## **Rates of Return**

## **≫** co-operators

Comparison   Constrained Income Portfolio   2.25%   1.28%   5.40%   0.98%   0.16%   2.97%   0.20%   0.51%   1.85%   01400     Cooperators Blanced Growth Portfolio   2.27%   0.23%   7.64%   1.48%   1.87%   1.06%   0.77%   3.26%   3.26%   3.56%   014000     Cooperators Blanced Growth Portfolio   2.15%   2.17%   1.17%   6.18%   2.57%   8.27%   5.97%   4.24%   4.27%   4.24%   0.14%   0.14%   0.14%   0.14%   0.14%   0.14%   0.14%   0.14%   0.15%   6.29%   1.22%   0.37%   1.48%   0.23%   0.27%   0.24%   0.57%   0.27%   0.24%   0.57%   0.24%   0.25%   0.26%   1.03%   0.24%   0.25%   0.24%   0.25%   1.02%   0.28%   1.02%   0.28%   0.27%   0.24%   0.24%   0.24%   0.24%   0.24%   0.24%   0.26%   0.26%   1.03%   0.24%   0.26%   1.03%   0.24%   0.26%   0.24% <th></th> <th></th> <th colspan="8">Rates of Return at April 30, 2024</th> <th></th> <th></th>			Rates of Return at April 30, 2024									
Co-operators income Portfolio   -2.25%   1.28%   5.40%   -0.89%   -1.67%   2.00%   -1.02%   0.51%   1.65%   0.14vo     Co-operators Balanced Income Portfolio   -2.27%   -0.03%   7.84%   1.47%   1.68%   0.71%   3.26%   2.47%   0.51%   1.65%   0.14vo     Co-operators Balanced Income Portfolio   -2.15%   2.57%   1.217%   6.16%   4.58%   2.51%   6.24%   4.77%   4.44%   0.14vo     Co-operators Malanced Income Net Portfolio   -1.62%   0.51%   1.65%   4.58%   2.51%   6.24%   6.29%   6.24%   6.29%   6.24%   6.19%   5.07%   2.06%   0.69%   0.14%   0.14%   0.16%   5.16%   2.83%   1.47%   0.45%   6.16%   5.25%   0.32%   2.7%   2.01%   2.65%   0.68%   0.14%   0.26%   0.26%   0.27%   0.25%   0.65%   0.68%   0.14vo     Co-operators NEI Select Balanced RS Portfolio   -1.73%   1.73%   1.54%   5.27%   0.32%	Versatile Portfolios™ Registered No-Load	1 Month	3 Month	6 Month	1 Year	2 Year	3 Year	4 Year	5 Year	10 Year	Since Inception	Inception Date
Co-operators Balanced Income Portfolio   -2.27%   -0.03%   7.64%   1.67%   -0.05%   2.04%   2.71%   0.14w     Co-operators rown Portfolio   -2.15%   5.27%   1.08%   9.57%   2.24%   0.71%   3.28%   4.27%   3.28%   1.55%   1.55%   0.14w     Co-operators with Portfolio   -2.14%   3.81%   14.57%   8.72%   5.57%   4.58%   4.27%   4.44%   6.19%   5.37%   0.14w     Co-operators Wath Portfolio   -1.42%   0.51%   6.29%   1.22%   0.37%   1.54%   6.24%   6.19%   0.65%   1.03%   0.24w     Co-operators NEI Select Income & Brotfolio   -1.73%   1.73%   10.38%   5.27%   3.42%   5.7%   2.01%   3.85%   0.44w     Co-operators NEI Select Income & Brotfolio   -1.73%   1.54%   8.72%   3.42%   5.7%   3.1%   3.87%   2.65%   0.85%   0.84%   0.24w     Co-operators NEI Select Income & Brotfolio   -1.73%   3.17%   1.60%   -7.4%   4.65%	Portfolio Funds											
Co-operators Balanced Growth Portfolio   -2.23%   1.08%   9.57%   3.34%   2.94%   0.71%   3.38%   2.47%   3.26%   3.56%   0.14 vo     Co-operators Maximum Growth Portfolio   -2.14%   3.81%   12.17%   6.15%   5.37%   4.59%   5.34%   4.27%   4.79%   4.44%   014 vo     Co-operators Maximum Growth Portfolio   -1.82%   -0.51%   6.29%   1.27%   6.37%   1.45%   5.37%   0.45%   6.24%   6.19%   0.24%   0.24%   0.25%   0.27%   1.21%   0.92%   1.57%   2.07%   0.24 vo     Co-operators NEI Select Income & Growth RS Portfolio   -1.71%   0.45%   6.15%   2.93%   1.47%   1.21%   0.92%   1.57%   2.07%   0.24 vo     Co-operators NEI Select Browth RS Portfolio   -1.71%   3.51%   1.34%   8.72%   5.42%   1.46%   5.70%   3.71%   3.87%   0.88%   0.44 vo     Co-operators Maxed Browth RS Portfolio   -1.77%   3.51%   3.24%   4.50%   0.64%   0.44%	Co-operators Income Portfolio	-2.25%	-1.28%	5.40%	-0.98%	-0.16%	-2.97%	-2.00%	-1.02%	0.51%	1.65%	01-Nov-04
Co-operators Growth Portfolio   2.15%   2.57%   12.17%   6.15%   4.58%   2.51%   6.34%   4.27%   4.79%   4.44%   01.Nov     Co-operators Maximum Growth Portfolio   2.14%   3.81%   14.57%   8.27%   5.97%   4.59%   9.33%   6.24%   6.19%   5.37%   01.Nov     Co-operators NEl Select Income RS Portfolio   1.77%   0.65%   6.29%   1.22%   0.37%   1.84%   0.07%   0.86%   1.03%   02.Nov     Co-operators NEl Select Income & Growth RS Portfolio   1.77%   0.45%   8.19%   2.30%   4.47%   1.21%   0.22%   1.27%   0.26%   0.22%   1.27%   0.26%   0.22%   1.27%   0.26%   0.22%   1.27%   0.26%   0.22%   1.47%   0.44%   0.44%   0.44%   0.2	Co-operators Balanced Income Portfolio	-2.27%	-0.03%	7.64%	1.45%	1.57%	-1.06%	0.71%	0.75%	2.04%	2.71%	01-Nov-04
Co-operators Maximum Growth Portfolio   2.14%   3.81%   14.57%   8.72%   5.97%   4.59%   9.53%   6.24%   6.19%   5.37%   0.14kov     Responsible Investment Portfolio   1.82%   0.51%   6.29%   1.22%   0.37%   1.84%   0.23%   0.07%   0.86%   1.03%   02.40%     Co-operators NEI Select Income & Growth RS Portfolio   1.77%   0.17%   1.21%   0.32%   2.37%   2.01%   2.66%   3.68%   02.40%     Co-operators NEI Select Income & Growth RS Portfolio   1.77%   3.15%   3.54%   8.72%   5.42%   1.46%   5.70%   3.71%   3.97%   5.25%   0.24%   0.32%   2.67%   0.86%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.43%   014wor     Co-operators Marker Hund   0.31%   0.92%   1.89%   3.72%   2.70%   1.34%   0.74%   0.44%   0.43%   014wor     Co-operators Marker Fund   2.35%   0.39%   5.71%	Co-operators Balanced Growth Portfolio	-2.23%	1.08%	9.57%	3.34%	2.94%	0.71%	3.38%	2.47%	3.26%	3.56%	01-Nov-04
Co-operators NEI Select Income RS Portfolio   1.82%   -0.51%   6.29%   1.22%   0.37%   1.84%   -0.23%   -0.07%   0.86%   1.03%   02-Nov     Co-operators NEI Select Income & Growth RS Portfolio   -1.71%   0.45%   6.19%   1.22%   0.37%   -1.84%   -0.23%   -0.07%   0.86%   1.03%   02-Nov     Co-operators NEI Select Income & Growth RS Portfolio   -1.77%   3.51%   10.35%   5.25%   0.02%   0.32%   2.37%   2.01%   2.86%   3.68%   02-Nov     Co-operators Russ El Select Growth RS Portfolio   -1.77%   3.51%   1.35%   8.72%   3.42%   -2.67%   -0.83%   0.88%   01-Nov     Co-operators Money Market Fund   0.31%   0.59%   1.89%   3.17%   1.34%   0.74%   0.64%   0.44%   0.43%   01-Nov     Co-operators Mawer Balanced Fund   -2.28%   0.39%   9.71%   3.81%   2.76%   1.92%   4.39%   3.15%   3.62%   4.15%   01-Nov     Co-operators Mawer Balanced Fund   -2.28%   0.9	Co-operators Growth Portfolio	-2.15%	2.57%	12.17%	6.15%	4.58%	2.51%	6.34%	4.27%	4.79%	4.44%	01-Nov-04
Co-operators NEI Select Income RS Portfolio   -1.82%   -0.51%   6.29%   1.22%   0.37%   -1.84%   -0.23%   -0.07%   0.86%   1.03%   02-Nov     Co-operators NEI Select Income & Growth RS Portfolio   -1.71%   0.48%   6.15%   5.29%   1.47%   -1.21%   1.22%   2.01%   0.26%   2.66%   3.68%   02-Nov     Co-operators NEI Select Growth RS Portfolio   -1.77%   3.51%   13.54%   8.72%   5.42%   1.46%   5.70%   3.71%   3.87%   0.44%	Co-operators Maximum Growth Portfolio	-2.14%	3.81%	14.57%	8.72%	5.97%	4.59%	9.53%	6.24%	6.19%	5.37%	01-Nov-04
Co-operators NEI Select Income & Growth RS Portfolio   -1.71%   0.45%   8.15%   2.93%   1.47%   -1.21%   1.21%   0.92%   1.57%   2.07%   02-Nov     Co-operators NEI Select Growth RS Portfolio   -1.73%   1.73%   10.35%   5.25%   5.02%   0.32%   2.73%   2.01%   2.66%   3.68%   02-Nov     Fixed Income Funds   -   -   7.7%   3.51%   13.54%   8.72%   2.7%   2.67%   0.83%   0.88%   01-Nov     Co-operators Canadian Fixed Income Fund   -2.27%   -2.52%   3.42%   -3.17%   -1.69%   -4.74%   4.69%   -2.67%   0.83%   0.48%   01-Nov     Co-operators Market Fund   0.31%   0.92%   1.89%   3.72%   2.70%   1.34%   0.74%   0.64%   0.44%   0.43%   01-Nov     Co-operators Mawer Balanced Fund   -2.28%   0.39%   9.71%   3.81%   2.78%   1.92%   4.39%   3.15%   3.62%   4.15%   01-Nov     Co-operators Mawer Balanced Fund   -2.28%	Responsible Investment Portfolio Funds											
Co-operators NEI Select Balanced RS Portfolio   1.73%   1.73%   10.35%   5.25%   3.02%   0.32%   2.73%   2.01%   2.66%   3.68%   02-Nov     Co-operators NEI Select Growth RS Portfolio   1.77%   3.51%   13.54%   8.72%   5.42%   1.46%   5.70%   3.71%   3.97%   5.25%   02-Nov     Fixed Income Fund   2.27%   2.52%   3.42%   -3.17%   1.60%   4.74%   -4.69%   2.67%   0.83%   0.88%   01-Nov     Balanced Funds   0.92%   1.89%   3.72%   2.70%   1.42%   0.44%   0.44%   0.43%   01-Nov     Co-operators Maney Market Fund   0.22%   0.99%   9.71%   3.81%   2.78%   1.92%   4.39%   3.15%   3.62%   4.15%   01-Nov     Co-operators Mawer Balanced Fund   -2.28%   0.39%   9.71%   3.81%   2.78%   1.92%   4.39%   3.15%   3.62%   4.16%   0.40%   0.50%   0.40%   0.50%   0.41%   0.50%   0.51%   0.16%	Co-operators NEI Select Income RS Portfolio	-1.82%	-0.51%	6.29%	1.22%	0.37%	-1.84%	-0.23%	-0.07%	0.86%	1.03%	02-Nov-12
Co-operators NEI Select Growth RS Portfolio   -1.77%   3.51%   13.54%   8.72%   5.42%   1.46%   5.70%   3.71%   3.97%   5.25%   02-Nov     Fixed Income Funds   -2.27%   -2.62%   3.42%   -3.17%   1.60%   -4.74%   4.69%   -2.67%   0.83%   0.88%   01-Nov     Co-operators Money Market Fund   0.31%   0.92%   1.89%   3.72%   2.70%   1.34%   0.74%   0.64%   0.44%   0.43%   01-Nov     Co-operators Maney Balanced Fund   -2.28%   0.39%   9.71%   3.81%   2.78%   1.92%   4.39%   3.15%   3.62%   4.16%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.44%   0.45%   0.44%   0.45%   0.45%   0.45%   1.65%   1.65%   1.65%   1.65%   1.65%   1.65%   1.65%   1.65%   1.65%   1.65%   1.65%   1.65%   1.65%   1.65%	Co-operators NEI Select Income & Growth RS Portfolio	-1.71%	0.45%	8.15%	2.93%	1.47%	-1.21%	1.21%	0.92%	1.57%	2.07%	02-Nov-12
Pixed Income Funds   Co-operators Canadian Fixed Income Fund 2.27% 2.52% 3.42% -3.17% 1.60% -4.74% 4.69% 2.67% 0.83% 0.88% 01-Nov   Co-operators Money Market Fund 0.31% 0.92% 1.89% 3.72% 2.70% 1.34% 0.74% 0.64% 0.44% 0.43% 01-Nov   Balanced Funds 2.28% 0.39% 9.71% 3.81% 2.76% 1.92% 4.39% 3.15% 3.62% 4.15% 01-Nov   Co-operators Mawer Balanced Fund 2.28% 0.39% 9.71% 3.81% 2.76% 1.92% 4.39% 3.15% 3.62% 4.15% 01-Nov   Co-operators Mawer Balanced Fund -2.63% 0.39% 6.87% 3.97% 4.80% n/a n/a n/a 0.45% 0.50% 0.90% 6.87% 3.97% 4.80% n/a n/a n/a 0.45% 0.90% 6.87% 3.97% 4.80% n/a n/a n/a 0.52% 0.90% 6.51% 0.1Nov 0.50% 0.40% 0.50% 0.41% 0.50% 0.50% 0.41%	Co-operators NEI Select Balanced RS Portfolio	-1.73%	1.73%	10.35%	5.25%	3.02%	-0.32%	2.73%	2.01%	2.66%	3.68%	02-Nov-12
Co-operators Canadian Fixed Income Fund   -2.27%   -2.52%   3.42%   -3.17%   1.60%   -4.74%   -4.69%   -2.67%   -0.83%   0.88%   01-Nov     Co-operators Money Market Fund   0.31%   0.92%   1.89%   3.72%   2.70%   1.34%   0.64%   0.44%   0.43%   01-Nov     Balanced Fund   -2.28%   0.39%   9.71%   3.81%   2.76%   1.92%   4.39%   3.15%   3.62%   4.15%   01-Nov     Co-operators Balanced Fund   -2.28%   0.39%   6.87%   3.55%   -0.18%   2.32%   4.00%   5.49%   01-Nov     Co-operators Mawer Balanced Fund   -2.63%   0.09%   6.87%   3.57%   4.80%   n/a   n/a   n/a   0.62%   20-Dec     Co-operators Mawer Global Balanced Fund   -2.26%   2.05%   14.09%   6.28%   4.35%   6.31%   10.73%   6.47%   5.10%   5.07%   01-Nov     Co-operators Canadian Equity Fund   -2.26%   2.05%   14.09%   6.35%   14.14%   8.13%	Co-operators NEI Select Growth RS Portfolio	-1.77%	3.51%	13.54%	8.72%	5.42%	1.46%	5.70%	3.71%	3.97%	5.25%	02-Nov-12
Co-operators Money Market Fund   0.31%   0.92%   1.89%   3.72%   2.70%   1.34%   0.74%   0.64%   0.44%   0.43%   0.1Nov     Balanced Funds   2.28%   0.39%   9.71%   3.81%   2.78%   1.92%   4.39%   3.15%   3.62%   4.15%   01-Nov     Co-operators Balanced Fund   2.21%   1.49%   9.32%   4.16%   3.55%   0.18%   2.84%   2.32%   4.00%   5.49%   01-Nov     Co-operators Global Balanced Fund   2.63%   0.09%   6.87%   3.57%   4.80%   n/a   n/a   n/a   0.40%   6.49%   0.54%   0.52%   20-Dec     Canadian Equity Funds   2.26%   2.05%   14.09%   6.28%   4.35%   6.31%   10.73%   6.47%   5.10%   5.07%   01-Nov     Co-operators Canadian Resource Fund   2.85%   12.17%   12.60%   6.51%   5.55%   10.65%   7.34%   5.90%   6.51%   01-Nov     Co-operators Fidelity Tru North® Fund   1.86%   2.75%	Fixed Income Funds											
Balanced Funds -2.28% 0.39% 9.71% 3.81% 2.78% 1.92% 4.39% 3.15% 3.62% 4.15% 01-Nov   Co-operators Mawer Balanced Fund -2.31% 1.49% 9.32% 4.16% 3.55% -0.18% 2.84% 2.32% 4.00% 5.49% 01-Nov   Co-operators Mawer Global Balanced Fund -2.63% 0.09% 6.87% 3.97% 4.80% n/a n/a n/a n/a 0.52% 20-Dec   Canadian Equity Funds -2.26% 2.05% 14.09% 6.28% 4.35% 6.31% 10.73% 6.47% 5.10% 5.07% 01-Nov   Co-operators Canadian Equity Fund -2.26% 2.05% 14.09% 6.28% 4.35% 6.31% 10.73% 6.47% 5.10% 5.07% 01-Nov   Co-operators Canadian Resource Fund 2.85% 12.17% 12.60% 8.57% 3.71% 14.50% 14.14% 8.13% 1.80% 4.62% 01-Nov   Co-operators Fidelity True North® Fund -1.86% 2.75% 12.16% 6.58% 4.51% 5.55% 10.65% 7.84% 5.90% <td>Co-operators Canadian Fixed Income Fund</td> <td>-2.27%</td> <td>-2.52%</td> <td>3.42%</td> <td>-3.17%</td> <td>-1.60%</td> <td>-4.74%</td> <td>-4.69%</td> <td>-2.67%</td> <td>-0.83%</td> <td>0.88%</td> <td>01-Nov-04</td>	Co-operators Canadian Fixed Income Fund	-2.27%	-2.52%	3.42%	-3.17%	-1.60%	-4.74%	-4.69%	-2.67%	-0.83%	0.88%	01-Nov-04
Co-operators Balanced Fund-2.28%0.39%9.71%3.81%2.78%1.92%4.39%3.15%3.62%4.15%01-NovCo-operators Mawer Balanced Fund-2.31%1.49%9.32%4.16%3.55%-0.18%2.84%2.32%4.00%5.49%01-NovCo-operators Mawer Global Balanced Fund-2.63%0.09%6.87%3.97%4.80%n/an/an/an/a0.62%20-DecCanadian Equity Funds-2.26%2.05%14.09%6.28%4.35%6.31%10.73%6.47%5.10%5.07%01-NovCo-operators Canadian Equity Fund-2.26%2.05%14.09%6.28%4.35%6.31%10.73%6.47%5.10%5.07%01-NovCo-operators Canadian Resource Fund2.85%12.17%12.60%8.57%3.71%14.50%14.14%8.13%1.80%4.62%01-NovCo-operators Fidelity True North® Fund-1.86%2.75%12.16%6.58%4.51%5.55%10.65%7.84%5.90%6.51%01-NovCo-operators PH&N Dividend Fund-2.33%3.23%13.97%5.35%3.36%4.76%9.87%5.40%5.35%7.33%01-NovCo-operators Fidelity Global Fund-1.45%7.13%18.21%15.53%9.18%2.82%9.40%6.73%8.33%4.97%01-NovCo-operators Global Equity Fund-1.45%7.13%18.21%15.55%9.18%2.82%9.40%6.73%8.33%4.	Co-operators Money Market Fund	0.31%	0.92%	1.89%	3.72%	2.70%	1.34%	0.74%	0.64%	0.44%	0.43%	01-Nov-04
Co-operators Mawer Balanced Fund -2.11% 1.49% 9.32% 4.16% 3.55% -0.18% 2.84% 2.32% 4.00% 5.49% 01-Nov   Co-operators Mawer Global Balanced Fund -2.63% 0.09% 6.87% 3.97% 4.80% n/a n/a n/a n/a n/a 0.00% 2.05% 20-Dec   Canadian Equity Funds - - - 2.65% 14.09% 6.28% 4.35% 6.31% 10.73% 6.47% 5.10% 5.07% 01-Nov   Co-operators Canadian Resource Fund -2.26% 2.05% 14.09% 6.28% 4.35% 6.31% 10.73% 6.47% 5.10% 5.07% 01-Nov   Co-operators Canadian Resource Fund -2.85% 12.17% 12.60% 8.57% 3.71% 14.50% 14.14% 8.13% 1.80% 4.62% 01-Nov   Co-operators Mawer Canadian Equity Fund -2.30% 3.23% 13.97% 5.35% 3.36% 4.76% 9.87% 5.40% 5.35% 7.33% 01-Nov   Co-operators Mawer Canadian Equity Fund -2.53% 2.94% 15.18% 4.33%	Balanced Funds											
Co-operators Mawer Global Balanced Fund -2.63% 0.09% 6.87% 3.97% 4.80% n/a n/a n/a n/a n/a n/a 0.52% 20-Dec   Canadian Equity Funds -2.63% 0.09% 6.87% 3.97% 4.80% n/a n/a n/a n/a n/a n/a 0.52% 20-Dec   Co-operators Canadian Equity Fund -2.26% 2.05% 14.09% 6.28% 4.35% 6.31% 10.73% 6.47% 5.10% 5.07% 01-Nov   Co-operators Canadian Equity Fund -2.26% 2.05% 12.17% 12.60% 8.57% 3.71% 14.14% 8.13% 1.80% 4.62% 01-Nov   Co-operators Fidelity True North® Fund -1.86% 2.75% 12.16% 6.58% 4.51% 5.55% 10.65% 7.84% 5.90% 6.51% 01-Nov   Co-operators Mawer Canadian Equity Fund -2.30% 3.23% 12.16% 6.58% 4.51% 5.55% 10.65% 7.84% 5.90% 6.51% 01-Nov   Co-operators Mawer Canadian Equity Fund -2.53% 2.94% 15.18% 4.33%	Co-operators Balanced Fund	-2.28%	0.39%	9.71%	3.81%	2.78%	1.92%	4.39%	3.15%	3.62%	4.15%	01-Nov-04
Canadian Equity Funds   Co-operators Canadian Equity Fund -2.26% 2.05% 14.09% 6.28% 4.35% 6.31% 10.73% 6.47% 5.10% 5.07% 01-Nov   Co-operators Canadian Resource Fund 2.85% 12.17% 12.60% 8.57% 3.71% 14.14% 8.13% 1.80% 4.62% 01-Nov   Co-operators Fidelity True North® Fund -1.86% 2.75% 12.16% 6.58% 4.51% 5.55% 10.65% 7.84% 5.90% 6.51% 01-Nov   Co-operators Mawer Canadian Equity Fund -2.30% 3.23% 13.97% 5.35% 3.36% 4.76% 9.87% 5.40% 5.35% 7.33% 01-Nov   Co-operators PH&N Dividend Fund -2.53% 2.94% 15.18% 4.33% 2.46% n/a n/a n/a 4.78% 20-Dec   Foreign Equity Funds   Co-operators Fidelity Global Fund -1.45% 7.13% 18.21% 15.53% 9.18% 2.82% 9.40% 6.73% 8.33% 4.97% 01-Nov   Co-operators Global Equity Fund -1.45% 7.13% 18.21% 1	Co-operators Mawer Balanced Fund	-2.31%	1.49%	9.32%	4.16%	3.55%	-0.18%	2.84%	2.32%	4.00%	5.49%	01-Nov-12
Co-operators Canadian Equity Fund -2.26% 2.05% 14.09% 6.28% 4.35% 6.31% 10.73% 6.47% 5.10% 5.07% 01-Nov   Co-operators Canadian Resource Fund 2.85% 12.17% 12.60% 8.57% 3.71% 14.50% 14.14% 8.13% 1.80% 4.62% 01-Nov   Co-operators Fidelity True North® Fund -1.86% 2.75% 12.16% 6.58% 4.51% 5.55% 10.65% 7.84% 5.90% 6.51% 01-Nov   Co-operators Mawer Canadian Equity Fund -2.30% 3.23% 13.97% 5.35% 3.36% 4.76% 9.87% 5.40% 5.35% 7.33% 01-Nov   Co-operators PH&N Dividend Fund -2.53% 2.94% 15.18% 4.33% 2.46% n/a n/a n/a n/a 1/a 1/a 3.76% 01-Nov   Co-operators PH&N Dividend Fund -1.45% 7.13% 18.21% 15.53% 9.18% 2.82% 9.40% 6.73% 8.33% 4.97% 01-Nov   Co-operators Global Equity Fund -1.45% 7.13% 18.21% 15.53% 9.18% 2.82	Co-operators Mawer Global Balanced Fund	-2.63%	0.09%	6.87%	3.97%	4.80%	n/a	n/a	n/a	n/a	-0.52%	20-Dec-21
Co-operators Canadian Resource Fund 2.85% 12.17% 12.60% 8.57% 3.71% 14.45% 18.13% 1.80% 4.62% 01-Now   Co-operators Fidelity True North® Fund -1.86% 2.75% 12.16% 6.58% 4.51% 5.55% 10.65% 7.84% 5.90% 6.51% 01-Now   Co-operators Mawer Canadian Equity Fund -2.30% 3.23% 13.97% 5.35% 3.36% 4.76% 9.87% 5.40% 5.35% 7.33% 01-Now   Co-operators PH&N Dividend Fund -2.30% 3.23% 13.97% 5.35% 3.36% 4.76% 9.87% 5.40% 5.35% 7.33% 01-Now   Co-operators PH&N Dividend Fund -2.53% 2.94% 15.18% 4.33% 2.46% n/a n/a n/a n/a 1/a 7.3% 20-Dec   Foreign Equity Funds -1.45% 7.13% 18.21% 15.53% 9.18% 2.82% 9.40% 6.73% 8.33% 4.97% 01-Now   Co-operators Fidelity Global Fund -1.45% 7.13% 18.21% 15.53% 9.18% 6.32% n/a n/a <t< td=""><td>Canadian Equity Funds</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>	Canadian Equity Funds											
Co-operators Fidelity True North® Fund -1.86% 2.75% 12.16% 6.58% 4.51% 5.55% 10.65% 7.84% 5.90% 6.51% 01-Nov   Co-operators Mawer Canadian Equity Fund -2.30% 3.23% 13.97% 5.35% 3.36% 4.76% 9.87% 5.40% 5.35% 7.33% 01-Nov   Co-operators PH&N Dividend Fund -2.53% 2.94% 15.18% 4.33% 2.46% n/a n/a n/a n/a 1/a 4.78% 20-Dec   Foreign Equity Funds -1.45% 7.13% 18.21% 15.53% 9.18% 2.82% 9.40% 6.73% 8.33% 4.97% 01-Nov   Co-operators Fidelity Global Fund -1.45% 7.13% 18.21% 15.53% 9.18% 2.82% 9.40% 6.73% 8.33% 4.97% 01-Nov   Co-operators Global Equity Fund -2.17% 4.04% 15.20% 9.15% 6.32% n/a n/a n/a 1.66% 20-Dec   Co-operators International Equity Fund -1.11% 3.77% 14.49% 2.03% 6.76% n/a n/a n/a 6.75	Co-operators Canadian Equity Fund	-2.26%	2.05%	14.09%	6.28%	4.35%	6.31%	10.73%	6.47%	5.10%	5.07%	01-Nov-04
Co-operators Mawer Canadian Equity Fund -2.30% 3.23% 13.97% 5.35% 3.36% 4.76% 9.87% 5.40% 5.35% 7.33% 01-Now   Co-operators PH&N Dividend Fund -2.53% 2.94% 15.18% 4.33% 2.46% n/a n/a n/a n/a 1.478% 20-Dec   Foreign Equity Funds -1.45% 7.13% 18.21% 15.53% 9.18% 2.82% 9.40% 6.73% 8.33% 4.97% 01-Now   Co-operators Fidelity Global Fund -1.45% 7.13% 18.21% 15.53% 9.18% 2.82% 9.40% 6.73% 8.33% 4.97% 01-Now   Co-operators Global Equity Fund -2.17% 4.04% 15.20% 9.15% 6.32% n/a n/a n/a n/a 0.05% 20-Dec   Co-operators International Equity Fund -1.11% 3.77% 14.49% 2.03% 6.76% n/a n/a n/a 1.66% 20-Dec   Co-operators Mawer International Equity Fund -1.95% 5.25% 14.00% 6.50% 7.83% -0.03% 4.57% 2.49% 4.83% <	Co-operators Canadian Resource Fund	2.85%	12.17%	12.60%	8.57%	3.71%	14.50%	14.14%	8.13%	1.80%	4.62%	01-Nov-04
Co-operators PH&N Dividend Fund-2.53%2.94%15.18%4.33%2.46%n/an/an/an/an/a4.78%20-DecForeign Equity FundsCo-operators Fidelity Global Fund-1.45%7.13%18.21%15.53%9.18%2.82%9.40%6.73%8.33%4.97%01-NovCo-operators Global Equity Fund-2.17%4.04%15.20%9.15%6.32%n/an/an/an/a-0.05%20-DecCo-operators International Equity Fund-1.11%3.77%14.49%2.03%6.76%n/an/an/an/a-1.66%20-DecCo-operators Mawer International Equity Fund-1.95%5.25%14.00%6.50%7.83%-0.03%4.57%2.49%4.83%6.75%01-NovCo-operators Mawer U.S. Equity Fund-2.58%4.50%12.00%15.40%10.10%n/an/an/an/a2.68%20-Dec	Co-operators Fidelity True North® Fund	-1.86%	2.75%	12.16%	6.58%	4.51%	5.55%	10.65%	7.84%	5.90%	6.51%	01-Nov-04
Foreign Equity Funds   Co-operators Fidelity Global Fund -1.45% 7.13% 18.21% 15.53% 9.18% 2.82% 9.40% 6.73% 8.33% 4.97% 01-Nov   Co-operators Fidelity Global Fund -2.17% 4.04% 15.20% 9.15% 6.32% n/a n/a n/a -0.05% 20-Dec   Co-operators Global Equity Fund -1.11% 3.77% 14.49% 2.03% 6.76% n/a n/a n/a -1.66% 20-Dec   Co-operators Mawer International Equity Fund -1.95% 5.25% 14.00% 6.50% 7.83% -0.03% 4.57% 2.49% 4.83% 6.75% 01-Nov   Co-operators Mawer U.S. Equity Fund -2.58% 4.50% 12.00% 15.40% 10.10% n/a n/a n/a 2.68% 20-Dec	Co-operators Mawer Canadian Equity Fund	-2.30%	3.23%	13.97%	5.35%	3.36%	4.76%	9.87%	5.40%	5.35%	7.33%	01-Nov-12
Co-operators Fidelity Global Fund -1.45% 7.13% 18.21% 15.53% 9.18% 2.82% 9.40% 6.73% 8.33% 4.97% 01-Nov   Co-operators Global Equity Fund -2.17% 4.04% 15.20% 9.15% 6.32% n/a n/a n/a -0.05% 20-Dec   Co-operators International Equity Fund -1.11% 3.77% 14.49% 2.03% 6.76% n/a n/a n/a -1.66% 20-Dec   Co-operators Mawer International Equity Fund -1.95% 5.25% 14.00% 6.50% 7.83% -0.03% 4.57% 2.49% 4.83% 6.75% 01-Nov   Co-operators Mawer U.S. Equity Fund -2.58% 4.50% 12.00% 15.40% 10.10% n/a n/a n/a n/a 1.48% 2.68% 20-Dec	Co-operators PH&N Dividend Fund	-2.53%	2.94%	15.18%	4.33%	2.46%	n/a	n/a	n/a	n/a	4.78%	20-Dec-21
Co-operators Global Equity Fund -2.17% 4.04% 15.20% 9.15% 6.32% n/a n/a n/a -0.05% 20-Dec   Co-operators International Equity Fund -1.11% 3.77% 14.49% 2.03% 6.76% n/a n/a n/a n/a -1.66% 20-Dec   Co-operators International Equity Fund -1.95% 5.25% 14.00% 6.50% 7.83% -0.03% 4.57% 2.49% 4.83% 6.75% 01-Nov   Co-operators Mawer U.S. Equity Fund -2.58% 4.50% 12.00% 15.40% 10.10% n/a n/a n/a n/a 2.68% 20-Dec	Foreign Equity Funds											
Co-operators International Equity Fund   -1.11%   3.77%   14.49%   2.03%   6.76%   n/a   n/a   n/a   -1.66%   20-Dec     Co-operators International Equity Fund   -1.95%   5.25%   14.00%   6.50%   7.83%   -0.03%   4.57%   2.49%   4.83%   6.75%   01-Nov     Co-operators Mawer U.S. Equity Fund   -2.58%   4.50%   12.00%   15.40%   10.10%   n/a   n/a   n/a   2.68%   20-Dec	Co-operators Fidelity Global Fund	-1.45%	7.13%	18.21%	15.53%	9.18%	2.82%	9.40%	6.73%	8.33%	4.97%	01-Nov-04
Co-operators Mawer International Equity Fund   -1.95%   5.25%   14.00%   6.50%   7.83%   -0.03%   4.57%   2.49%   4.83%   6.75%   01-Nov     Co-operators Mawer U.S. Equity Fund   -2.58%   4.50%   12.00%   15.40%   10.10%   n/a   n/a   2.68%   20-Dec	Co-operators Global Equity Fund	-2.17%	4.04%	15.20%	9.15%	6.32%	n/a	n/a	n/a	n/a	-0.05%	20-Dec-21
Co-operators Mawer U.S. Equity Fund -2.58% 4.50% 12.00% 15.40% 10.10% n/a n/a n/a n/a 2.68% 20-Dec	Co-operators International Equity Fund	-1.11%	3.77%	14.49%	2.03%	6.76%	n/a	n/a	n/a	n/a	-1.66%	20-Dec-21
	Co-operators Mawer International Equity Fund	-1.95%	5.25%	14.00%	6.50%	7.83%	-0.03%	4.57%	2.49%	4.83%	6.75%	01-Nov-12
Co-operators U.S. Equity Fund -2.46% 3.41% 15.96% 18.97% 11.54% 8.42% 12.57% 10.42% 11.32% 7.57% 01-Nov	Co-operators Mawer U.S. Equity Fund	-2.58%	4.50%	12.00%	15.40%	10.10%	n/a	n/a	n/a	n/a	2.68%	20-Dec-21
	Co-operators U.S. Equity Fund	-2.46%	3.41%	15.96%	18.97%	11.54%	8.42%	12.57%	10.42%	11.32%	7.57%	01-Nov-04

Rates of return for periods less than 1 year are simple rates of return. All others are annualized rates of return. Securities regulations do not allow us to report performance for a fund that has been available for less than one year. The returns reflect changes in unit value and assume that all income/realized net gains are retained by the segregated fund in the periods indicated and are reflected in higher unit values of the fund. The returns do not take into account sales, redemption, distribution or other optional charges or income taxes payable that would have reduced returns or performance. Past performance of any fund is not necessarily indicative of its future performance. **ANY AMOUNT THAT IS ALLOCATED TO A SECREGATED FUND IS INVESTED AT THE RISK OF THE CONTRACTHOLDERS AND MAY INCREASE OR DECREASE IN VALUE.** Fidelity Investments® and True North® are registered trademarks of FMR LLC. NEI Investments is a registered trademark of Northwestments L.P. PH&N Institutional is a division of RBC Global Asset Management Inc., the manager of the funds and an indirect wholly-owned subsidiary of Royal Bank of Canada.