

Fund & Manager	Volatility Rating	Gross Annualized Rates of Return as at: December 31, 2012				
		3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Money Market Funds						
Canadian Money Market Fund (PH&N)	Low	0.3	1.2	1.0	1.6	2.5
Fixed Income Funds						
Retirement Security Fund (CUMIS)	Low	0.9	3.7	4.0	4.2	4.7
Universe Bond Index Fund (BLK)	Medium	0.3	3.7	6.7	6.3	5.9
Income Fund (Ethical)	Low to Medium	0.4	4.3	6.8	6.5	6.1
Fixed Income Fund (MFS McLean Budden)	Medium	0.5	4.5	6.7	6.7	6.0
Short-Term Bond & Mortgage Fund (PH&N)	Low	0.5	2.7	3.6	4.9	4.6
Bond Fund (PH&N)	Medium	0.5	4.0	6.8	6.9	6.4
Balanced Funds						
Balanced Fund (Ethical)	Medium to High	-1.3	2.0	3.2	1.3	5.8
Balanced Core Fund (MFS McLean Budden)	Medium to High	2.3	9.1	4.6	2.7	6.0
Balanced Fund (Mawer)	Medium to High	3.7	12.5	9.1	5.3	8.0
Balanced Fund (PH&N)	Medium to High	2.5	8.7	5.0	2.9	6.1
Canadian Equity Funds						
S&P/TSX Composite Index Fund (BLK)	High	1.7	7.2	4.8	1.0	9.3
Canadian Equity Fund (Bissett)	High	7.0	16.8	10.5	5.5	10.0
Growth Fund (Ethical)	Medium to High	4.3	8.6	4.0	-0.2	7.2
Special Equity Fund (Ethical)	Medium to High	3.8	23.1	12.7	5.8	0.0
Canadian Small Cap Fund (Bissett)	Very High	7.0	24.5	13.7	7.2	11.9
Large Cap Canadian Equity Fund (Mawer)	High	5.3	14.0	10.6	4.9	11.0
Small Cap Canadian Equity Fund (Mawer)	Very High	5.3	17.9	14.9	7.9	15.1
Canadian Equity Core Fund (MFS McLean Budden)	High	2.8	10.6	3.1	0.3	8.3
Canadian Equity Value Fund (MFS McLean Budden)	High	2.6	10.8	5.8	2.7	8.4
Pure Canadian Equity Fund (PH&N)	High	3.4	10.1	4.0	0.1	8.5
Canadian Equity Fund (PH&N)	High	3.4	10.9	4.7	-0.4	6.6
Dividend Equity Funds						
Dividend Income Fund (PH&N)	Medium to High	4.5	12.5	7.8	2.8	8.3
U.S. Equity Funds						
U.S. Equity Index Fund (BLK)	High	0.7	13.0	8.6	1.5	1.9
U.S. Equity Fund (Mawer)	Medium to High	2.9	13.3	8.7	3.0	3.0
U.S. Equity Core Fund (MFS McLean Budden)	High	2.4	16.8	6.2	0.8	2.7
U.S. Equity Fund (PH&N)	High	2.6	10.2	6.8	0.7	0.4
Global Equity Funds						
EAFE Equity Index Fund (BLK)	High	7.8	14.9	2.0	-3.3	3.4
EAFE Developed Markets Fund (Templeton)	High	11.3	19.3	0.7	-3.9	4.0
International Equity Fund (Ethical)	Medium to High	5.8	16.4	3.6	-2.8	0.0
Non North American Equity Fund (Mawer)	High	7.8	21.3	7.9	1.9	7.9
Global Equity Fund (MFS McLean Budden)	High	3.8	12.9	2.7	-0.8	2.5
Overseas Equity Fund (PH&N)	High	5.9	18.4	0.0	-2.4	2.8
Growth Fund (Franklin Templeton)	High	6.1	17.2	6.4	-0.3	4.9
Actively Managed Asset Allocation Funds						
LifePoints® Balanced Income (Frank Russell)	Medium	1.8	8.4	6.9	5.1	6.5
LifePoints® Balanced Growth (Frank Russell)	Medium to High	2.7	9.7	6.6	3.4	6.6
LifePoints® Long-Term Growth (Frank Russell)	High	3.3	10.9	6.2	1.8	6.8
LifePoints® All-Equity (Frank Russell)	High	3.9	11.7	5.6	-0.1	0.0
Index Managed Asset Allocation Funds						
Conservative Balanced Index Fund (BLK)	Medium	1.5	7.2	7.3	4.9	5.9
Moderate Balanced Index Fund (BLK)	Medium to High	2.1	8.6	6.8	3.5	6.5
Aggressive Balanced Index Fund (BLK)	High	2.7	10.0	6.2	2.0	6.9
Target-Date Funds						
LifePlan® Retiree Fund (MFS McLean Budden)	Medium	1.6	6.9	5.0	3.9	5.6
LifePlan® Retirement 2015 (MFS McLean Budden)	Medium	1.7	7.5	4.8	3.3	5.8
LifePlan® Retirement 2020 (MFS McLean Budden)	Medium	2.0	8.2	4.6	2.8	5.7
LifePlan® Retirement 2025 (MFS McLean Budden)	Medium to High	2.1	8.6	4.4	2.4	5.7
LifePlan® Retirement 2030 (MFS McLean Budden)	Medium to High	2.3	9.1	4.2	2.0	5.7
LifePlan® Retirement 2035 (MFS McLean Budden)	Medium to High	2.5	9.6	4.1	1.6	5.7
LifePlan® Retirement 2040 (MFS McLean Budden)	High	2.7	10.0	3.9	1.2	5.6
LifePlan® Retirement 2045 (MFS McLean Budden)	High	2.8	10.6	3.6	0.9	5.6
LifePlan® Retirement 2050 (MFS McLean Budden)	High	3.0	11.0	3.4	0.5	5.6

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 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.