

Fund & Manager	Volatility Rating	Gross Annualized Rates of Return as at: September 30, 2015				
		3 Months (%)	1 Year (%)	3 Year (%)	5 Year (%)	10 Year (%)
Money Market Funds						
CUMIS Money Market Fund (PH&N)	Low	0.2	1.1	1.2	1.2	2.0
Fixed Income Funds						
CUMIS Retirement Security Fund	Low	0.9	3.4	3.4	3.6	4.1
CUMIS Universe Bond Index Fund (BLK)	Medium	0.1	5.3	3.4	4.5	5.0
CUMIS Income Fund (Ethical)	Low to Medium	0.2	5.5	3.4	4.6	5.1
CUMIS Fixed Income Fund (MFS)	Medium	-0.1	4.8	3.7	4.6	5.1
CUMIS Short-Term Bond & Mortgage Fund (PH&N)	Low	0.1	3.2	2.8	2.9	4.0
CUMIS Bond Fund (PH&N)	Medium	0.3	5.7	3.9	4.7	5.4
Balanced Funds						
CUMIS Tactical Balanced Fund (Addenda)	Medium to High	-1.1	6.9	-	-	-
CUMIS Balanced Fund (Ethical)	Medium to High	-1.0	3.2	5.1	4.2	4.2
CUMIS Institutional Balanced Fund (FT)	Medium to High	-3.1	2.8	11.3	9.3	7.0
CUMIS Balanced Income Fund (Guardian)	Medium to High	-1.5	2.8	7.6	8.4	-
CUMIS Balanced Fund (MFS)	Medium to High	-2.0	7.0	11.4	8.3	6.1
CUMIS Balanced Fund (Mawer)	Medium to High	-0.2	11.3	14.8	12.2	8.5
CUMIS Balanced Fund (PH&N)	Medium to High	-2.7	5.3	10.7	7.9	5.7
Canadian Equity Funds						
CUMIS S&P/TSX Composite Index Fund (BLK)	High	-7.8	-8.4	5.7	4.5	4.9
CUMIS Canadian Equity Fund (Franklin Bissett)	High	-6.7	-9.2	10.9	9.6	7.2
CUMIS Canadian Equity Fund (Ethical)	Medium to High	-4.2	-4.4	11.7	9.3	6.8
CUMIS Special Equity Fund (Ethical)	Medium to High	-6.7	-7.1	14.4	14.0	9.8
CUMIS Canadian Equity Income Fund (Guardian)	High	-5.5	-8.7	6.0	9.0	7.8
CUMIS Large Cap Canadian Equity Fund (Mawer)	High	-2.5	4.5	16.3	13.4	9.7
CUMIS Small Cap Canadian Equity Fund (Mawer)	Very High	-6.7	-4.1	21.6	18.5	13.7
CUMIS Canadian Equity Core Fund (MFS)	High	-5.0	-0.8	11.1	6.8	6.0
CUMIS Canadian Equity Fund (PH&N)	High	-8.1	-6.3	9.8	7.1	4.2
Dividend Equity Funds						
CUMIS Dividend Fund (Franklin Bissett)	Medium to High	-8.4	-17.4	3.3	5.4	6.1
CUMIS Dividend Income Fund (PH&N)	Medium to High	-5.0	-7.1	8.3	7.6	5.1
U.S. Equity Funds						
CUMIS U.S. Equity Index Fund (BLK)	High	0.4	18.8	24.2	19.2	8.0
CUMIS U.S. Equity Fund (Mawer)	Medium to High	0.2	22.9	25.3	19.8	9.3
CUMIS U.S. Equity Core Fund (MFS)	High	0.8	21.3	24.9	18.5	8.5
Global Equity Funds						
CUMIS International Equity Fund (Ethical)	Medium to High	-0.4	13.7	16.5	9.1	5.1
CUMIS Non North American Equity Fund (Mawer)	High	-0.5	16.8	18.3	12.9	8.4
CUMIS Global Equity Fund (MFS)	High	-1.7	15.8	20.0	13.1	6.3
CUMIS Overseas Equity Fund (PH&N)	High	-2.5	15.5	16.9	8.2	4.8
Actively Managed Asset Allocation Funds						
CUMIS LifePoints® Balanced Income (Frank Russell)	Medium	-0.9	5.2	7.3	6.8	5.9
CUMIS LifePoints® Balanced Growth (Frank Russell)	Medium to High	-2.1	5.3	10.2	8.3	6.1
CUMIS LifePoints® Long-Term Growth (Frank Russell)	High	-2.8	5.7	12.6	9.6	6.2
CUMIS LifePoints® All Equity (Frank Russell)	High	-3.8	6.9	15.7	11.2	6.1
Index Managed Asset Allocation Funds						
CUMIS Conservative Balanced Index Fund (BLK)	Medium	-1.2	6.4	7.4	7.1	5.8
CUMIS Moderate Balanced Index Fund (BLK)	Medium to High	-2.2	5.8	9.4	8.0	5.9
CUMIS Aggressive Balanced Index Fund (BLK)	High	-3.2	5.2	11.4	8.9	6.1
Target-Date Funds						
CUMIS LifePlan Retiree (MFS)	Medium	0.2	7.2	8.3	6.6	5.5
CUMIS LifePlan Retirement 2015 (MFS)	Medium	0.1	7.4	8.8	6.9	5.5
CUMIS LifePlan Retirement 2020 (MFS)	Medium	0.0	8.6	10.4	7.7	5.8
CUMIS LifePlan Retirement 2025 (MFS)	Medium to High	-0.3	10.5	11.9	8.5	6.1
CUMIS LifePlan Retirement 2030 (MFS)	Medium to High	-0.7	11.9	13.1	9.2	6.3
CUMIS LifePlan Retirement 2035 (MFS)	Medium to High	-1.1	12.2	13.9	9.5	6.4
CUMIS LifePlan Retirement 2040 (MFS)	High	-1.6	12.4	14.6	9.9	6.4
CUMIS LifePlan Retirement 2045 (MFS)	High	-1.6	12.4	15.2	10.1	-
CUMIS LifePlan Retirement 2050 (MFS)	High	-1.6	12.4	15.8	10.4	-

- 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.