

FUND FACTS

Versatile Asset® II

Co-operators Income Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003
Total value on December 31, 2024:	\$95,033,000
Net Asset Value Per Unit:	\$167.54
Number of Units Outstanding:	754,750
Management Expense Ratio (MER):	2.79%
Portfolio Turnover Rate at December 31, 2024:	35.66%
Minimum Investment:	\$25
Portfolio Manager:	Co-operators Life Insurance Company

What does the Fund invest in?

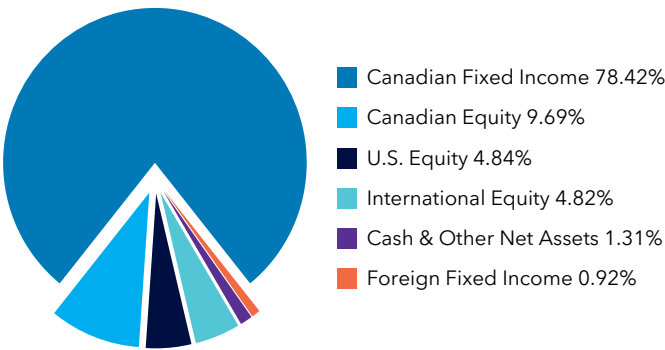
This fund invests in Canadian government and corporate bonds and equities of medium to large sized Canadian and foreign companies.

Top 10 Holdings

Co-operators BlackRock Canada Universe Bond Index Fund	30.08%
Co-operators Canadian Fixed Income Fund	30.08%
Co-operators Fidelity Canadian Bond Fund	20.05%
Co-operators Mawer Canadian Equity Fund	4.98%
Co-operators Canadian Equity Fund	4.97%
Co-operators Mawer International Equity Fund	4.94%
Co-operators BlackRock U.S. Equity Index Fund	2.45%
Co-operators U.S. Equity Fund	2.45%

The top 10 investments make up 100.00% of the fund.
Total number of investments: 8

Investment Segmentation
At December 31, 2024



How has the Fund performed?

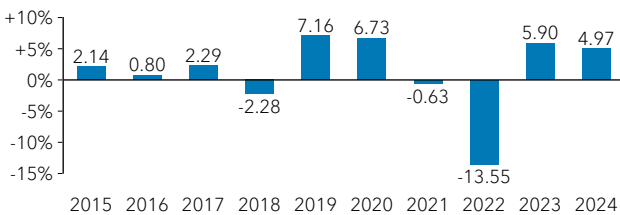
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,124.03. This works out to an average of 1.18% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

Who is this Fund for?

For investors seeking a diversified portfolio with a strong weighting towards income-producing Canadian bonds. Investors should be comfortable with small ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in:	The deferred sales charge is a set rate. It is deducted from the amount that you sell.
	Less than 2 years 5%	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.
	2, but less than 3 4%	If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge.
	3, but less than 4 3%	You can switch to units of other funds under the policy without paying a deferred sales charge.
	4, but less than 5 2%	
	5, but less than 6 1%	
	After 6 years 0%	
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.79%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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You can also change your mind about subsequent transactions you make under the policy within two business days from the date you received confirmation. In this case, the right to cancel only applies to the new transaction.

For more information

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Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Balanced Income Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003
Total value on December 31, 2024:	\$159,859,000
Net Asset Value Per Unit:	\$212.69
Number of Units Outstanding:	1,052,475
Management Expense Ratio (MER):	2.85%
Portfolio Turnover Rate at December 31, 2024:	32.89%
Minimum Investment:	\$25
Portfolio Manager:	Co-operators Life Insurance Company

What does the Fund invest in?

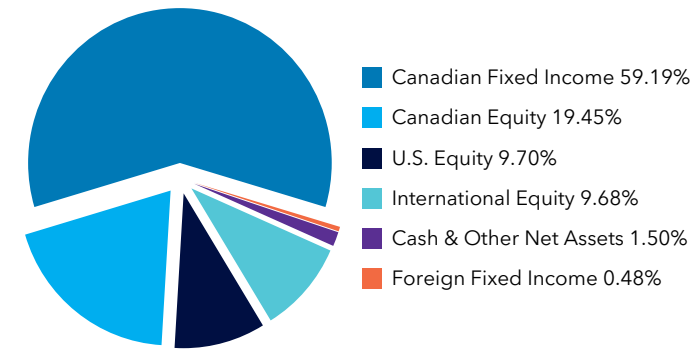
This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized Canadian and foreign companies.

Top 10 Holdings

Co-operators BlackRock Canada Universe Bond Index Fund	25.13%
Co-operators Canadian Fixed Income Fund	25.12%
Co-operators Fidelity Canadian Bond Fund	10.05%
Co-operators Mawer Canadian Equity Fund	10.00%
Co-operators Canadian Equity Fund	9.97%
Co-operators Mawer International Equity Fund	9.91%
Co-operators BlackRock U.S. Equity Index Fund	4.91%
Co-operators U.S. Equity Fund	4.91%

The top 10 investments make up 100.00% of the fund.
Total number of investments: 8

Investment Segmentation
At December 31, 2024



How has the Fund performed?

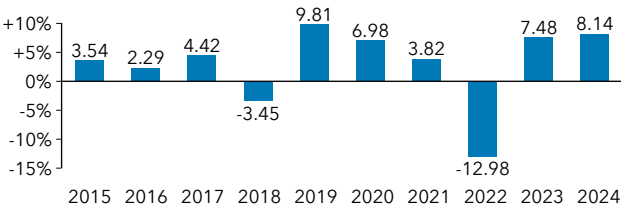
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,317.10. This works out to an average of 2.79% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS

Versatile Asset® II

Co-operators Balanced Income Portfolio



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking a diversified portfolio with a slight weighting towards income-producing Canadian bonds. Investors should be comfortable with some ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.85%

Trailing Commission

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3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

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Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Balanced Growth Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003
Total value on December 31, 2024:	\$301,909,000
Net Asset Value Per Unit:	\$255.44
Number of Units Outstanding:	1,717,333
Management Expense Ratio (MER):	2.96%
Portfolio Turnover Rate at December 31, 2024:	31.89%
Minimum Investment:	\$25
Portfolio Manager:	Co-operators Life Insurance Company

What does the Fund invest in?

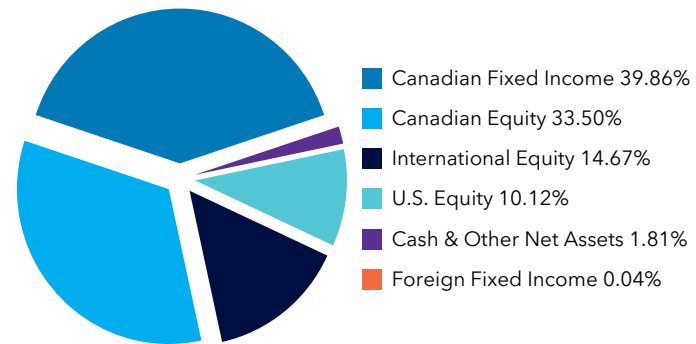
This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized Canadian and foreign companies.

Top 10 Holdings

Co-operators BlackRock Canada Universe Bond Index Fund	20.14%
Co-operators Canadian Fixed Income Fund	20.14%
Co-operators Canadian Equity Fund	14.98%
Co-operators Mawer International Equity Fund	14.90%
Co-operators Mawer Canadian Equity Fund	10.01%
Co-operators Fidelity True North® Fund	9.99%
Co-operators BlackRock U.S. Equity Index Fund	4.92%
Co-operators U.S. Equity Fund	4.92%

The top 10 investments make up 100.00% of the fund.
Total number of investments: 8

Investment Segmentation
At December 31, 2024



How has the Fund performed?

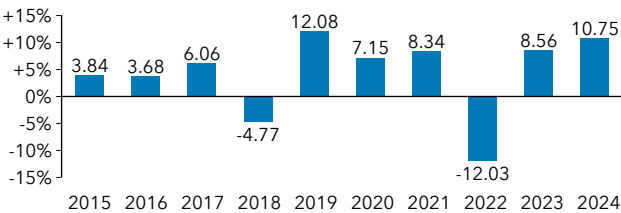
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,496.66. This works out to an average of 4.11% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS

Versatile Asset® II

Co-operators Balanced Growth Portfolio



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking a diversified portfolio with a slight weighting towards Canadian and foreign equities. Investors should be comfortable with some ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.96%

Trailing Commission

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3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Growth Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003
Total value on December 31, 2024:	\$189,108,000
Net Asset Value Per Unit:	\$306.02
Number of Units Outstanding:	899,493
Management Expense Ratio (MER):	3.07%
Portfolio Turnover Rate at December 31, 2024:	27.65%
Minimum Investment:	\$25
Portfolio Manager:	Co-operators Life Insurance Company

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized companies anywhere in the world.

Top 10 Holdings

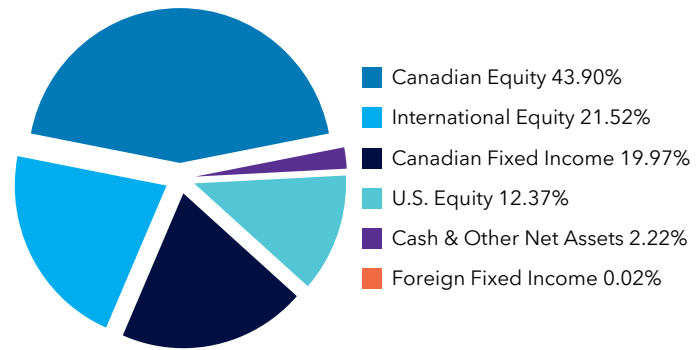
Co-operators Canadian Equity Fund	20.02%
Co-operators Mawer Canadian Equity Fund	15.05%
Co-operators Mawer International Equity Fund	14.93%
Co-operators BlackRock Canada Universe Bond Index Fund	10.09%
Co-operators Canadian Fixed Income Fund	10.09%
Co-operators Fidelity True North® Fund	10.01%
Co-operators Fidelity Global Fund	9.95%
Co-operators BlackRock U.S. Equity Index Fund	4.93%
Co-operators U.S. Equity Fund	4.93%

The top 10 investments make up 100.00% of the fund.

Total number of investments: 9

Investment Segmentation

At December 31, 2024



How has the Fund performed?

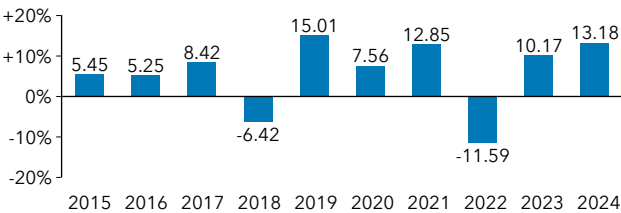
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,732.53. This works out to an average of 5.65% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Growth Portfolio



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking a diversified portfolio with a strong weighting towards Canadian and foreign equities. Investors should be comfortable with some ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

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Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	3.07%

Trailing Commission

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3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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1900 Albert Street Regina, SK S4P 4K8

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Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Maximum Growth Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003
Total value on December 31, 2024:	\$83,730,000
Net Asset Value Per Unit:	\$376.71
Number of Units Outstanding:	333,235
Management Expense Ratio (MER):	3.13%
Portfolio Turnover Rate at December 31, 2024:	22.13%
Minimum Investment:	\$25
Portfolio Manager:	Co-operators Life Insurance Company

What does the Fund invest in?

This fund invests in equities of small, medium and large sized companies located anywhere in the world.

Top 10 Holdings

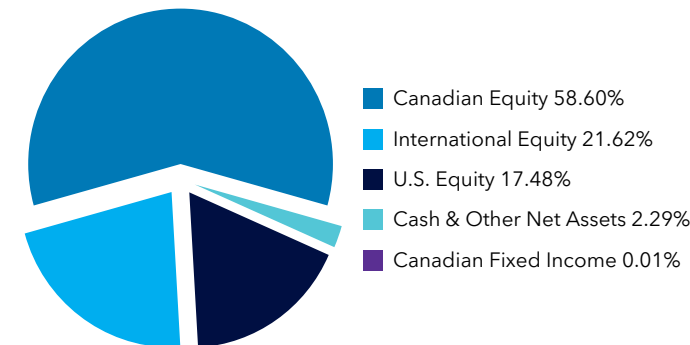
Co-operators Canadian Equity Fund	20.07%
Co-operators Mawer Canadian Equity Fund	15.09%
Co-operators Fidelity True North® Fund	15.05%
Co-operators Mawer International Equity Fund	14.96%
Co-operators BlackRock Canadian Equity Index Fund	10.04%
Co-operators Fidelity Global Fund	9.97%
Co-operators BlackRock U.S. Equity Index Fund	7.41%
Co-operators U.S. Equity Fund	7.41%

The top 10 investments make up 100.00% of the fund.

Total number of investments: 8

Investment Segmentation

At December 31, 2024



How has the Fund performed?

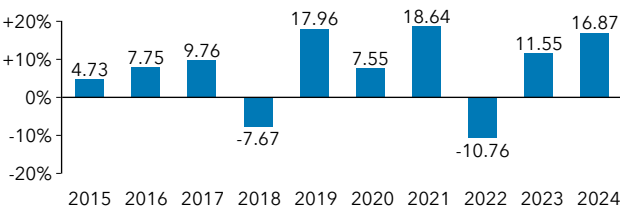
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Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$2,002.62. This works out to an average of 7.19% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

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FUND FACTS
Versatile Asset® II
Co-operators Maximum Growth Portfolio



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking a diversified portfolio of Canadian and foreign equities. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

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Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	3.13%

Trailing Commission

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3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

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FUND FACTS

Versatile Asset® II

Co-operators NEI Select Income RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	November 1, 2012
Total value on December 31, 2024:	\$6,281,000
Net Asset Value Per Unit:	\$123.47
Number of Units Outstanding:	66,274
Management Expense Ratio (MER):	2.96%
Portfolio Turnover Rate at September 30, 2024:	16.86%
Minimum Investment:	\$25
Portfolio Manager:	NEI Investments

What does the Fund invest in?

This fund invests in primarily government and corporate bonds along with equities of small, medium, and large sized Canadian & foreign companies that fit the fund’s view of responsible investing.

Top 10 Holdings

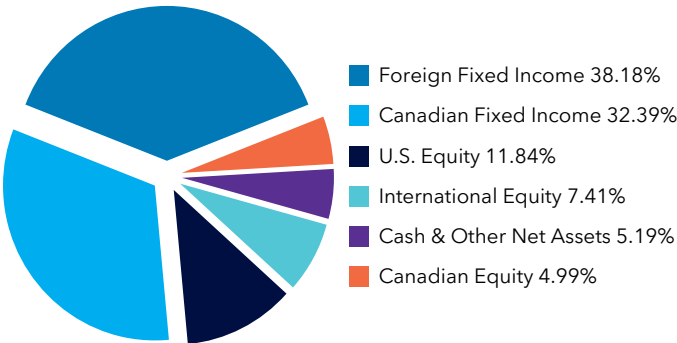
NEI Canadian Bond Fund	35.88%
NEI Global Total Return Bond Fund	21.71%
NEI Global Impact Bond Fund	11.50%
NEI U.S. Equity RS Fund	7.23%
NEI Global Dividend RS Fund	6.18%
NEI Global High Yield Bond Fund	4.61%
NEI Canadian Equity RS Fund	4.09%
NEI International Equity RS Fund	3.49%
NEI Global Equity RS Fund	2.61%
NEI Canadian Small Cap Equity RS Fund	1.03%

The top 10 investments make up 98.33% of the fund.

Total number of investments: 11

Investment Segmentation

At December 31, 2024



How has the Fund performed?

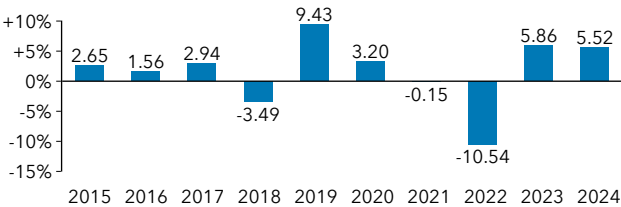
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,167.07. This works out to an average of 1.56% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators NEI Select Income RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking a diversified portfolio of responsible investments with a strong weighting towards income-producing fixed income securities. Investors should be comfortable with some ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.96%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You have to tell us in writing (email, fax, or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction.

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For more information

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Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

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FUND FACTS

Versatile Asset® II

Co-operators NEI Select Income & Growth RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	November 1, 2012
Total value on December 31, 2024:	\$4,063,000
Net Asset Value Per Unit:	\$140.47
Number of Units Outstanding:	85,475
Management Expense Ratio (MER):	3.02%
Portfolio Turnover Rate at September 30, 2024:	14.83%
Minimum Investment:	\$25
Portfolio Manager:	NEI Investments

What does the Fund invest in?

This fund invests in primarily government and corporate bonds along with equities of small, medium, and large sized Canadian & foreign companies that fit the fund’s view of responsible investing.

Top 10 Holdings

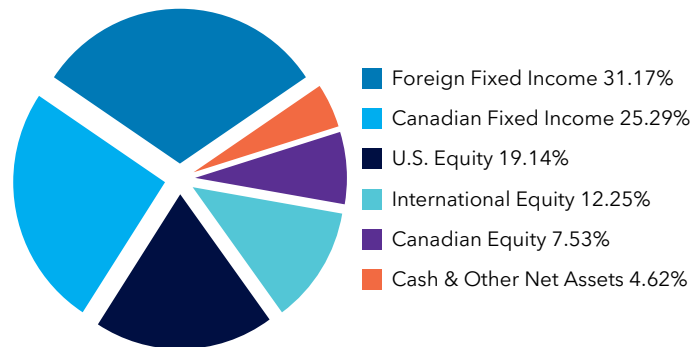
NEI Canadian Bond Fund	27.76%
NEI Global Total Return Bond Fund	17.49%
NEI U.S. Equity RS Fund	10.42%
NEI Global Impact Bond Fund	8.61%
NEI International Equity RS Fund	5.38%
NEI Global Equity RS Fund	5.30%
NEI Canadian Equity RS Fund	5.15%
NEI Global Dividend RS Fund	5.11%
NEI Global High Yield Bond Fund	5.00%
NEI Global Growth Fund	2.56%

The top 10 investments make up 92.78% of the fund.

Total number of investments: 14

Investment Segmentation

At December 31, 2024



How has the Fund performed?

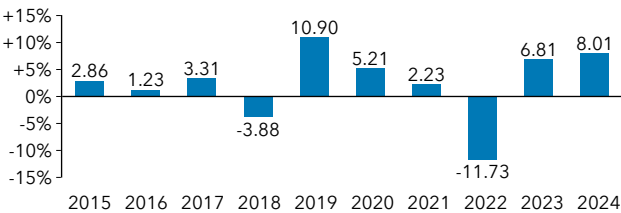
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,255.93. This works out to an average of 2.30% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators NEI Select Income & Growth RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking a diversified portfolio of responsible investments with a slight weighting towards income-producing fixed income securities. Investors should be comfortable with some ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

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Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	3.02%

Trailing Commission

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3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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1900 Albert Street Regina, SK S4P 4K8

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FUND FACTS

Versatile Asset® II

Co-operators NEI Select Balanced RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	November 1, 2012
Total value on December 31, 2024:	\$29,777,000
Net Asset Value Per Unit:	\$170.10
Number of Units Outstanding:	971,757
Management Expense Ratio (MER):	3.13%
Portfolio Turnover Rate at September 30, 2024:	14.55%
Minimum Investment:	\$25
Portfolio Manager:	NEI Investments

What does the Fund invest in?

This fund invests in primarily government and corporate bonds along with equities of small, medium, and large sized Canadian & foreign companies that fit the fund’s view of responsible investing.

Top 10 Holdings

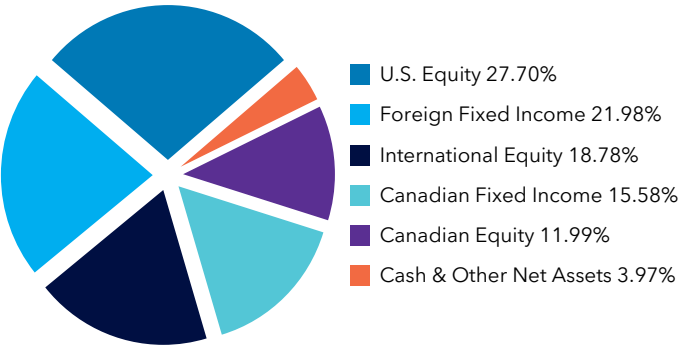
NEI Canadian Bond Fund	16.56%
NEI U.S. Equity RS Fund	14.77%
NEI Global Total Return Bond Fund	13.30%
NEI Global Equity RS Fund	7.76%
NEI International Equity RS Fund	6.81%
NEI Canadian Equity RS Fund	6.68%
NEI Global Dividend RS Fund	5.10%
NEI Global High Yield Bond Fund	4.71%
NEI Global Impact Bond Fund	3.77%
NEI Global Growth Fund	3.69%

The top 10 investments make up 83.15% of the fund.

Total number of investments: 17

Investment Segmentation

At December 31, 2024



How has the Fund performed?

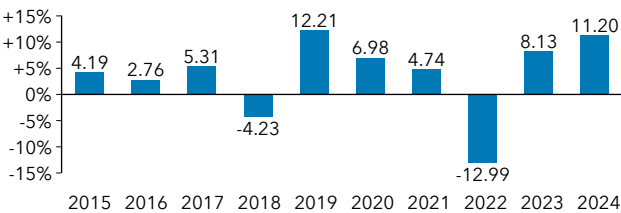
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,420.39. This works out to an average of 3.57% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators NEI Select Balanced RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking a diversified portfolio of responsible investments with a slight weighting towards Canadian and foreign equities. Investors should be comfortable with some ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	3.13%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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FUND FACTS

Versatile Asset® II

Co-operators NEI Select Growth RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	November 1, 2012
Total value on December 31, 2024:	\$8,409,000
Net Asset Value Per Unit:	\$205.33
Number of Units Outstanding:	70,193
Management Expense Ratio (MER):	3.35%
Portfolio Turnover Rate at September 30, 2024:	12.95%
Minimum Investment:	\$25
Portfolio Manager:	NEI Investments

What does the Fund invest in?

This fund invests in primarily government and corporate bonds along with equities of small, medium, and large sized Canadian & foreign companies that fit the fund’s view of responsible investing.

Top 10 Holdings

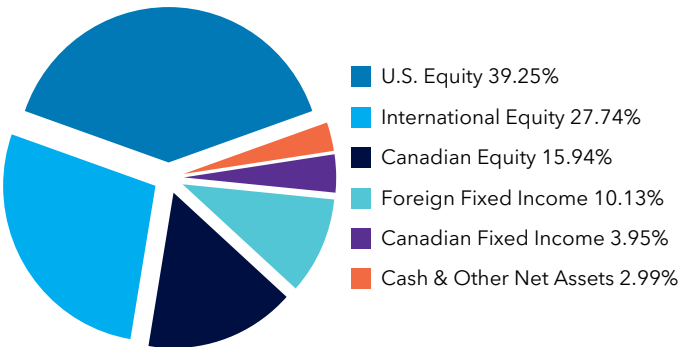
NEI U.S. Equity RS Fund	23.91%
NEI International Equity RS Fund	11.47%
NEI Global Equity RS Fund	11.33%
NEI Canadian Equity RS Fund	7.94%
NEI Global Value Fund	6.24%
NEI Global Growth Fund	6.11%
NEI Global Total Return Bond Fund	5.58%
NEI Canadian Small Cap Equity RS Fund	4.80%
NEI Clean Infrastructure Fund	3.81%
NEI Canadian Bond Fund	3.71%

The top 10 investments make up 84.90% of the fund.

Total number of investments: 16

Investment Segmentation

At December 31, 2024



How has the Fund performed?

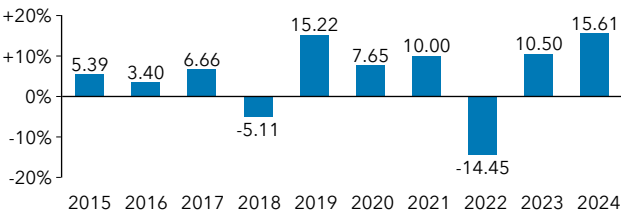
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,644.53. This works out to an average of 5.10% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators NEI Select Growth RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking a diversified portfolio of responsible investments with a strong weighting towards Canadian and foreign equities. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

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Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	3.35%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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FUND FACTS

Versatile Asset® II

Co-operators Canadian Fixed Income Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	February 9, 1999
Total value on December 31, 2024:	\$228,564,000
Net Asset Value Per Unit:	\$173.90
Number of Units Outstanding:	2,192,641
Management Expense Ratio (MER):	2.52%
Portfolio Turnover Rate at December 31, 2024:	22.36%
Minimum Investment:	\$25
Portfolio Manager:	Addenda Capital Inc.

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and debentures that fit the fund's view of sustainable investing.

Top 10 Holdings

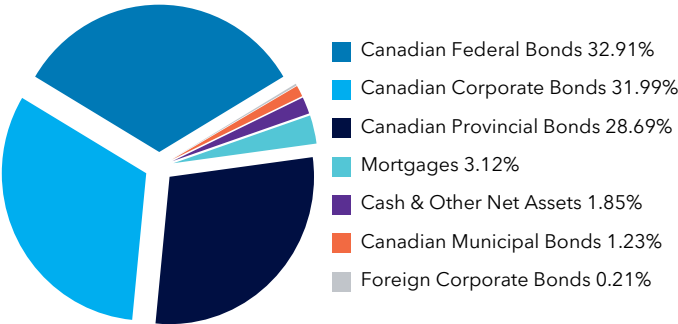
Addenda Short Term Corporate Bond Pooled Fund	6.38%
Canada Housing Trust, 3.55%, 15 Sep 2032	5.33%
Government of Canada, 2.00%, 01 Jun 2032	5.09%
Government of Canada, 3.25%, 01 Dec 2034	4.93%
Province of Quebec, 4.40%, 01 Dec 2055	4.86%
Canada Housing Trust, 2.55%, 15 Mar 2025	4.27%
Government of Canada, 3.50%, 01 Mar 2028	4.08%
Addenda Commercial Mortgages Pooled Fund	3.53%
Canada Housing Trust, 1.90%, 15 Mar 2031	3.22%
Hydro-Québec, 6.00%, 15 Feb 2040	3.13%

The top 10 investments make up 44.82% of the fund.

Total number of investments: 322

Investment Segmentation

At December 31, 2024



How has the Fund performed?

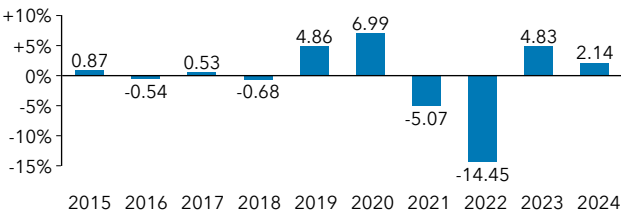
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$977.24. This works out to an average of -0.23% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 6 year(s) and down in value 4 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Canadian Fixed Income Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking a fixed income investment with the potential for interest income and a medium to long-term investment horizon. Investors should be comfortable with small ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

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Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.52%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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FUND FACTS

Versatile Asset® II

Co-operators Money Market Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	February 9, 1999
Total value on December 31, 2024:	\$34,229,000
Net Asset Value Per Unit:	\$128.27
Number of Units Outstanding:	415,488
Management Expense Ratio (MER):	1.51%
Portfolio Turnover Rate at December 31, 2024:	1,077.97%
Minimum Investment:	\$25
Portfolio Manager:	Addenda Capital Inc.

What does the Fund invest in?

This fund invests in short-term Canadian investments in the Government of Canada, the provinces, or high grade Canadian companies that fit the fund’s view of sustainable investing.

Top 10 Holdings

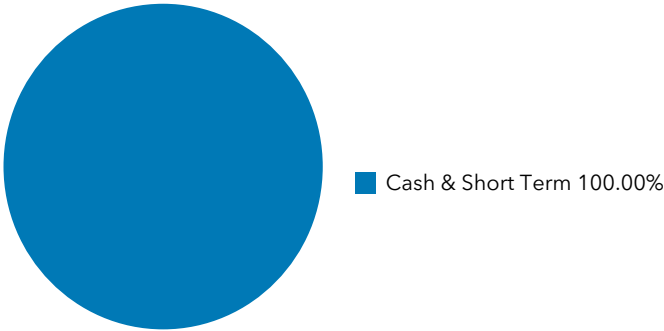
Government of Canada T-Bills, 09 Apr 2025	14.09%
Government of Canada T-Bills, 27 Mar 2025	11.09%
Government of Canada T-Bills, 07 May 2025	9.67%
Wells Fargo & Company, 3.87%, 21 May 2025	6.32%
Fortified Trust, 3.76%, 23 Jun 2025	6.18%
Royal Bank of Canada, 3.37%, 29 Sep 2025	5.87%
National Bank of Canada, 2.58%, 03 Feb 2025	5.87%
Toronto-Dominion Bank, 2.67%, 09 Sep 2025	5.84%
CARDS II Trust, 4.33%, 15 May 2025	5.48%
Vancouver Airport Fuel Facilities, 2.17%, 23 Jun 2025	5.25%

The top 10 investments make up 75.66% of the fund.

Total number of investments: 22

Investment Segmentation

At December 31, 2024



How has the Fund performed?

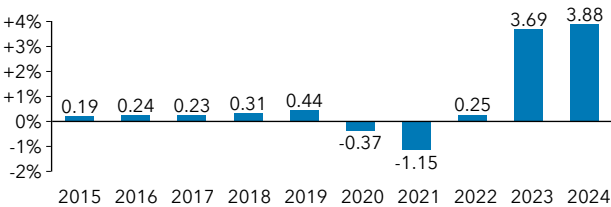
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,078.56. This works out to an average of 0.76% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Money Market Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking interest income and a high level of liquidity with a short to medium-term investment horizon. Investors should be comfortable with small ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in:	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
	Less than 2 years	
	2, but less than 3	
	3, but less than 4	
	4, but less than 5	
	5, but less than 6	
	After 6 years	0%
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	1.51%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.10% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You have to tell us in writing (email, fax, or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction.

You can also change your mind about subsequent transactions you make under the policy within two business days from the date you received confirmation. In this case, the right to cancel only applies to the new transaction.

For more information

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Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	February 9, 1999
Total value on December 31, 2024:	\$182,043,000
Net Asset Value Per Unit:	\$319.52
Number of Units Outstanding:	522,996
Management Expense Ratio (MER):	2.52%
Portfolio Turnover Rate at December 31, 2024:	69.31%
Minimum Investment:	\$25
Portfolio Manager:	Addenda Capital Inc.

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized Canadian and U.S. companies that fit the fund’s view of sustainable investing.

Top 10 Holdings

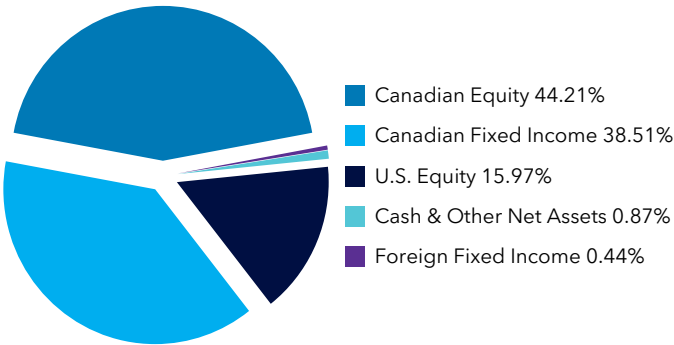
Addenda U.S. Equity Pooled Fund	16.29%
Brookfield Corporation	2.60%
Government of Canada, 2.00%, 01 Jun 2032	2.40%
Shopify Inc.	2.38%
Constellation Software Inc.	2.09%
Royal Bank of Canada	2.06%
Wheaton Precious Metals Corporation	1.96%
Bank of Montreal	1.89%
Toronto-Dominion Bank	1.88%
Government of Canada, 3.50%, 01 Mar 2028	1.77%

The top 10 investments make up 35.32% of the fund.

Total number of investments: 223

Investment Segmentation

At December 31, 2024



How has the Fund performed?

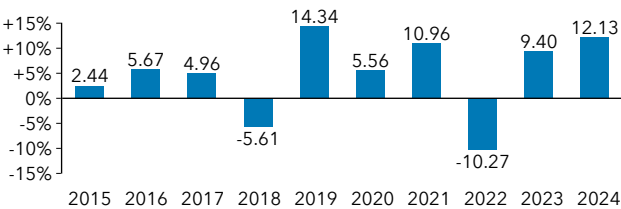
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,580.93. This works out to an average of 4.69% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS

Versatile Asset® II

Co-operators Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking both growth and income through a combination of equities and fixed income securities and who have a medium to long-term investment horizon. Investors should be comfortable with some ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.52%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You have to tell us in writing (email, fax, or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction.

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For more information

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Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Mawer Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	November 1, 2012
Total value on December 31, 2024:	\$279,403,000
Net Asset Value Per Unit:	\$205.88
Number of Units Outstanding:	3,962,974
Management Expense Ratio (MER):	2.79%
Portfolio Turnover Rate at December 31, 2024:	2.71%
Minimum Investment:	\$25
Portfolio Manager:	Mawer Investment Management Ltd.

What does the Fund invest in?

This fund invests in Canadian government and corporate bonds and debentures and equities of small, medium, and large sized companies throughout the world.

Top 10 Holdings

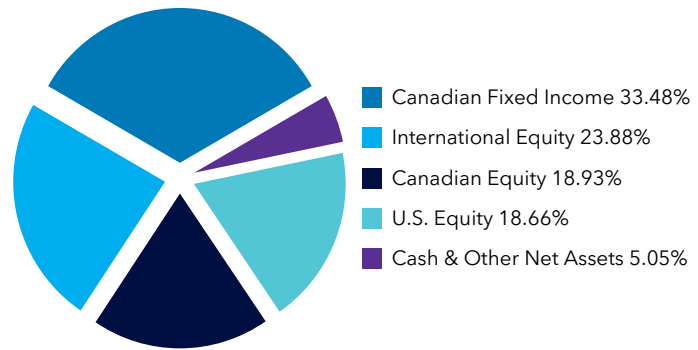
Mawer Canadian Bond Fund	33.95%
Mawer International Equity Fund	17.05%
Mawer Canadian Equity Fund	15.99%
Mawer U.S. Equity Fund	15.82%
Mawer Global Small Cap Fund	6.25%
Mawer New Canada Fund	3.54%
Mawer U.S. Mid Cap Equity Fund	3.01%
Government of Canada T-Bills, 27 Mar 2025	2.27%
Mawer Emerging Markets Equity Fund	1.22%
Government of Canada T-Bills, 12 Mar 2025	0.84%

The top 10 investments make up 99.94% of the fund.

Total number of investments: 11

Investment Segmentation

At December 31, 2024



How has the Fund performed?

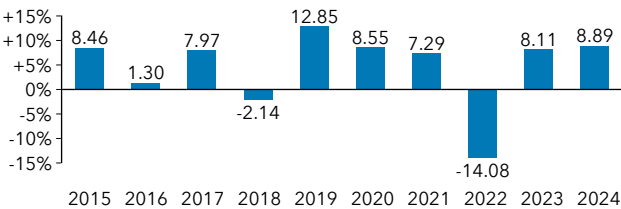
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,543.21. This works out to an average of 4.43% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS

Versatile Asset® II

Co-operators Mawer Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking both growth and income through a combination of equities and fixed income securities and who have a medium to long-term investment horizon. Investors should be comfortable with some ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.79%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You have to tell us in writing (email, fax, or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction.

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For more information

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1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Mawer Global Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 20, 2021
Total value on December 31, 2024:	\$5,315,000
Net Asset Value Per Unit:	\$104.53
Number of Units Outstanding:	50,500
Management Expense Ratio (MER):	2.79%
Portfolio Turnover Rate at December 31, 2024:	10.78%
Minimum Investment:	\$25
Portfolio Manager:	Mawer Investment Management Ltd.

What does the Fund invest in?

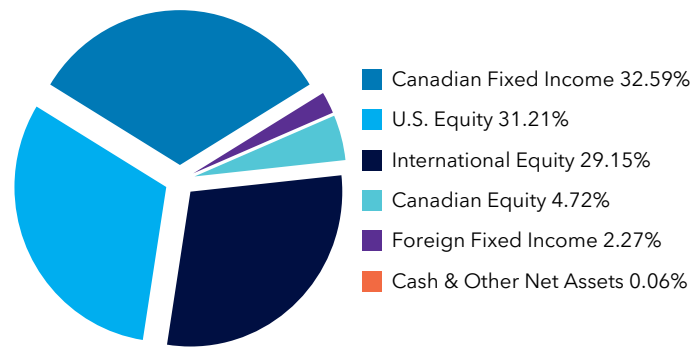
This fund invests in government and corporate bonds and debentures along with equities of small, medium, and large sized companies throughout the world.

Top 10 Holdings

Mawer Canadian Bond Fund	34.86%
Publicis Groupe S.A.	3.54%
Marsh & McLennan Companies Inc.	2.92%
Microsoft Corporation	2.86%
Alimentation Couche-Tard Inc.	2.62%
Alphabet Inc.	2.54%
UnitedHealth Group Inc.	2.50%
Booking Holdings Inc.	2.40%
CGI Group Inc.	2.10%
AON plc	2.05%

The top 10 investments make up 58.39% of the fund.
Total number of investments: 55

Investment Segmentation
At December 31, 2024



How has the Fund performed?

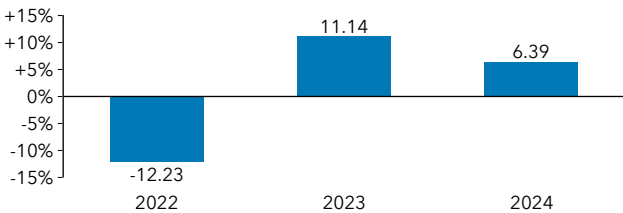
This section tells you how the fund has performed over the past 3 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 3 year(s) ago now has \$1,037.79. This works out to an average of 1.24% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 3 year(s). In the last 3 year(s) the fund was up in value 2 year(s) and down in value 1 year(s) of the 3.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Mawer Global Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking both growth and income through a combination of equities and fixed income securities and who have a medium to long-term investment horizon. Investors should be comfortable with some ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.79%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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For more information

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Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

Quick Facts

Date fund created:	February 9, 1999
Total value on December 31, 2024:	\$195,570,000
Net Asset Value Per Unit:	\$532.77
Number of Units Outstanding:	753,284
Management Expense Ratio (MER):	2.52%
Portfolio Turnover Rate at December 31, 2024:	27.89%
Minimum Investment:	\$25
Portfolio Manager:	Addenda Capital Inc.

What does the Fund invest in?

This fund invests in Canadian equities of medium to large sized companies.

Top 10 Holdings

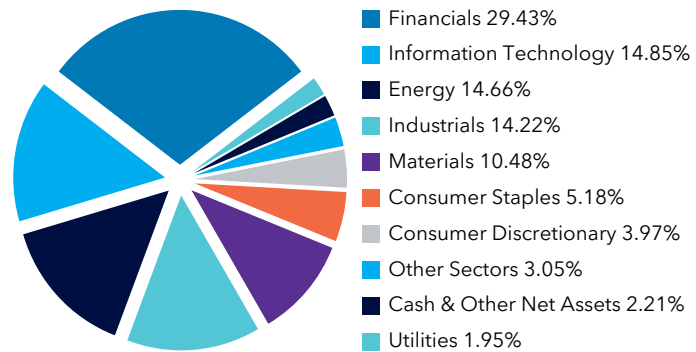
Brookfield Corporation	5.73%
Shopify Inc.	5.35%
Constellation Software Inc.	4.74%
Royal Bank of Canada	4.48%
Wheaton Precious Metals Corporation	4.40%
Bank of Montreal	4.21%
Toronto-Dominion Bank	4.14%
Canadian Natural Resources Ltd.	3.57%
Enbridge Inc.	3.37%
Bank of Nova Scotia	3.34%

The top 10 investments make up 43.33% of the fund.

Total number of investments: 60

Investment Segmentation

At December 31, 2024



How has the Fund performed?

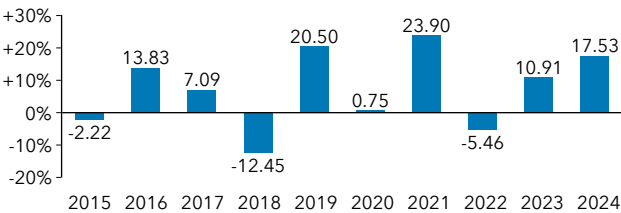
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,934.26. This works out to an average of 6.82% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Canadian Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking growth provided by capital appreciation of Canadian equities and with a long-term investment horizon. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.52%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

You can change your mind within two business days of the earlier of the date you received confirmation or five business days after it is mailed. You have to tell us in writing (email, fax, or letter) that you want to cancel. The amount returned will be the lesser of the amount you invested or the value of the fund if it has gone down. The amount returned only applies to the specific transaction.

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For more information

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1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Canadian Resource Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	January 18, 2000
Total value on December 31, 2024:	\$17,488,000
Net Asset Value Per Unit:	\$359.72
Number of Units Outstanding:	74,920
Management Expense Ratio (MER):	2.53%
Portfolio Turnover Rate at December 31, 2024:	49.01%
Minimum Investment:	\$25
Portfolio Manager:	Addenda Capital Inc.

What does the Fund invest in?

This fund invests in equities of businesses involved in natural resources that fit the fund’s view of sustainable investing.

Top 10 Holdings

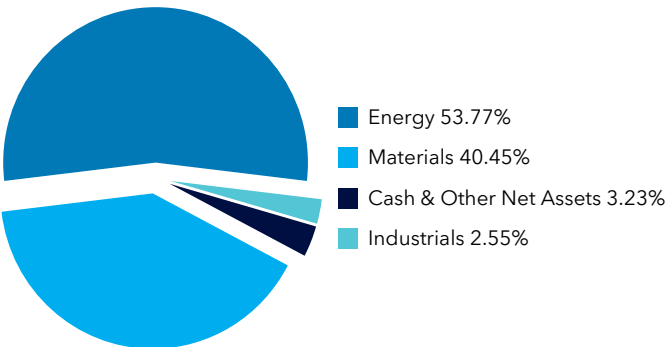
Canadian Natural Resources Ltd.	11.40%
Wheaton Precious Metals Corporation	11.37%
Enbridge Inc.	7.99%
TC Energy Corporation	7.12%
iShares S&P/TSX Global Gold Index ETF	7.03%
Suncor Energy Inc.	6.92%
Agnico Eagle Mines Ltd.	6.17%
Alamos Gold Inc.	5.07%
CCL Industries Inc.	4.99%
Pembina Pipeline Corporation	4.54%

The top 10 investments make up 72.60% of the fund.

Total number of investments: 24

Investment Segmentation

At December 31, 2024



How has the Fund performed?

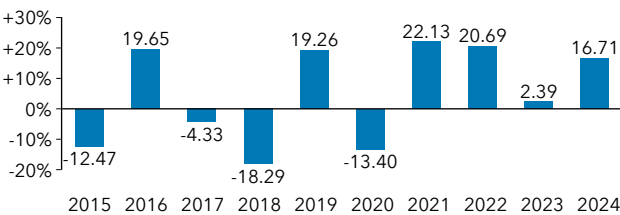
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,489.10. This works out to an average of 4.06% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 6 year(s) and down in value 4 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Canadian Resource Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking growth provided by capital appreciation of Canadian equities focused on the energy and materials sectors and with a long-term investment horizon. Investors should be comfortable with above average ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.53%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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You can also change your mind about subsequent transactions you make under the policy within two business days from the date you received confirmation. In this case, the right to cancel only applies to the new transaction.

For more information

The summary may not contain all the information you need. Please read the Policy and Information Folder.

Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Fidelity True North® Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003
Total value on December 31, 2024:	\$107,653,000
Net Asset Value Per Unit:	\$468.48
Number of Units Outstanding:	466,064
Management Expense Ratio (MER):	3.07%
Portfolio Turnover Rate at June 30, 2024:	35.71%
Minimum Investment:	\$25
Portfolio Manager:	Fidelity Investments Canada ULC

What does the Fund invest in?

This fund invests in Canadian equity securities of small, medium and large sized companies. May invest up to 30% outside Canada.

Top 10 Holdings

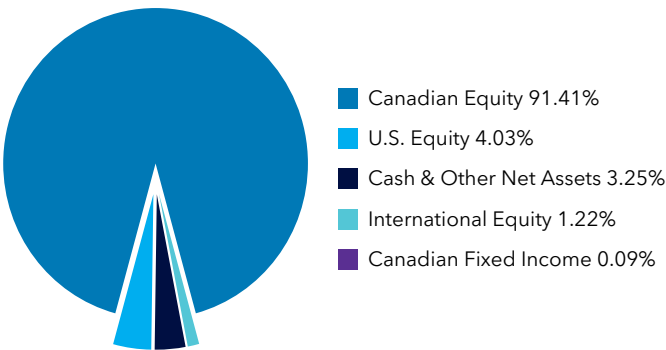
Royal Bank of Canada	5.51%
Toronto-Dominion Bank	4.42%
Alimentation Couche-Tard Inc.	3.79%
Fairfax Financial Holdings Limited	3.78%
Shopify Inc.	3.54%
Agnico Eagle Mines Ltd.	3.43%
Constellation Software Inc.	3.35%
Canadian Natural Resources Ltd.	3.23%
Intact Financial Corporation	3.17%
AtkinsRéalis Group Inc.	3.09%

The top 10 investments make up 37.31% of the fund.

Total number of investments: 123

Investment Segmentation

At December 31, 2024



How has the Fund performed?

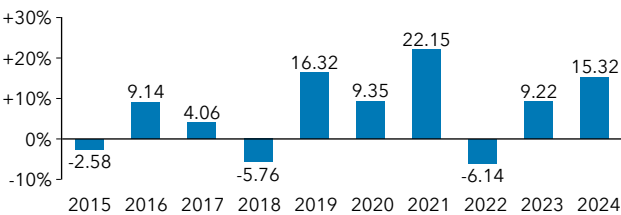
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,915.09. This works out to an average of 6.71% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Fidelity True North® Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking growth provided by capital appreciation of Canadian equities and with a long-term investment horizon. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	3.07%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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For more information

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1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Mawer Canadian Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	November 1, 2012
Total value on December 31, 2024:	\$138,948,000
Net Asset Value Per Unit:	\$261.28
Number of Units Outstanding:	726,834
Management Expense Ratio (MER):	2.79%
Portfolio Turnover Rate at December 31, 2024:	19.80%
Minimum Investment:	\$25
Portfolio Manager:	Mawer Investment Management Ltd.

What does the Fund invest in?

This fund invests in Canadian equities of medium to large sized companies.

Top 10 Holdings

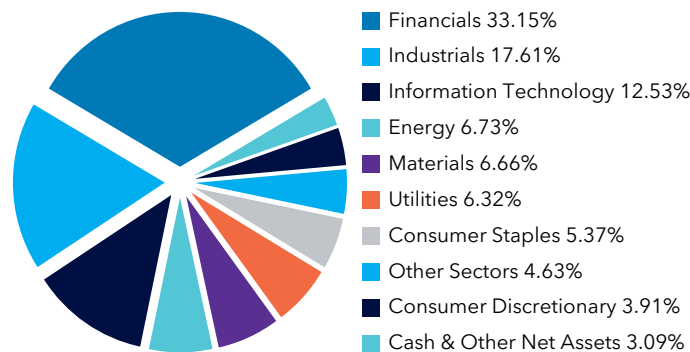
Royal Bank of Canada	4.89%
Brookfield Corporation	3.89%
Canadian Pacific Kansas City Limited	3.84%
Canadian Natural Resources Ltd.	3.71%
iA Financial Group	3.54%
Constellation Software Inc.	3.22%
Shopify Inc.	3.13%
Bank of Nova Scotia	3.10%
Loblaw Companies Ltd.	3.04%
Suncor Energy Inc.	3.02%

The top 10 investments make up 35.38% of the fund.

Total number of investments: 47

Investment Segmentation

At December 31, 2024



How has the Fund performed?

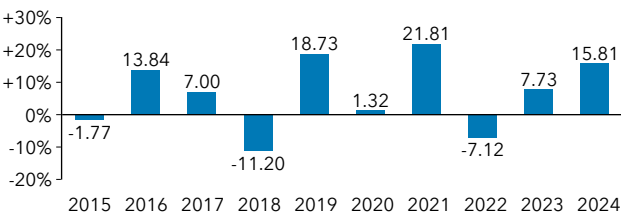
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,804.16. This works out to an average of 6.08% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Mawer Canadian Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking growth provided by capital appreciation of Canadian equities and with a long-term investment horizon. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.79%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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For more information

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Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

Quick Facts

Date fund created:	December 20, 2021
Total value on December 31, 2024:	\$47,446,000
Net Asset Value Per Unit:	\$126.35
Number of Units Outstanding:	1,017,492
Management Expense Ratio (MER):	2.57%
Portfolio Turnover Rate at December 31, 2024:	26.10%
Minimum Investment:	\$25
Portfolio Manager:	RBC Global Asset Management Inc.

What does the Fund invest in?

This fund invests in primarily dividend paying or income producing Canadian securities.

Top 10 Holdings

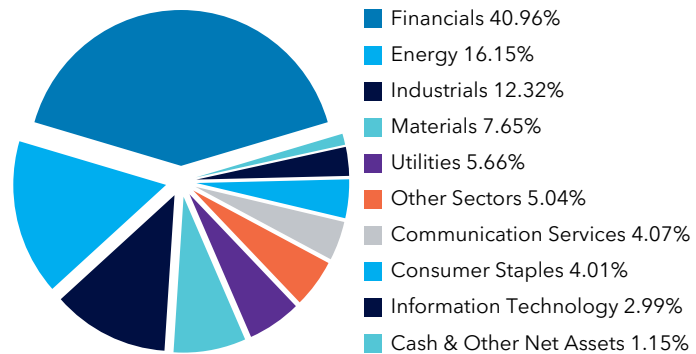
Royal Bank of Canada	8.77%
Enbridge Inc.	6.00%
Toronto-Dominion Bank	5.35%
Brookfield Corporation	4.78%
Canadian Imperial Bank of Commerce	4.02%
Manulife Financial Corporation	3.96%
Canadian Pacific Kansas City Limited	3.39%
Canadian National Railway Company	3.27%
Bank of Nova Scotia	3.11%
Constellation Software Inc.	2.99%

The top 10 investments make up 45.64% of the fund.

Total number of investments: 51

Investment Segmentation

At December 31, 2024



How has the Fund performed?

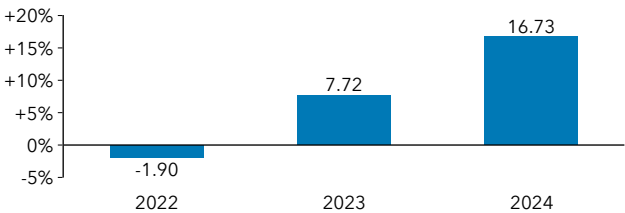
This section tells you how the fund has performed over the past 3 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 3 year(s) ago now has \$1,233.57. This works out to an average of 7.25% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 3 year(s). In the last 3 year(s) the fund was up in value 2 year(s) and down in value 1 year(s) of the 3.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

Who is this Fund for?

For investors seeking income and growth provided by capital appreciation of Canadian equities and with a medium to long-term investment horizon. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	The deferred sales charge is a set rate. It is deducted from the amount that you sell.	
	Less than 2 years	5%	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.
	2, but less than 3	4%	If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge.
	3, but less than 4	3%	You can switch to units of other funds under the policy without paying a deferred sales charge.
	4, but less than 5	2%	
	5, but less than 6	1%	
	After 6 years	0%	
No-load	There are no deferred sales charges.		

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.57%

Trailing Commission

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3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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For more information

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1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators Fidelity Global Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003
Total value on December 31, 2024:	\$62,939,000
Net Asset Value Per Unit:	\$287.21
Number of Units Outstanding:	260,264
Management Expense Ratio (MER):	3.46%
Portfolio Turnover Rate at March 31, 2024:	20.23%
Minimum Investment:	\$25
Portfolio Manager:	Fidelity Investments Canada ULC

What does the Fund invest in?

This fund invests in equities of small, medium and large sized companies located anywhere in the world.

Top 10 Holdings

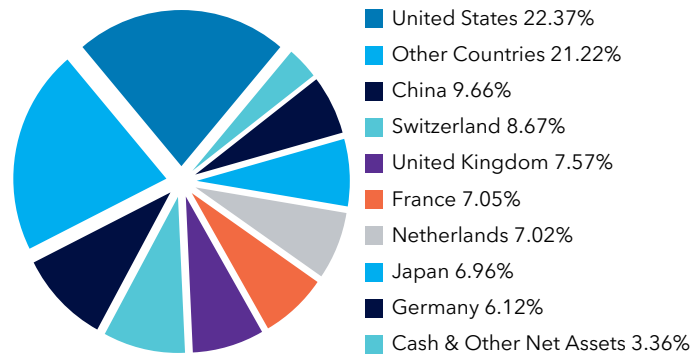
Prosus N.V.	4.95%
Alibaba Group Holding Ltd	4.05%
Finning International Inc.	3.90%
Barclays PLC	3.45%
Clarivate PLC	3.39%
Banco Bilbao Vizcaya Argentaria S.A.	3.15%
Siemens Energy AG	2.76%
Airbus SE	2.74%
Elis S.A.	2.53%
Reckitt Benckiser Group PLC	2.39%

The top 10 investments make up 33.31% of the fund.

Total number of investments: 61

Investment Segmentation

At December 31, 2024



How has the Fund performed?

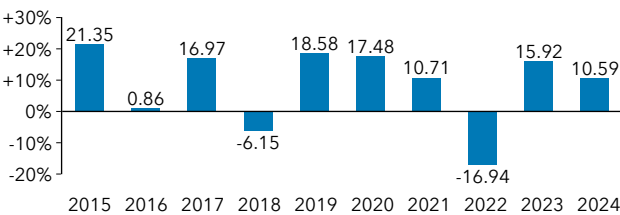
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$2,206.26. This works out to an average of 8.23% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Fidelity Global Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking growth in a broad range of foreign equities in countries around the world and with a long-term investment horizon. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	3.46%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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FUND FACTS

Versatile Asset® II

Co-operators Global Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 22, 2014
Total value on December 31, 2024:	\$29,558,000
Net Asset Value Per Unit:	\$109.74
Number of Units Outstanding:	270,474
Management Expense Ratio (MER):	3.00%
Portfolio Turnover Rate at December 31, 2024:	31.97%
Minimum Investment:	\$25
Portfolio Manager:	Addenda Capital Inc.

What does the Fund invest in?

This fund invests in equity securities of medium to large sized companies throughout the world that fit the fund’s view of sustainable investing.

Top 10 Holdings

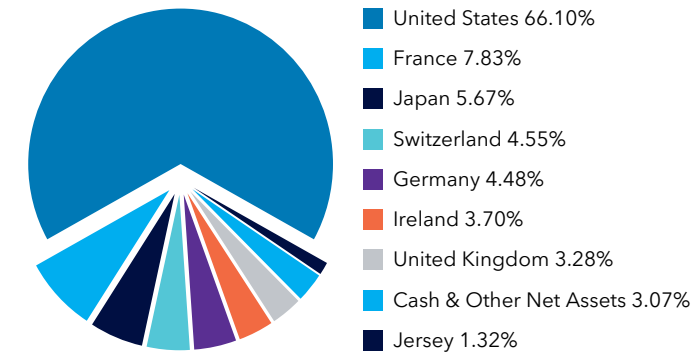
Microsoft Corporation	4.62%
Alphabet Inc.	4.22%
Broadcom Inc.	4.04%
Visa Inc.	3.87%
Fiserv, Inc.	3.72%
Booking Holdings Inc.	3.61%
SAP SE	3.09%
JPMorgan Chase & Co.	2.91%
Unitedhealth Group Inc.	2.86%
ResMed Inc.	2.69%

The top 10 investments make up 35.63% of the fund.

Total number of investments: 44

Investment Segmentation

At December 31, 2024



How has the Fund performed?

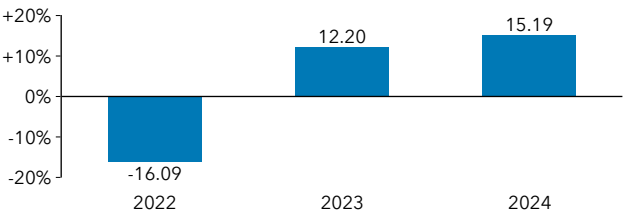
This section tells you how the fund has performed over the past 3 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 3 year(s) ago now has \$1,084.57. This works out to an average of 2.74% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 3 year(s). In the last 3 year(s) the fund was up in value 2 year(s) and down in value 1 year(s) of the 3.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Global Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking growth over a long-term investment horizon and who want to invest in a broad range of sustainable equities in countries throughout the world. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Table with 3 columns: Surrender Charge Option, What you pay, How it works. Rows include Back-end load with various time periods and rates, and No-load.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment.

Table with 2 columns: Surrender Charge Option, MER (annual rate as a % of the fund value). Row for Back-end load with value 3.00%.

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Table with 2 columns: Fee type, Amount. Rows for Withdrawal service fee (\$25) and Interfund transfer fee (\$20).

What if I change my mind?

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For more information

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Co-operators Life Insurance Company
1900 Albert Street Regina, SK S4P 4K8

Phone: 1-800-454-8061
Email: phs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Asset® II

Co-operators International Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 20, 2021
Total value on December 31, 2024:	\$2,353,000
Net Asset Value Per Unit:	\$99.69
Number of Units Outstanding:	22,794
Management Expense Ratio (MER):	3.00%
Portfolio Turnover Rate at December 31, 2024:	72.49%
Minimum Investment:	\$25
Portfolio Manager:	Addenda Capital Inc.

What does the Fund invest in?

This fund invests in equity securities of medium to large sized companies generally located outside of Canada and the United States that fit the fund’s view of sustainable investing.

Top 10 Holdings

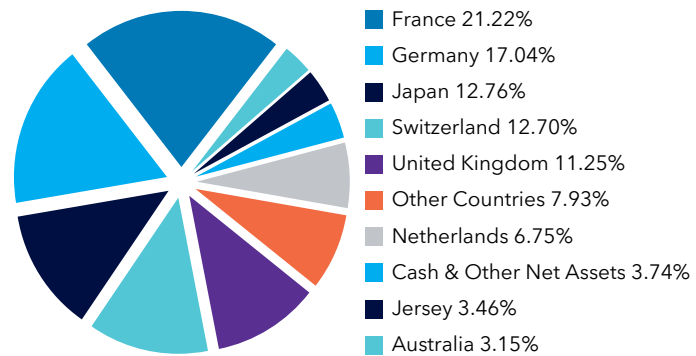
SAP SE	4.87%
Schneider Electric S.A.	4.16%
RELX Group plc	4.01%
Addenda Money Market Liquidity Pooled Fund	3.87%
Experian plc	3.59%
Compagnie Financière Richemont SA	3.44%
ABB Ltd.	3.33%
ResMed Inc.	3.27%
Fresenius SE & Co. KGaA	3.27%
Air Liquide	3.15%

The top 10 investments make up 36.96% of the fund.

Total number of investments: 38

Investment Segmentation

At December 31, 2024



How has the Fund performed?

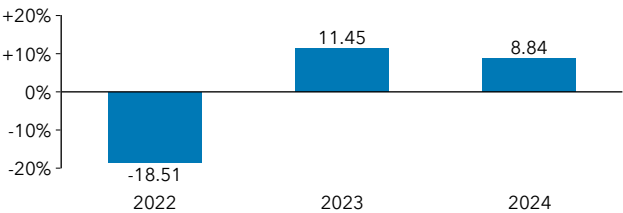
This section tells you how the fund has performed over the past 3 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 3 year(s) ago now has \$988.54. This works out to an average of -0.38% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 3 year(s). In the last 3 year(s) the fund was up in value 2 year(s) and down in value 1 year(s) of the 3.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS

Versatile Asset® II

Co-operators International Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking growth over a long-term investment horizon and who want to invest in a broad range of sustainable equities in countries primarily outside of North America. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in:	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
	Less than 2 years	
	2, but less than 3	
	3, but less than 4	
	4, but less than 5	
	5, but less than 6	
	After 6 years	0%
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	3.00%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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FUND FACTS

Versatile Asset® II

Co-operators Mawer International Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	November 1, 2012
Total value on December 31, 2024:	\$177,886,000
Net Asset Value Per Unit:	\$236.55
Number of Units Outstanding:	1,545,990
Management Expense Ratio (MER):	2.96%
Portfolio Turnover Rate at December 31, 2024:	21.79%
Minimum Investment:	\$25
Portfolio Manager:	Mawer Investment Management Ltd.

What does the Fund invest in?

This fund invests in equity securities of medium to large sized companies generally located outside of Canada and the United States.

Top 10 Holdings

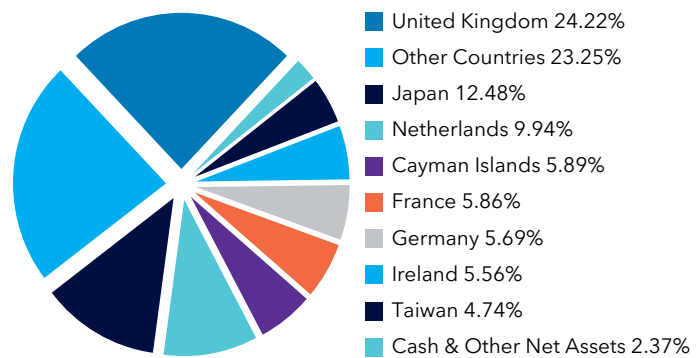
Taiwan Semiconductor Manufacturing Company Ltd.	4.74%
AON plc	4.58%
Tencent Holdings Limited	3.93%
Compass Group	3.61%
Wolters Kluwer N.V.	3.55%
RELX Group plc	3.43%
Bunzl plc	3.19%
Hitachi Ltd.	3.07%
Deutsche Boerse AG	3.06%
FinecoBank SpA	2.94%

The top 10 investments make up 36.10% of the fund.

Total number of investments: 61

Investment Segmentation

At December 31, 2024



How has the Fund performed?

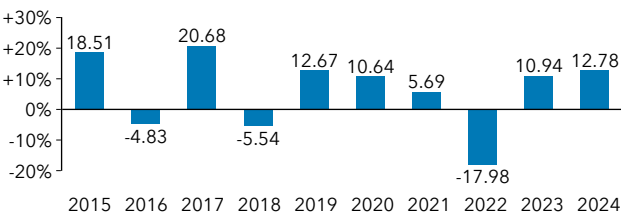
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$1,738.07. This works out to an average of 5.68% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 7 year(s) and down in value 3 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators Mawer International Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking growth in a broad range of primarily non-North American equities and with a long-term investment horizon. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.96%

Trailing Commission

Co-operators Life Insurance Company pays your financial advisor a trailing commission for as long as you own segregated funds. It is for the services and advice your financial advisor provides you. The annual trailing commission of 0.40% is paid from the management fee and is based on the value of your fund assets.

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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FUND FACTS

Versatile Asset® II

Co-operators Mawer U.S. Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 20, 2021
Total value on December 31, 2024:	\$33,173,000
Net Asset Value Per Unit:	\$119.66
Number of Units Outstanding:	289,187
Management Expense Ratio (MER):	2.57%
Portfolio Turnover Rate at December 31, 2024:	13.01%
Minimum Investment:	\$25
Portfolio Manager:	Mawer Investment Management Ltd.

What does the Fund invest in?

This fund invests in equities of medium to large sized companies located in the United States.

Top 10 Holdings

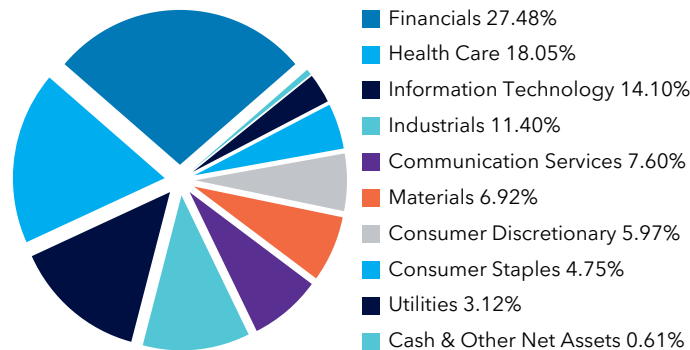
Amphenol Corporation	4.96%
Microsoft Corporation	4.95%
Visa Inc.	4.81%
Alphabet Inc.	4.52%
Marsh & McLennan Companies Inc.	4.04%
Amazon.com Inc.	3.65%
Arthur J. Gallagher & Co.	3.54%
CME Group Inc.	3.31%
Verizon Communications Inc.	3.09%
Procter & Gamble Company	3.06%

The top 10 investments make up 39.93% of the fund.

Total number of investments: 52

Investment Segmentation

At December 31, 2024



How has the Fund performed?

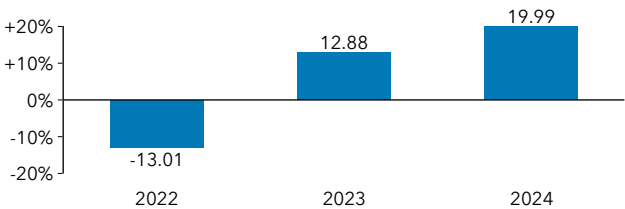
This section tells you how the fund has performed over the past 3 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 3 year(s) ago now has \$1,178.27. This works out to an average of 5.62% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 3 year(s). In the last 3 year(s) the fund was up in value 2 year(s) and down in value 1 year(s) of the 3.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder's investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS

Versatile Asset® II

Co-operators Mawer U.S. Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking growth with a long-term investment horizon and who want to invest primarily in equities of large companies based in the United States. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Surrender Charge Option	What you pay	How it works
Back-end load	If you sell all of your funds in: Less than 2 years 5% 2, but less than 3 4% 3, but less than 4 3% 4, but less than 5 2% 5, but less than 6 1% After 6 years 0%	The deferred sales charge is a set rate. It is deducted from the amount that you sell. When you make a deposit, Co-operators pays your financial advisor a commission of 3%. If you have an RRSP or non-registered account you can withdraw 10% of the value of the units of your segregated funds at December 31 without paying a deferred sales charge. You can switch to units of other funds under the policy without paying a deferred sales charge.
No-load		There are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Surrender Charge Option	MER (annual rate as a % of the fund value)
Back-end load	2.57%

Trailing Commission

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3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Withdrawal service fee:	\$25 after the first withdrawal each calendar year
Interfund transfer fee:	\$20 after the fourth interfund transfer each calendar year

What if I change my mind?

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FUND FACTS

Versatile Asset® II

Co-operators U.S. Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	February 9, 1999
Total value on December 31, 2024:	\$138,403,000
Net Asset Value Per Unit:	\$271.08
Number of Units Outstanding:	528,742
Management Expense Ratio (MER):	2.52%
Portfolio Turnover Rate at December 31, 2024:	26.34%
Minimum Investment:	\$25
Portfolio Manager:	Addenda Capital Inc.

What does the Fund invest in?

This fund invests in equities of medium to large sized companies located in the United States that fit the fund’s view of sustainable investing.

Top 10 Holdings

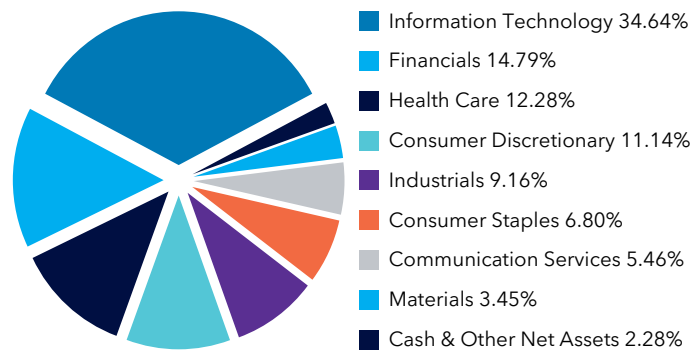
Broadcom Inc.	8.86%
Microsoft Corporation	6.95%
Apple Inc.	6.80%
Alphabet Inc.	5.54%
Visa Inc.	3.61%
Booking Holdings Inc.	3.30%
TJX Companies Inc.	3.16%
Intuit Inc.	3.11%
Fiserv, Inc.	3.10%
JPMorgan Chase & Co.	2.80%

The top 10 investments make up 47.23% of the fund.

Total number of investments: 40

Investment Segmentation

At December 31, 2024



How has the Fund performed?

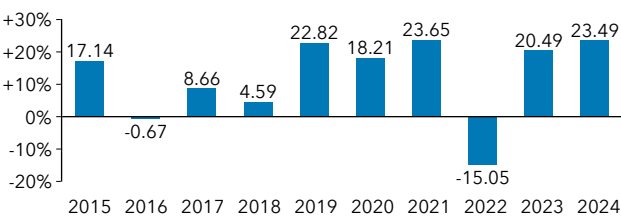
This section tells you how the fund has performed over the past 10 year(s). Returns are after the MER has been deducted. It is important to note that this does not tell you how the fund will perform in the future.

Average Return

A person who invested \$1,000 in the fund 10 year(s) ago now has \$3,000.12. This works out to an average of 11.61% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s). In the last 10 year(s) the fund was up in value 8 year(s) and down in value 2 year(s) of the 10.



How risky is it?

The value of your investments can go down. Please see the Information Folder for further details.



Are there any guarantees?

This segregated fund is being offered under an insurance contract. It comes with guarantees that may protect a policyholder’s investment if the markets go down. The Management Expense Ratio (MER) includes the insurance cost for the guarantee. For details please refer to the Information Folder and Policy.

FUND FACTS
Versatile Asset® II
Co-operators U.S. Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Who is this Fund for?

For investors seeking growth with a long-term investment horizon and who want to invest primarily in equities of large companies based in the United States. Investors should be comfortable with moderate ups and downs of the market.

How much does it cost?

The following shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Surrender Charges

Table with 3 columns: Surrender Charge Option, What you pay, How it works. Rows include Back-end load with various time periods (less than 2 years to after 6 years) and their respective rates (5% to 0%), and a No-load row stating there are no deferred sales charges.

2. Ongoing Fund Expense

The Management Expense Ratio (MER) includes the management fee and operating expenses of the fund. The MER includes the insurance cost for the guarantee. You do not pay these expenses directly. They affect you because they reduce the return you get on your investment. For details about how the guarantee works, see your Policy and Information Folder. For details on the MER, please see the Information Folder.

Table with 2 columns: Surrender Charge Option, MER (annual rate as a % of the fund value). Row for Back-end load shows a rate of 2.52%.

Trailing Commission

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3. Other Fees

You may pay other fees when you sell or transfer units of the fund.

Table with 2 columns: Fee type, Amount. Rows include Withdrawal service fee (\$25 after the first withdrawal each calendar year) and Interfund transfer fee (\$20 after the fourth interfund transfer each calendar year).

What if I change my mind?

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