFE Equity Index Fund (BLK)	High	8.7	29.5	8.8	5.8	5.2	
EAFE Developed Markets Fund (Templeton)	High	12.9	40.2	9.2	6.3	5.9	
International Equity Fund (Ethical)	Medium to High	5.8	23.0	6.4	7.0	-	
Non North American Equity Fund (Mawer)	High	6.4	22.8	10.8	9.4	9.0	
Global Equity Fund (MFS)	High	5.4	24.8	10.2	6.5	4.6	
Overseas Equity Fund (PH&N)	High	9.8	20.4	3.8	6.6	4.2	
Growth Fund (Franklin Templeton)	High	7.7	31.8	14.6	9.2	6.6	
<b>Actively Managed Asset Allocation Funds</b>							
LifePoints® Balanced Income (Frank Russell)	Medium	1.9	6.4	6.1	7.3	6.4	
LifePoints® Balanced Growth (Frank Russell)	Medium to High	3.5	11.0	7.4	7.5	6.8	
LifePoints® Long-Term Growth (Frank Russell)	High	4.6	15.2	8.5	7.6	7.2	
LifePoints® All-Equity (Frank Russell)	High	5.8	20.3	9.6	7.5	6.5	
<b>Index Managed Asset Allocation Funds</b>							
Conservative Balanced Index Fund (BLK)	Medium	1.6	3.8	5.7	6.6	5.7	
Moderate Balanced Index Fund (BLK)	Medium to High	2.7	7.6	6.5	6.6	6.4	
Aggressive Balanced Index Fund (BLK)	High	3.8	11.5	7.3	6.4	6.9	
<b>Target-Date Funds</b>							
LifePlan® Retiree Fund (MFS)	Medium	2.5	6.9	5.1	5.9	5.6	
LifePlan® Retirement 2015 (MFS)	Medium	2.8	7.7	5.3	5.9	5.8	
LifePlan® Retirement 2020 (MFS)	Medium	3.4	9.6	5.7	6.0	5.9	
LifePlan® Retirement 2025 (MFS)	Medium to High	3.8	10.8	6.0	6.0	6.0	
LifePlan® Retirement 2030 (MFS)	Medium to High	4.2	11.9	6.2	6.1	6.1	
LifePlan® Retirement 2035 (MFS)	Medium to High	4.6	13.1	6.5	6.1	6.2	
LifePlan® Retirement 2040 (MFS)	High	5.0	14.3	6.7	6.1	6.2	
LifePlan® Retirement 2045 (MFS)	High	5.4	15.5	6.9	6.1	6.2	
LifePlan® Retirement 2050 (MFS)	High	5.8	16.8	7.2	6.1	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](http://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 CUMIS Pure Canadian Equity Fund (PH&N), U.S. Equity Fund (PH&N) and the EAFE Developed Markets Fund (Templeton) were closed to new clients on April 1, 2012.