

FUND FACTS

Versatile Portfolios Navigator™

Co-operators Income Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003	Portfolio turnover rate at December 31, 2024:	35.66%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$95,033,000	Portfolio manager:	Co-operators Life Insurance Company
Total units outstanding:	754,750		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.19%	\$119.96	14,372
75% maturity/75% death benefit	No load	2.19%	\$119.37	181,095
75% maturity/100% death benefit	Back end load	2.30%	\$118.66	45,546
75% maturity/100% death benefit	No load	2.30%	\$118.06	210,514
100% maturity/100% death benefit	Back end load	2.69%	\$114.23	24,477
100% maturity/100% death benefit	No load	2.69%	\$113.64	123,070

What does the Fund invest in?

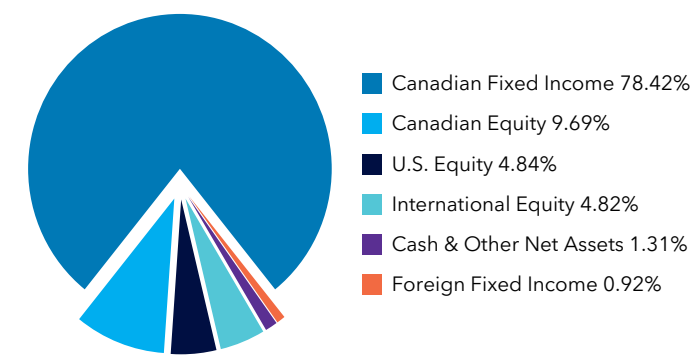
This fund invests in Canadian government and corporate bonds and equities of medium to large sized Canadian and foreign companies.

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?

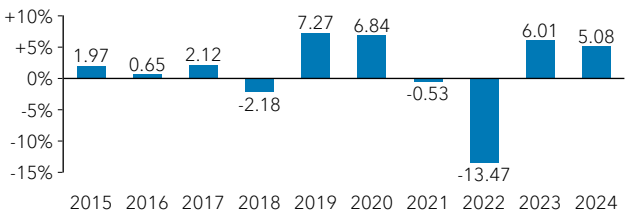
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,126.71. This works out to an average of 1.20% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



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Co-operators Income Portfolio



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in 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 table shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Sales 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%	When you make a deposit, Co-operators pays your financial advisor a commission of 3%. The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell. For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge. The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.19%
	No load	2.19%
75% maturity/100% death benefit	Back end load	2.30%
	No load	2.30%
100% maturity/100% death benefit	Back end load	2.69%
	No load	2.69%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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

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 Portfolios Navigator™

Co-operators Balanced Income Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003	Portfolio turnover rate at December 31, 2024:	32.89%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$159,859,000	Portfolio manager:	Co-operators Life Insurance Company
Total units outstanding:	1,052,475		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.40%	\$139.37	29,861
75% maturity/75% death benefit	No load	2.40%	\$138.66	199,684
75% maturity/100% death benefit	Back end load	2.57%	\$137.11	50,246
75% maturity/100% death benefit	No load	2.57%	\$136.41	277,729
100% maturity/100% death benefit	Back end load	3.18%	\$129.18	58,633
100% maturity/100% death benefit	No load	3.18%	\$128.53	164,507

What does the Fund invest in?

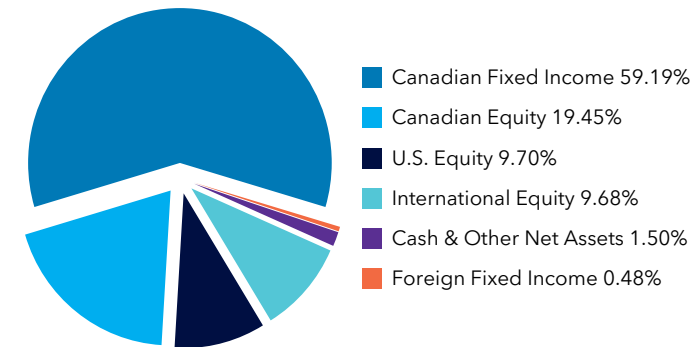
This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized Canadian and foreign companies.

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?

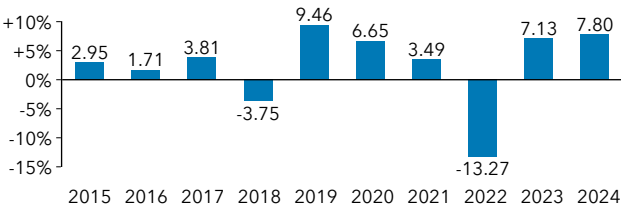
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,266.02. This works out to an average of 2.39% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.	
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year 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 is no Deferred Sales Charge.	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge. The sales charge schedule will be based on the day you invest in your first fund.	
		When you make a deposit, Co-operators does not pay your financial advisor a commission.	

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.40%
	No load	2.40%
75% maturity/100% death benefit	Back end load	2.57%
	No load	2.57%
100% maturity/100% death benefit	Back end load	3.18%
	No load	3.18%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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 Portfolios Navigator™

Co-operators Balanced Growth Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003	Portfolio turnover rate at December 31, 2024:	31.89%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$301,909,000	Portfolio manager:	Co-operators Life Insurance Company
Total units outstanding:	1,717,333		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.52%	\$159.49	74,560
75% maturity/75% death benefit	No load	2.52%	\$158.66	357,988
75% maturity/100% death benefit	Back end load	2.69%	\$156.89	86,114
75% maturity/100% death benefit	No load	2.69%	\$156.09	419,637
100% maturity/100% death benefit	Back end load	3.30%	\$147.83	100,556
100% maturity/100% death benefit	No load	3.30%	\$147.06	267,705

What does the Fund invest in?

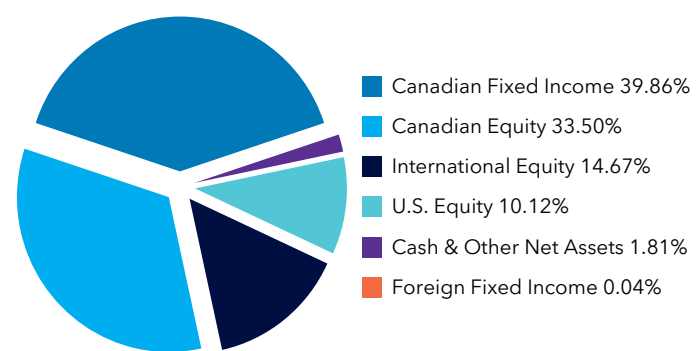
This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized Canadian and foreign companies.

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?

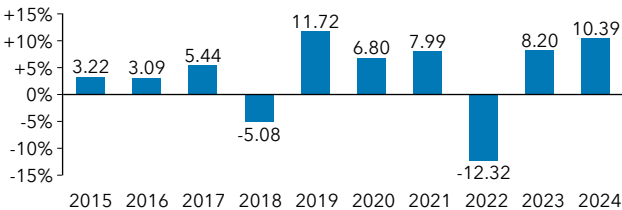
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,436.98. This works out to an average of 3.69% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

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Co-operators Balanced Growth Portfolio



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

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

1. Sales 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%	When you make a deposit, Co-operators pays your financial advisor a commission of 3%. The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell. For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge. The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.52%
	No load	2.52%
75% maturity/100% death benefit	Back end load	2.69%
	No load	2.69%
100% maturity/100% death benefit	Back end load	3.30%
	No load	3.30%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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Phone: 1-800-454-8061

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FUND FACTS

Versatile Portfolios Navigator™

Co-operators Growth Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003	Portfolio turnover rate at December 31, 2024:	27.65%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$189,108,000	Portfolio manager:	Co-operators Life Insurance Company
Total units outstanding:	899,493		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.74%	\$183.84	58,672
75% maturity/75% death benefit	No load	2.74%	\$182.89	183,231
75% maturity/100% death benefit	Back end load	2.91%	\$180.90	56,031
75% maturity/100% death benefit	No load	2.91%	\$179.95	174,393
100% maturity/100% death benefit	Back end load	3.52%	\$170.45	60,205
100% maturity/100% death benefit	No load	3.52%	\$169.53	116,154

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

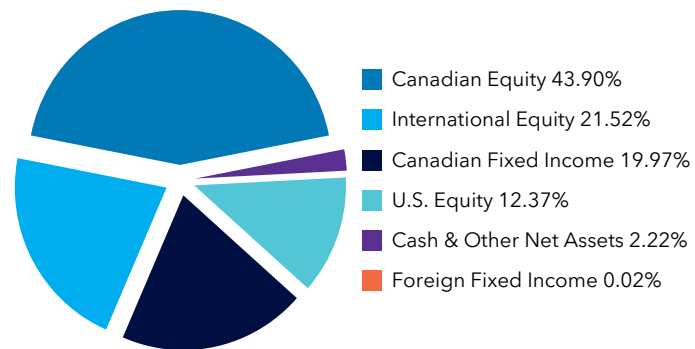
Co-operators Canadian Equity Fund	20.02%
Co-operators Mawer Canadian Equity Fund	15.05%
Co-operators Mawer International Equity Fund	14.93%
Co-operators BlackRock Canada Universe Bond Index Fund	10.09%
Co-operators Canadian Fixed Income Fund	10.09%
Co-operators Fidelity True North® Fund	10.01%
Co-operators 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?

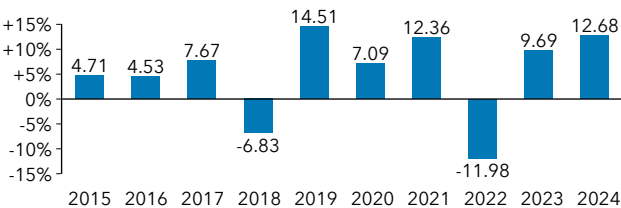
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Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,645.71. This works out to an average of 5.11% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



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

1. Sales Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.	
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5	2%	
	5, but less than 6	1%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	After 6 years	0%	The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.	

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.74%
	No load	2.74%
75% maturity/100% death benefit	Back end load	2.91%
	No load	2.91%
100% maturity/100% death benefit	Back end load	3.52%
	No load	3.52%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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: pws_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Portfolios Navigator™

Co-operators Maximum Growth Portfolio

Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003	Portfolio turnover rate at December 31, 2024:	22.13%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$83,730,000	Portfolio manager:	Co-operators Life Insurance Company
Total units outstanding:	333,235		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.84%	\$213.46	21,596
75% maturity/75% death benefit	No load	2.84%	\$212.40	94,303
75% maturity/100% death benefit	Back end load	3.06%	\$208.89	22,931
75% maturity/100% death benefit	No load	3.06%	\$207.82	43,461
100% maturity/100% death benefit	Back end load	3.84%	\$193.75	13,790
100% maturity/100% death benefit	No load	3.84%	\$192.74	42,060

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

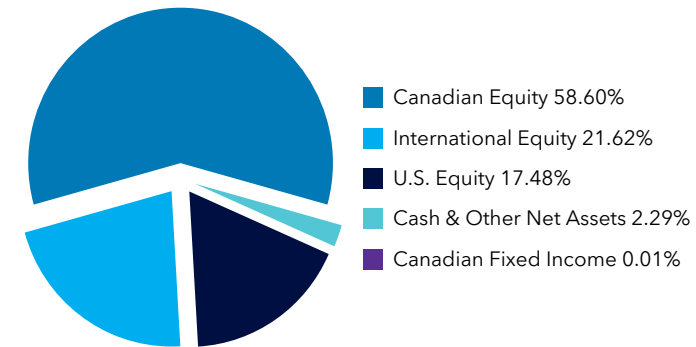
Co-operators Canadian Equity Fund	20.07%
Co-operators Mawer Canadian Equity Fund	15.09%
Co-operators Fidelity True North® Fund	15.05%
Co-operators Mawer International Equity Fund	14.96%
Co-operators BlackRock Canadian Equity Index Fund	10.04%
Co-operators Fidelity Global Fund	9.97%
Co-operators BlackRock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

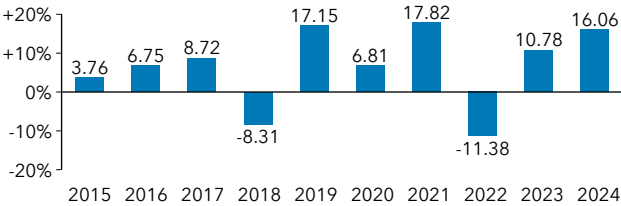
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,854.73. This works out to an average of 6.37% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Maximum Growth Portfolio



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Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales 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%	When you make a deposit, Co-operators pays your financial advisor a commission of 3%. The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell. For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge. The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.84%
	No load	2.84%
75% maturity/100% death benefit	Back end load	3.06%
	No load	3.06%
100% maturity/100% death benefit	Back end load	3.84%
	No load	3.84%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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 Portfolios Navigator™

Co-operators NEI Select Income RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	November 1, 2012	Portfolio turnover rate at September 30, 2024:	16.86%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$6,281,000	Portfolio manager:	NEI Investments
Total units outstanding:	66,274		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.67%	\$121.38	28
75% maturity/75% death benefit	No load	2.67%	\$120.76	33,610
75% maturity/100% death benefit	Back end load	2.78%	\$120.14	86
75% maturity/100% death benefit	No load	2.78%	\$119.46	10,289
100% maturity/100% death benefit	Back end load	3.16%	\$115.67	101
100% maturity/100% death benefit	No load	3.16%	\$115.01	4,737

What does the Fund invest in?

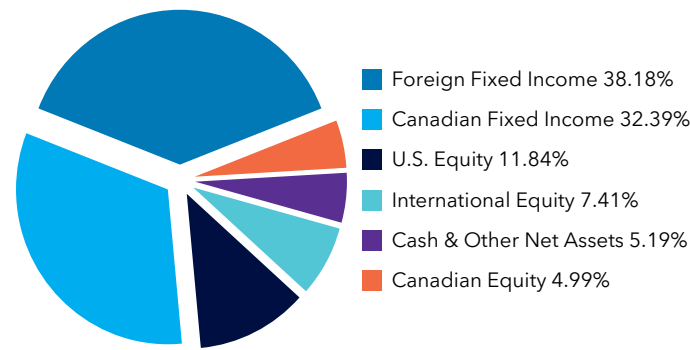
This fund invests in primarily government and corporate bonds along with equities of small, medium, and large sized Canadian & foreign companies that fit the fund’s view of responsible investing.

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?

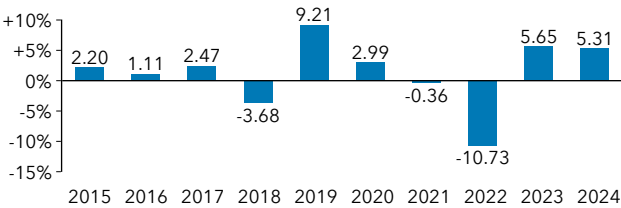
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,135.33. This works out to an average of 1.28% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators NEI Select Income RS Portfolio



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Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.	
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5	2%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	5, but less than 6	1%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	After 6 years	0%	The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.	

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.67%
	No load	2.67%
75% maturity/100% death benefit	Back end load	2.78%
	No load	2.78%
100% maturity/100% death benefit	Back end load	3.16%
	No load	3.16%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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For more information

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FUND FACTS

Versatile Portfolios Navigator™

Co-operators NEI Select Income & Growth RS Portfolio

Co-operators Life Insurance Company | December 31, 2024



Investments. Insurance. Advice.

Quick Facts

Date fund created:	November 1, 2012	Portfolio turnover rate at September 30, 2024:	14.83%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$4,063,000	Portfolio manager:	NEI Investments
Total units outstanding:	85,475		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.72%	\$130.79	561
75% maturity/75% death benefit	No load	2.72%	\$130.13	5,700
75% maturity/100% death benefit	Back end load	2.83%	\$129.38	1,313
75% maturity/100% death benefit	No load	2.83%	\$128.72	5,849
100% maturity/100% death benefit	Back end load	3.22%	\$124.57	1,643
100% maturity/100% death benefit	No load	3.22%	\$123.93	4,495

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

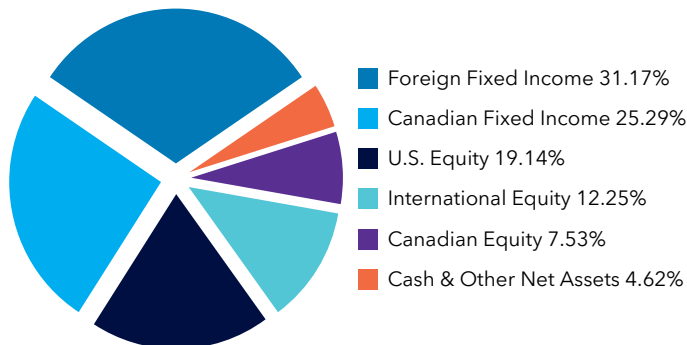
NEI Canadian Bond Fund	27.76%
NEI Global Total Return Bond Fund	17.49%
NEI U.S. Equity RS Fund	10.42%
NEI Global Impact Bond Fund	8.61%
NEI International Equity RS Fund	5.38%
NEI Global Equity RS Fund	5.30%
NEI Canadian Equity RS Fund	5.15%
NEI Global Dividend RS Fund	5.11%
NEI Global High Yield Bond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

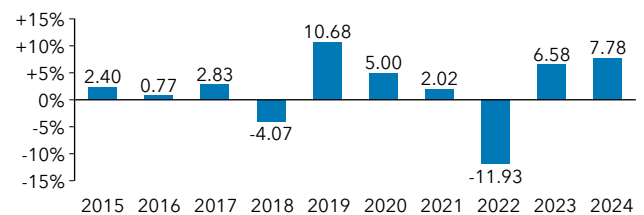
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,221.16. This works out to an average of 2.02% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators NEI Select Income & Growth RS Portfolio

Co-operators Life Insurance Company | December 31, 2024



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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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales 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%	When you make a deposit, Co-operators pays your financial advisor a commission of 3%. The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell. For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge. The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

2. Ongoing Fund Expense

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Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.72%
	No load	2.72%
75% maturity/100% death benefit	Back end load	2.83%
	No load	2.83%
100% maturity/100% death benefit	Back end load	3.22%
	No load	3.22%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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FUND FACTS

Versatile Portfolios Navigator™

Co-operators NEI Select Balanced RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	November 1, 2012	Portfolio turnover rate at September 30, 2024:	14.55%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$29,777,000	Portfolio manager:	NEI Investments
Total units outstanding:	971,757		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.92%	\$147.54	2,792
75% maturity/75% death benefit	No load	2.92%	\$146.79	33,709
75% maturity/100% death benefit	Back end load	3.09%	\$145.17	796
75% maturity/100% death benefit	No load	3.09%	\$144.43	9,066
100% maturity/100% death benefit	Back end load	3.70%	\$136.80	1,950
100% maturity/100% death benefit	No load	3.70%	\$136.10	4,054

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

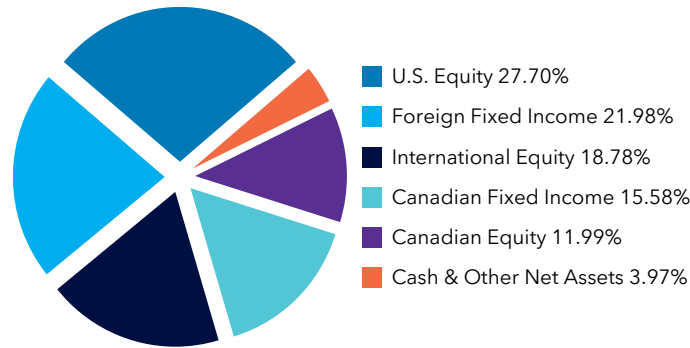
NEI Canadian Bond Fund	16.56%
NEI U.S. Equity RS Fund	14.77%
NEI Global Total Return Bond Fund	13.30%
NEI Global Equity RS Fund	7.76%
NEI International Equity RS Fund	6.81%
NEI Canadian Equity RS Fund	6.68%
NEI Global Dividend RS Fund	5.10%
NEI Global High Yield Bond Fund	4.71%
NEI Global Impact Bond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

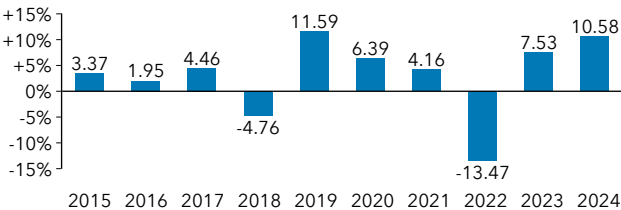
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,333.91. This works out to an average of 2.92% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators NEI Select Balanced RS Portfolio



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Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.	
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5	2%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	5, but less than 6	1%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	After 6 years	0%	The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.	

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.92%
	No load	2.92%
75% maturity/100% death benefit	Back end load	3.09%
	No load	3.09%
100% maturity/100% death benefit	Back end load	3.70%
	No load	3.70%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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

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 Portfolios Navigator™

Co-operators NEI Select Growth RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	November 1, 2012	Portfolio turnover rate at September 30, 2024:	12.95%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$8,409,000	Portfolio manager:	NEI Investments
Total units outstanding:	70,193		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.98%	\$174.63	3,744
75% maturity/75% death benefit	No load	2.98%	\$173.74	11,384
75% maturity/100% death benefit	Back end load	3.14%	\$171.81	860
75% maturity/100% death benefit	No load	3.14%	\$170.94	3,933
100% maturity/100% death benefit	Back end load	3.75%	\$161.92	4,416
100% maturity/100% death benefit	No load	3.75%	\$161.09	4,975

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

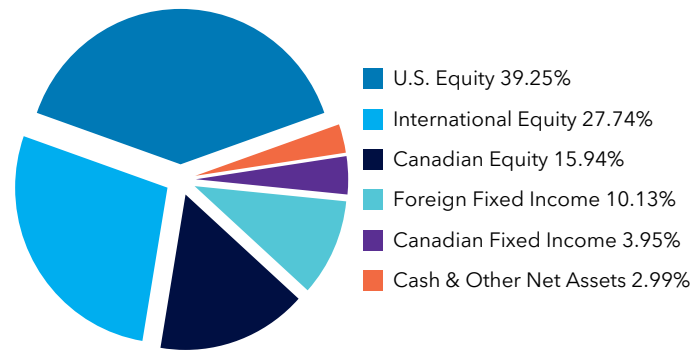
NEI U.S. Equity RS Fund	23.91%
NEI International Equity RS Fund	11.47%
NEI Global Equity RS Fund	11.33%
NEI Canadian Equity RS Fund	7.94%
NEI Global Value Fund	6.24%
NEI Global Growth Fund	6.11%
NEI Global Total Return Bond Fund	5.58%
NEI Canadian Small Cap Equity RS Fund	4.80%
NEI Clean Infrastructure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

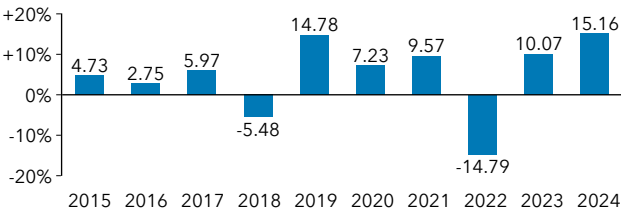
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,569.74. This works out to an average of 4.61% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators NEI Select Growth RS Portfolio



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option What you pay		How it works
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.
	Less than 2 years 5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3 4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years’ last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4 3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years’ last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5 2%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	5, but less than 6 1%	The sales charge schedule will be based on the day you invest in your first fund.
	After 6 years 0%	
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.98%
	No load	2.98%
75% maturity/100% death benefit	Back end load	3.14%
	No load	3.14%
100% maturity/100% death benefit	Back end load	3.75%
	No load	3.75%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.	
Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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 Portfolios Navigator™

Co-operators Canadian Fixed Income Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 31, 1991	Portfolio turnover rate at December 31, 2024:	22.36%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$228,564,000	Portfolio manager:	Addenda Capital Inc.
Total units outstanding:	2,192,641		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.24%	\$100.28	1,660
75% maturity/75% death benefit	No load	2.24%	\$99.77	10,329
75% maturity/100% death benefit	Back end load	2.35%	\$99.20	13,289
75% maturity/100% death benefit	No load	2.35%	\$98.69	24,265
100% maturity/100% death benefit	Back end load	2.74%	\$95.49	1,592
100% maturity/100% death benefit	No load	2.74%	\$95.01	11,224

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

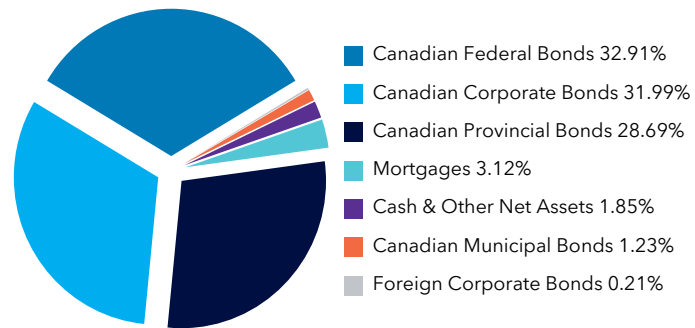
Addenda Short Term Corporate Bond Pooled Fund	6.38%
Canada Housing Trust, 3.55%, 15 Sep 2032	5.33%
Government of Canada, 2.00%, 01 Jun 2032	5.09%
Government of Canada, 3.25%, 01 Dec 2034	4.93%
Province of Quebec, 4.40%, 01 Dec 2055	4.86%
Canada Housing Trust, 2.55%, 15 Mar 2025	4.27%
Government of Canada, 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?

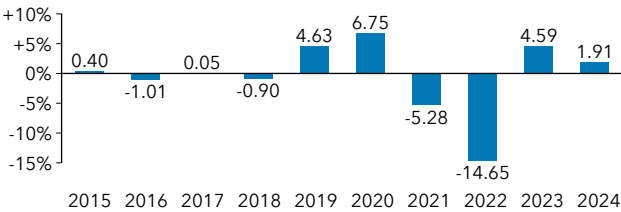
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$948.41. This works out to an average of -0.53% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Canadian Fixed Income Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.	
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5	2%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	5, but less than 6	1%	The sales charge schedule will be based on the day you invest in your first fund.
	After 6 years	0%	
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.	

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.24%
	No load	2.24%
75% maturity/100% death benefit	Back end load	2.35%
	No load	2.35%
100% maturity/100% death benefit	Back end load	2.74%
	No load	2.74%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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: pshs_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Portfolios Navigator™

Co-operators Money Market Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 31, 1997	Portfolio turnover rate at December 31, 2024:	1077.97%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$34,229,000	Portfolio manager:	Addenda Capital Inc.
Total units outstanding:	415,488		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	1.45%	\$108.51	6,067
75% maturity/75% death benefit	No load	1.45%	\$108.50	85,824
75% maturity/100% death benefit	Back end load	1.51%	\$108.03	7,625
75% maturity/100% death benefit	No load	1.51%	\$108.02	24,905
100% maturity/100% death benefit	Back end load	1.56%	\$107.17	3,932
100% maturity/100% death benefit	No load	1.56%	\$107.16	12,590

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

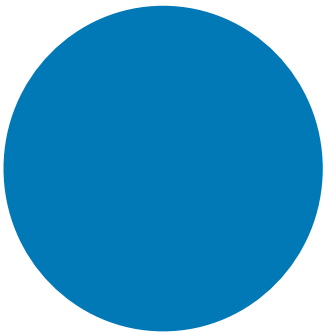
Government of Canada T-Bills, 09 Apr 2025	14.09%
Government of Canada T-Bills, 27 Mar 2025	11.09%
Government of Canada T-Bills, 07 May 2025	9.67%
Wells Fargo & Company, 3.87%, 21 May 2025	6.32%
Fortified Trust, 3.76%, 23 Jun 2025	6.18%
Royal Bank of Canada, 3.37%, 29 Sep 2025	5.87%
National Bank of Canada, 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



Cash & Short Term 100.00%

How has the Fund performed?

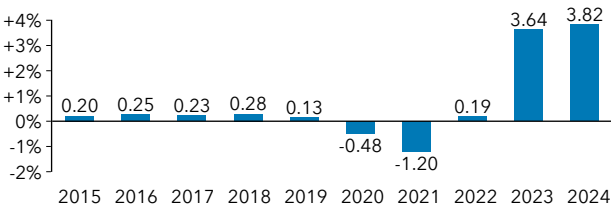
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,071.61. This works out to an average of 0.69% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Money Market Fund



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option		What you pay	How it works
Back-end load	If you sell all of your funds in:		When you make a deposit, Co-operators pays your financial advisor a commission of 3%.
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5	2%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	5, but less than 6	1%	The sales charge schedule will be based on the day you invest in your first fund.
	After 6 years	0%	
No-load	There is no Deferred Sales Charge.		When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	1.45%
	No load	1.45%
75% maturity/100% death benefit	Back end load	1.51%
	No load	1.51%
100% maturity/100% death benefit	Back end load	1.56%
	No load	1.56%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.10%
No-load	0.10%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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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1900 Albert Street Regina, SK S4P 4K8
Phone: 1-800-454-8061
Email: phts_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Portfolios Navigator™

Co-operators Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 31, 1991	Portfolio turnover rate at December 31, 2024:	69.31%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$182,043,000	Portfolio manager:	Addenda Capital Inc.
Total units outstanding:	522,996		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.43%	\$164.18	7,957
75% maturity/75% death benefit	No load	2.43%	\$163.34	49,442
75% maturity/100% death benefit	Back end load	2.59%	\$161.52	13,144
75% maturity/100% death benefit	No load	2.59%	\$160.70	58,483
100% maturity/100% death benefit	Back end load	3.20%	\$152.17	7,757
100% maturity/100% death benefit	No load	3.20%	\$151.39	24,816

What does the Fund invest in?

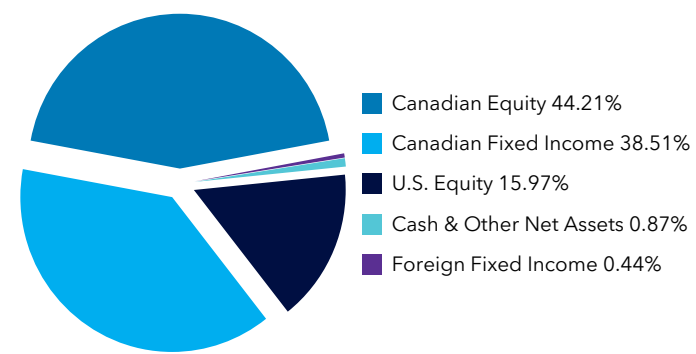
This fund invests in Canadian government and corporate bonds and debentures and equities of medium to large sized Canadian and U.S. companies that fit the fund's view of sustainable investing.

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?

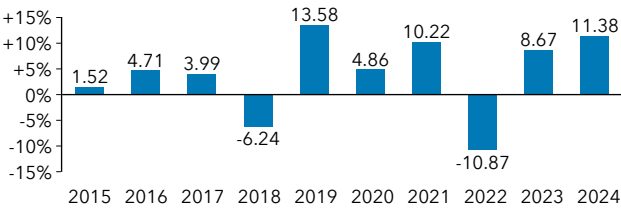
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,467.99. This works out to an average of 3.91% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option What you pay		How it works
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.
	Less than 2 years 5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3 4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years’ last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4 3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years’ last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5 2%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	5, but less than 6 1%	The sales charge schedule will be based on the day you invest in your first fund.
	After 6 years 0%	
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.43%
	No load	2.43%
75% maturity/100% death benefit	Back end load	2.59%
	No load	2.59%
100% maturity/100% death benefit	Back end load	3.20%
	No load	3.20%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.	
Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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 Portfolios Navigator™

Co-operators Mawer Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	March 15, 2011	Portfolio turnover rate at December 31, 2024:	2.71%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$279,403,000	Portfolio manager:	Mawer Investment Management Ltd.
Total units outstanding:	3,962,974		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.60%	\$159.68	41,521
75% maturity/75% death benefit	No load	2.60%	\$158.87	232,153
75% maturity/100% death benefit	Back end load	2.76%	\$157.10	68,032
75% maturity/100% death benefit	No load	2.76%	\$156.30	258,557
100% maturity/100% death benefit	Back end load	3.38%	\$148.02	25,015
100% maturity/100% death benefit	No load	3.38%	\$147.27	71,872

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

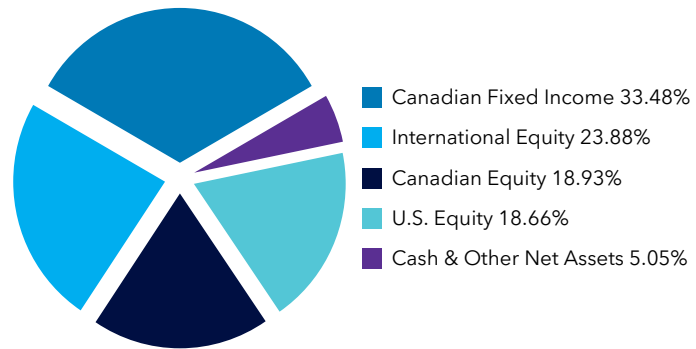
Mawer Canadian Bond Fund	33.95%
Mawer International Equity Fund	17.05%
Mawer Canadian Equity Fund	15.99%
Mawer U.S. Equity Fund	15.82%
Mawer Global Small Cap Fund	6.25%
Mawer New Canada Fund	3.54%
Mawer U.S. Mid Cap Equity Fund	3.01%
Government of Canada T-Bills, 27 Mar 2025	2.27%
Mawer Emerging Markets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

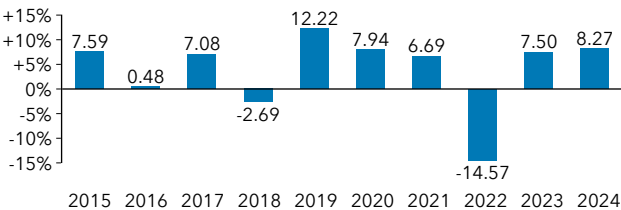
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,447.27. This works out to an average of 3.77% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Mawer Balanced Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.	
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5	2%	
	5, but less than 6	1%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	After 6 years	0%	The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.	

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.60%
	No load	2.60%
75% maturity/100% death benefit	Back end load	2.76%
	No load	2.76%
100% maturity/100% death benefit	Back end load	3.38%
	No load	3.38%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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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FUND FACTS

Versatile Portfolios Navigator™

Co-operators Mawer Global Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 20, 2021	Portfolio turnover rate at December 31, 2024:	10.78%
Date fund available:	December 20, 2021	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$5,315,000	Portfolio manager:	Mawer Investment Management Ltd.
Total units outstanding:	50,500		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.60%	\$105.16	541
75% maturity/75% death benefit	No load	2.60%	\$105.13	17,538
75% maturity/100% death benefit	Back end load	2.76%	\$104.62	2,750
75% maturity/100% death benefit	No load	2.76%	\$104.61	13,462
100% maturity/100% death benefit	Back end load	3.38%	\$102.79	0
100% maturity/100% death benefit	No load	3.38%	\$102.74	2,364

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

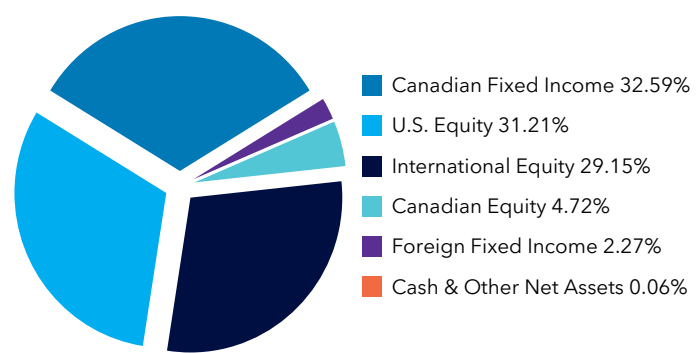
Mawer Canadian Bond Fund	34.86%
Publicis Groupe S.A.	3.54%
Marsh & McLennan Companies Inc.	2.92%
Microsoft Corporation	2.86%
Alimentation Couche-Tard Inc.	2.62%
Alphabet Inc.	2.54%
UnitedHealth Group Inc.	2.50%
Booking Holdings Inc.	2.40%
CGI Group Inc.	2.10%
AON plc	2.05%

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?

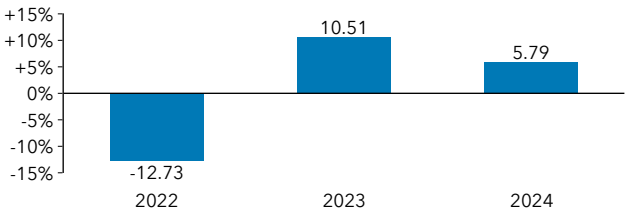
This section tells you how the fund has performed over the past 3 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 3 year(s) ago now has \$1,020.22. This works out to an average of 0.67% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 3 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Mawer Global Balanced Fund



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option What you pay		How it works
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.
	Less than 2 years 5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3 4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4 3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5 2%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	5, but less than 6 1%	The sales charge schedule will be based on the day you invest in your first fund.
	After 6 years 0%	
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.60%
	No load	2.60%
75% maturity/100% death benefit	Back end load	2.76%
	No load	2.76%
100% maturity/100% death benefit	Back end load	3.38%
	No load	3.38%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.	
Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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For more information

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FUND FACTS

Versatile Portfolios Navigator™

Co-operators Canadian Equity Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 31, 1991	Portfolio turnover rate at December 31, 2024:	27.89%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$195,570,000	Portfolio manager:	Addenda Capital Inc.
Total units outstanding:	753,284		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.75%	\$200.33	1,771
75% maturity/75% death benefit	No load	2.75%	\$199.32	12,589
75% maturity/100% death benefit	Back end load	2.97%	\$196.04	2,976
75% maturity/100% death benefit	No load	2.97%	\$195.04	15,087
100% maturity/100% death benefit	Back end load	3.75%	\$181.77	1,691
100% maturity/100% death benefit	No load	3.75%	\$180.84	12,619

What does the Fund invest in?

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

Top 10 Holdings

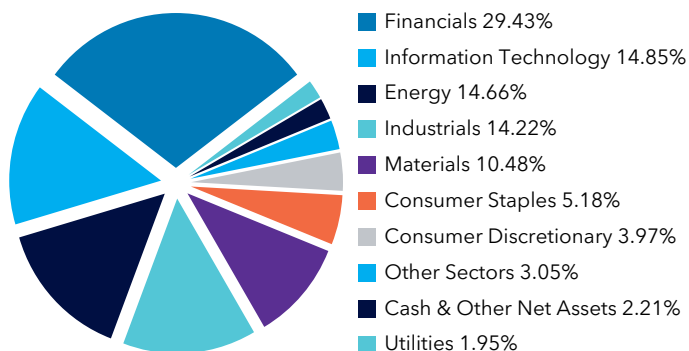
Brookfield Corporation	5.73%
Shopify Inc.	5.35%
Constellation Software Inc.	4.74%
Royal Bank of Canada	4.48%
Wheaton Precious Metals Corporation	4.40%
Bank of Montreal	4.21%
Toronto-Dominion Bank	4.14%
Canadian Natural Resources Ltd.	3.57%
Enbridge Inc.	3.37%
Bank of Nova Scotia	3.34%

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?

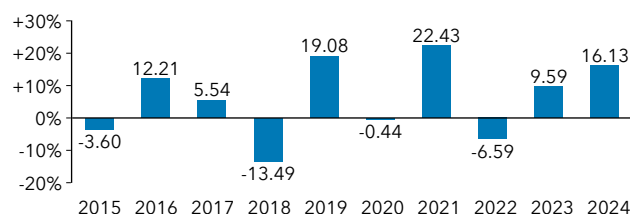
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,704.12. This works out to an average of 5.48% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Canadian Equity Fund



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales 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%	When you make a deposit, Co-operators pays your financial advisor a commission of 3%. The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell. For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge. The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.75%
	No load	2.75%
75% maturity/100% death benefit	Back end load	2.97%
	No load	2.97%
100% maturity/100% death benefit	Back end load	3.75%
	No load	3.75%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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FUND FACTS

Versatile Portfolios Navigator™

Co-operators Canadian Resource Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	January 13, 2000	Portfolio turnover rate at December 31, 2024:	49.01%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$17,488,000	Portfolio manager:	Addenda Capital Inc.
Total units outstanding:	74,920		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	3.30%	\$151.09	2,121
75% maturity/75% death benefit	No load	3.30%	\$150.32	9,400
75% maturity/100% death benefit	Back end load	3.58%	\$147.07	7,852
75% maturity/100% death benefit	No load	3.58%	\$146.32	6,847
100% maturity/100% death benefit	Back end load	4.41%	\$135.69	1,213
100% maturity/100% death benefit	No load	4.41%	\$135.00	12,886

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

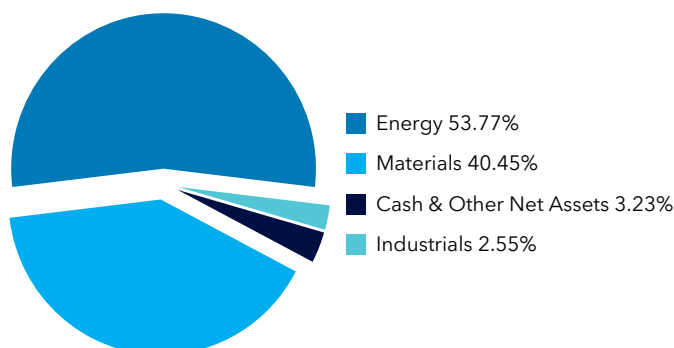
Canadian Natural Resources Ltd.	11.40%
Wheaton Precious Metals Corporation	11.37%
Enbridge Inc.	7.99%
TC Energy Corporation	7.12%
iShares S&P/TSX Global Gold Index ETF	7.03%
Suncor Energy Inc.	6.92%
Agnico Eagle Mines Ltd.	6.17%
Alamos Gold Inc.	5.07%
CCL Industries Inc.	4.99%
Pembina Pipeline Corporation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

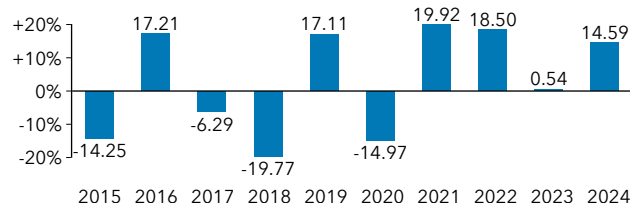
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,231.89. This works out to an average of 2.11% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Canadian Resource Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.	
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year 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 is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.	

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	3.30%
	No load	3.30%
75% maturity/100% death benefit	Back end load	3.58%
	No load	3.58%
100% maturity/100% death benefit	Back end load	4.41%
	No load	4.41%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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

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 Portfolios Navigator™

Co-operators Fidelity True North® Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003	Portfolio turnover rate at June 30, 2024:	35.71%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$107,653,000	Portfolio manager:	Fidelity Investments Canada ULC
Total units outstanding:	466,064		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	3.56%	\$191.45	1,615
75% maturity/75% death benefit	No load	3.56%	\$190.48	24,352
75% maturity/100% death benefit	Back end load	3.84%	\$186.37	4,965
75% maturity/100% death benefit	No load	3.84%	\$185.42	19,632
100% maturity/100% death benefit	Back end load	4.67%	\$171.98	1,960
100% maturity/100% death benefit	No load	4.67%	\$171.10	4,767

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

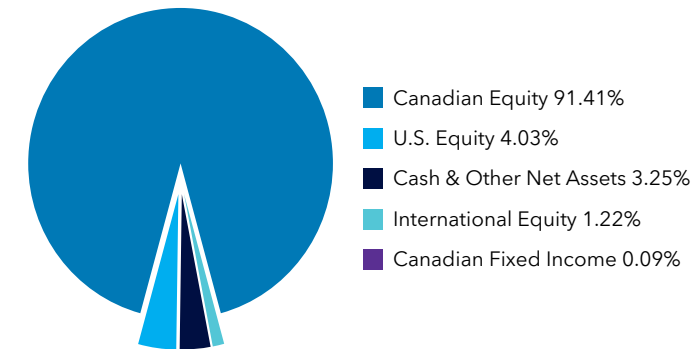
Royal Bank of Canada	5.51%
Toronto-Dominion Bank	4.42%
Alimentation Couche-Tard Inc.	3.79%
Fairfax Financial Holdings Limited	3.78%
Shopify Inc.	3.54%
Agnico Eagle Mines Ltd.	3.43%
Constellation Software Inc.	3.35%
Canadian Natural Resources Ltd.	3.23%
Intact Financial Corporation	3.17%
AtkinsRéalis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

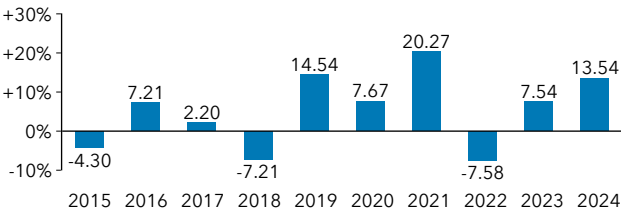
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,628.63. This works out to an average of 5.00% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Fidelity True North® Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.	
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5	2%	
	5, but less than 6	1%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	After 6 years	0%	The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.	

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	3.56%
	No load	3.56%
75% maturity/100% death benefit	Back end load	3.84%
	No load	3.84%
100% maturity/100% death benefit	Back end load	4.67%
	No load	4.67%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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 Portfolios Navigator™

Co-operators Mawer Canadian Equity Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	March 15, 2011	Portfolio turnover rate at December 31, 2024:	19.80%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$138,948,000	Portfolio manager:	Mawer Investment Management Ltd.
Total units outstanding:	726,834		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.92%	\$186.70	7,026
75% maturity/75% death benefit	No load	2.92%	\$185.75	20,753
75% maturity/100% death benefit	Back end load	3.14%	\$182.70	13,159
75% maturity/100% death benefit	No load	3.14%	\$181.77	27,106
100% maturity/100% death benefit	Back end load	3.92%	\$169.42	5,440
100% maturity/100% death benefit	No load	3.92%	\$168.56	8,855

What does the Fund invest in?

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

Top 10 Holdings

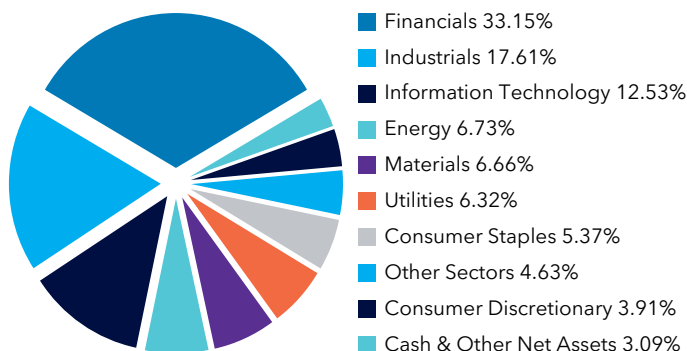
Royal Bank of Canada	4.89%
Brookfield Corporation	3.89%
Canadian Pacific Kansas City Limited	3.84%
Canadian Natural Resources Ltd.	3.71%
iA Financial Group	3.54%
Constellation Software Inc.	3.22%
Shopify Inc.	3.13%
Bank of Nova Scotia	3.10%
Loblaw Companies Ltd.	3.04%
Suncor Energy Inc.	3.02%

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?

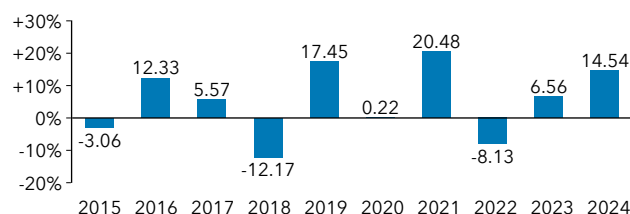
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,605.49. This works out to an average of 4.85% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Mawer Canadian Equity Fund



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Charge Option	What you pay	How it works
Back-end load	<div>If you sell all of your funds in:</div> <div>Less than 2 years 5%</div> <div>2, but less than 3 4%</div> <div>3, but less than 4 3%</div> <div>4, but less than 5 2%</div> <div>5, but less than 6 1%</div> <div>After 6 years 0%</div>	<div>When you make a deposit, Co-operators pays your financial advisor a commission of 3%.</div> <div>The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.</div> <div>For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.</div> <div>For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.</div> <div>You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.</div> <div>The sales charge schedule will be based on the day you invest in your first fund.</div>
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.92%
	No load	2.92%
75% maturity/100% death benefit	Back end load	3.14%
	No load	3.14%
100% maturity/100% death benefit	Back end load	3.92%
	No load	3.92%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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 Portfolios Navigator™

Co-operators PH&N Dividend Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 20, 2021	Portfolio turnover rate at December 31, 2024:	26.10%
Date fund available:	December 20, 2021	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$47,446,000	Portfolio manager:	RBC Global Asset Management Inc.
Total units outstanding:	1,017,492		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.81%	\$125.46	6,799
75% maturity/75% death benefit	No load	2.81%	\$125.45	39,557
75% maturity/100% death benefit	Back end load	3.03%	\$124.64	7,084
75% maturity/100% death benefit	No load	3.03%	\$124.63	21,991
100% maturity/100% death benefit	Back end load	3.81%	\$121.82	4,598
100% maturity/100% death benefit	No load	3.81%	\$121.81	14,686

What does the Fund invest in?

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

Top 10 Holdings

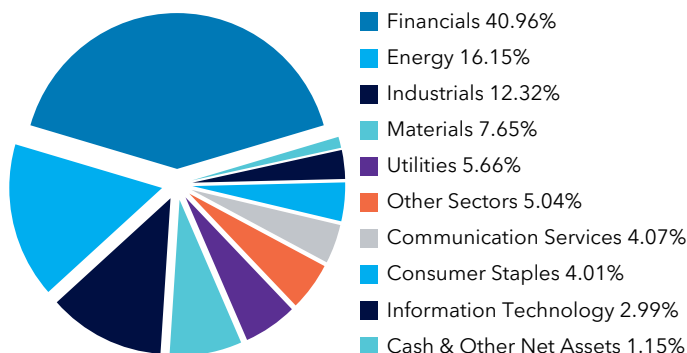
Royal Bank of Canada	8.77%
Enbridge Inc.	6.00%
Toronto-Dominion Bank	5.35%
Brookfield Corporation	4.78%
Canadian Imperial Bank of Commerce	4.02%
Manulife Financial Corporation	3.96%
Canadian Pacific Kansas City Limited	3.39%
Canadian National Railway Company	3.27%
Bank of Nova Scotia	3.11%
Constellation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

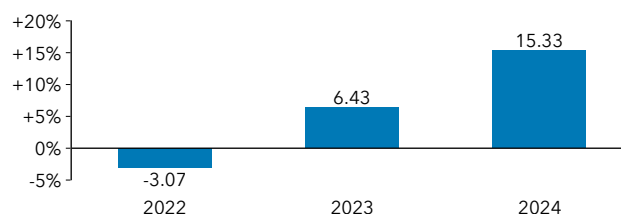
This section tells you how the fund has performed over the past 3 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 3 year(s) ago now has \$1,189.73. This works out to an average of 5.96% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 3 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators PH&N Dividend Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in 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 table shows the fees and expenses you could pay to buy, own and sell units of the fund.

1. Sales Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.	
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5	2%	
	5, but less than 6	1%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	After 6 years	0%	The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.	

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.81%
	No load	2.81%
75% maturity/100% death benefit	Back end load	3.03%
	No load	3.03%
100% maturity/100% death benefit	Back end load	3.81%
	No load	3.81%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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: phts_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Portfolios Navigator™

Co-operators Fidelity Global Fund

Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	October 1, 2003	Portfolio turnover rate at March 31, 2024:	20.23%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$62,939,000	Portfolio manager:	Fidelity Investments Canada ULC
Total units outstanding:	260,264		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	3.51%	\$222.54	5,880
75% maturity/75% death benefit	No load	3.51%	\$221.40	53,629
75% maturity/100% death benefit	Back end load	3.79%	\$216.66	4,366
75% maturity/100% death benefit	No load	3.79%	\$215.55	28,686
100% maturity/100% death benefit	Back end load	4.62%	\$199.90	4,761
100% maturity/100% death benefit	No load	4.62%	\$198.87	12,678

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

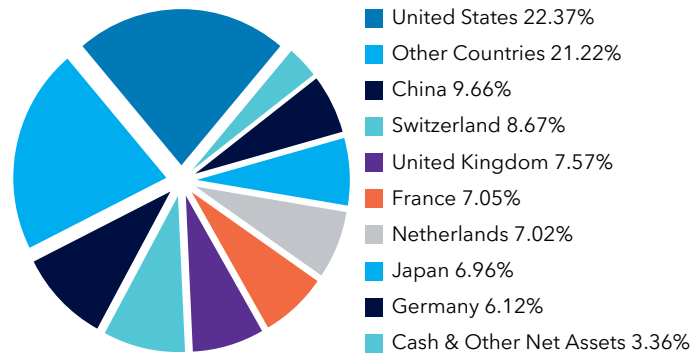
Prosus N.V.	4.95%
Alibaba Group Holding Ltd	4.05%
Finning International Inc.	3.90%
Barclays PLC	3.45%
Clarivate PLC	3.39%
Banco Bilbao Vizcaya Argentaria S.A.	3.15%
Siemens Energy AG	2.76%
Airbus SE	2.74%
Elis S.A.	2.53%
Reckitt Benckiser Group PLC	2.39%

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?

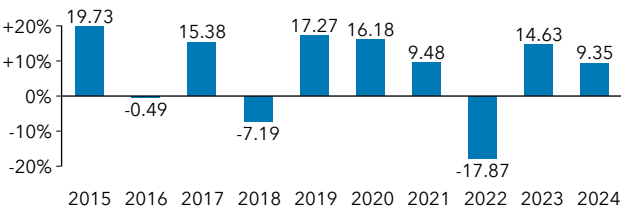
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,958.81. This works out to an average of 6.95% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Fidelity Global Fund



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option What you pay		How it works
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.
	Less than 2 years 5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3 4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years’ last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4 3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years’ last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5 2%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	5, but less than 6 1%	The sales charge schedule will be based on the day you invest in your first fund.
	After 6 years 0%	
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	3.51%
	No load	3.51%
75% maturity/100% death benefit	Back end load	3.79%
	No load	3.79%
100% maturity/100% death benefit	Back end load	4.62%
	No load	4.62%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.	
Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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
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FUND FACTS

Versatile Portfolios Navigator™

Co-operators Global Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 22, 2014	Portfolio turnover rate at December 31, 2024:	31.97%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$29,558,000	Portfolio manager:	Addenda Capital Inc.
Total units outstanding:	270,474		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	3.10%	\$181.54	1,167
75% maturity/75% death benefit	No load	3.10%	\$180.62	5,402
75% maturity/100% death benefit	Back end load	3.38%	\$176.70	655
75% maturity/100% death benefit	No load	3.38%	\$175.80	2,029
100% maturity/100% death benefit	Back end load	4.21%	\$163.01	142
100% maturity/100% death benefit	No load	4.21%	\$162.18	2,321

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

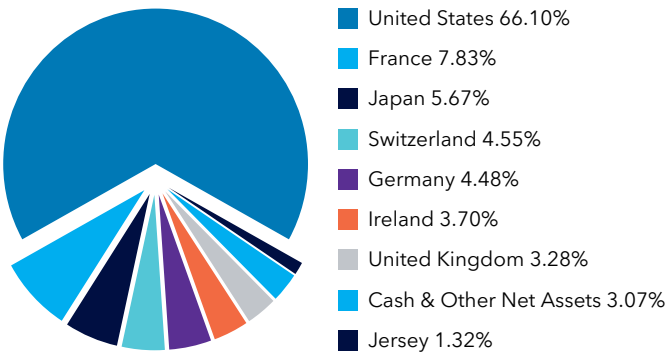
Microsoft Corporation	4.62%
Alphabet Inc.	4.22%
Broadcom Inc.	4.04%
Visa Inc.	3.87%
Fiserv, Inc.	3.72%
Booking Holdings Inc.	3.61%
SAP SE	3.09%
JPMorgan Chase & Co.	2.91%
Unitedhealth Group Inc.	2.86%
ResMed Inc.	2.69%

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?

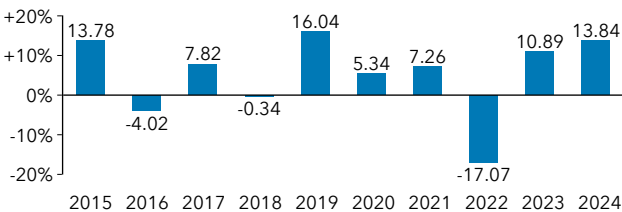
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,610.57. This works out to an average of 4.88% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Global Equity Fund



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales 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%	When you make a deposit, Co-operators pays your financial advisor a commission of 3%. The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell. For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge. The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	3.10%
	No load	3.10%
75% maturity/100% death benefit	Back end load	3.38%
	No load	3.38%
100% maturity/100% death benefit	Back end load	4.21%
	No load	4.21%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.	
Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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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FUND FACTS

Versatile Portfolios Navigator™

Co-operators International Equity Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 20, 2021	Portfolio turnover rate at December 31, 2024:	72.49%
Date fund available:	December 20, 2021	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$2,353,000	Portfolio manager:	Addenda Capital Inc.
Total units outstanding:	22,794		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	3.08%	\$99.48	53
75% maturity/75% death benefit	No load	3.08%	\$99.47	8,929
75% maturity/100% death benefit	Back end load	3.35%	\$98.69	0
75% maturity/100% death benefit	No load	3.35%	\$98.66	1,687
100% maturity/100% death benefit	Back end load	4.18%	\$96.32	0
100% maturity/100% death benefit	No load	4.18%	\$96.27	2,935

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

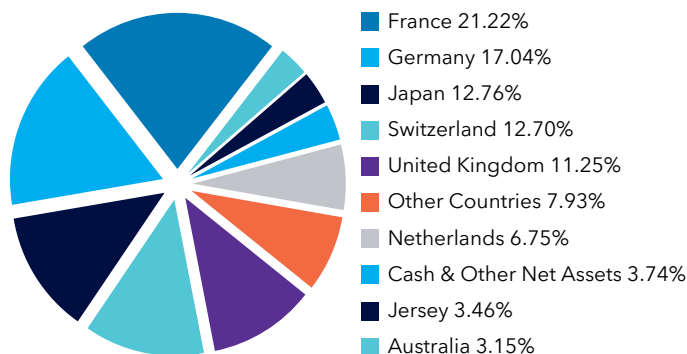
SAP SE	4.87%
Schneider Electric S.A.	4.16%
RELX Group plc	4.01%
Addenda Money Market Liquidity Pooled Fund	3.87%
Experian plc	3.59%
Compagnie Financière Richemont SA	3.44%
ABB Ltd.	3.33%
ResMed Inc.	3.27%
Fresenius SE & Co. KGaA	3.27%
Air Liquide	3.15%

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?

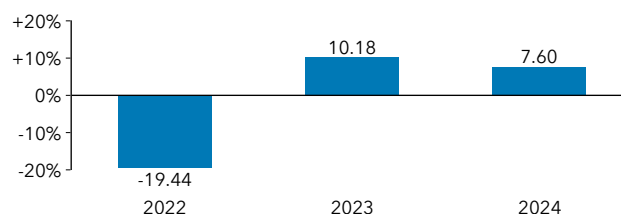
This section tells you how the fund has performed over the past 3 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 3 year(s) ago now has \$955.10. This works out to an average of -1.52% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 3 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators International Equity Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales Charges

Surrender Charge Option	What you pay	How it works	
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.	
	Less than 2 years	5%	The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell.
	2, but less than 3	4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4	3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year 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 is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.	

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	3.08%
	No load	3.08%
75% maturity/100% death benefit	Back end load	3.35%
	No load	3.35%
100% maturity/100% death benefit	Back end load	4.18%
	No load	4.18%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

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
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FUND FACTS

Versatile Portfolios Navigator™

Co-operators Mawer International Equity Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	March 15, 2011	Portfolio turnover rate at December 31, 2024:	21.79%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$177,886,000	Portfolio manager:	Mawer Investment Management Ltd.
Total units outstanding:	1,545,990		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	3.03%	\$173.33	6,822
75% maturity/75% death benefit	No load	3.03%	\$172.45	27,365
75% maturity/100% death benefit	Back end load	3.31%	\$168.71	5,252
75% maturity/100% death benefit	No load	3.31%	\$167.85	23,111
100% maturity/100% death benefit	Back end load	4.14%	\$155.62	3,579
100% maturity/100% death benefit	No load	4.14%	\$154.83	6,897

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

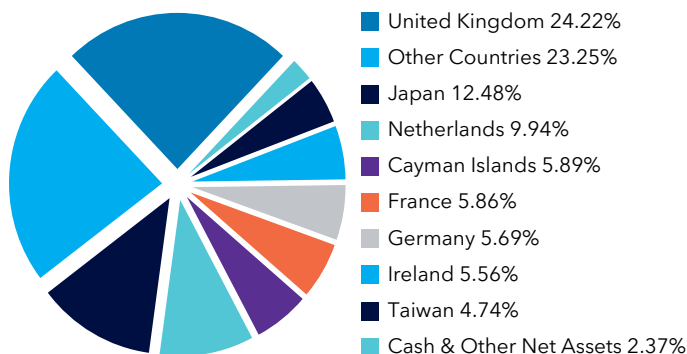
Taiwan Semiconductor Manufacturing Company Ltd.	4.74%
AON plc	4.58%
Tencent Holdings Limited	3.93%
Compass Group	3.61%
Wolters Kluwer N.V.	3.55%
RELX Group plc	3.43%
Bunzl plc	3.19%
Hitachi Ltd.	3.07%
Deutsche Boerse AG	3.06%
FincoBank SpA	2.94%

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?

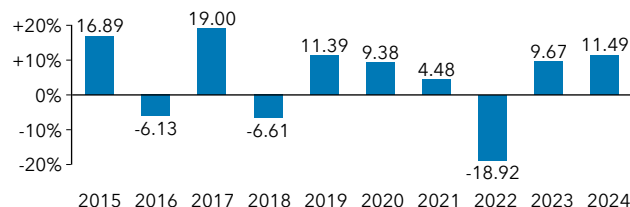
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$1,538.80. This works out to an average of 4.40% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Mawer International Equity Fund



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales 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%	When you make a deposit, Co-operators pays your financial advisor a commission of 3%. The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell. For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge. The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

2. Ongoing Fund Expense

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Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	3.03%
	No load	3.03%
75% maturity/100% death benefit	Back end load	3.31%
	No load	3.31%
100% maturity/100% death benefit	Back end load	4.14%
	No load	4.14%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

You may pay other fees when you sell or transfer units of the fund.	
Withdrawal service fee:	\$35 after the third withdrawal each calendar year
Short-term trading fee:	2% of the value of units you redeem or switch within 90 days of investing in the fund

What if I change my mind?

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For more information

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FUND FACTS

Versatile Portfolios Navigator™

Co-operators Mawer U.S. Equity Fund



Investments. Insurance. Advice.

Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	December 20, 2021	Portfolio turnover rate at December 31, 2024:	13.01%
Date fund available:	December 20, 2021	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$33,173,000	Portfolio manager:	Mawer Investment Management Ltd.
Total units outstanding:	289,187		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.75%	\$119.01	235
75% maturity/75% death benefit	No load	2.75%	\$119.00	5,386
75% maturity/100% death benefit	Back end load	3.03%	\$118.07	74
75% maturity/100% death benefit	No load	3.03%	\$118.03	4,915
100% maturity/100% death benefit	Back end load	3.86%	\$115.19	8,224
100% maturity/100% death benefit	No load	3.86%	\$115.17	3,848

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

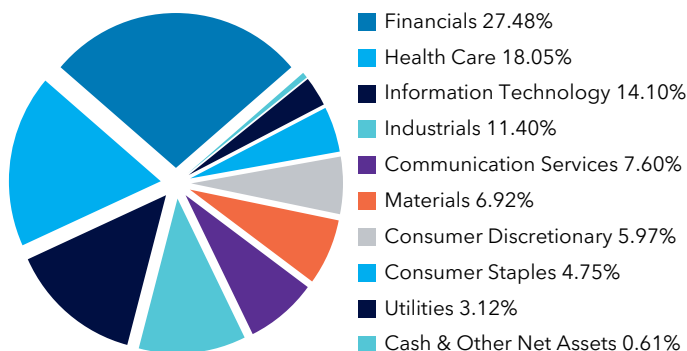
Amphenol Corporation	4.96%
Microsoft Corporation	4.95%
Visa Inc.	4.81%
Alphabet Inc.	4.52%
Marsh & McLennan Companies Inc.	4.04%
Amazon.com Inc.	3.65%
Arthur J. Gallagher & Co.	3.54%
CME Group Inc.	3.31%
Verizon Communications Inc.	3.09%
Procter & Gamble Company	3.06%

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?

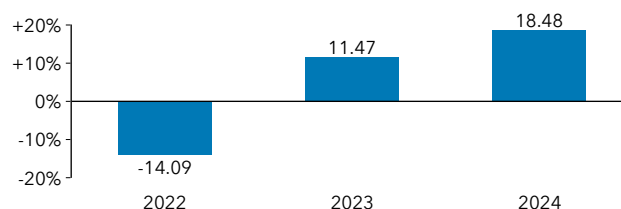
This section tells you how the fund has performed over the past 3 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 3 year(s) ago now has \$1,134.57. This works out to an average of 4.30% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 3 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators Mawer U.S. Equity Fund



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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

1. Sales 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%	When you make a deposit, Co-operators pays your financial advisor a commission of 3%. The Deferred Sales Charge is a set rate. It is deducted from the amount that you sell. For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge. You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge. The sales charge schedule will be based on the day you invest in your first fund.
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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.

Guarantee Level	Sales Charge Option	MER (annual rate as a % of the fund value)
75% maturity/75% death benefit	Back end load	2.75%
	No load	2.75%
75% maturity/100% death benefit	Back end load	3.03%
	No load	3.03%
100% maturity/100% death benefit	Back end load	3.86%
	No load	3.86%

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 trailing commission is paid out of the management fee. The rate depends on the sales charge option you choose:

Back-end load	0.40%
No-load	0.70%

3. Other Fees

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

Withdrawal service fee: \$35 after the third withdrawal each calendar year

Short-term trading fee: 2% of the value of units you redeem or switch within 90 days of investing in the fund

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

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: pws_wealth_mgmt@cooperators.ca

FUND FACTS

Versatile Portfolios Navigator™

Co-operators U.S. Equity Fund



Co-operators Life Insurance Company | December 31, 2024

Quick Facts

Date fund created:	March 31, 1994	Portfolio turnover rate at December 31, 2024:	26.34%
Date fund available:	December 22, 2014	Minimum investment:	\$50 PAD or \$50 lump sum
Total fund value:	\$138,403,000	Portfolio manager:	Addenda Capital Inc.
Total units outstanding:	528,742		

Guarantee Level	Sales Charge Option	Management Expense Ratio (MER)	Net Asset Value Per Unit	Units Outstanding
75% maturity/75% death benefit	Back end load	2.75%	\$298.51	9,970
75% maturity/75% death benefit	No load	2.75%	\$296.99	81,716
75% maturity/100% death benefit	Back end load	3.03%	\$290.53	11,264
75% maturity/100% death benefit	No load	3.03%	\$289.05	43,877
100% maturity/100% death benefit	Back end load	3.86%	\$267.95	8,256
100% maturity/100% death benefit	No load	3.86%	\$266.58	40,092

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

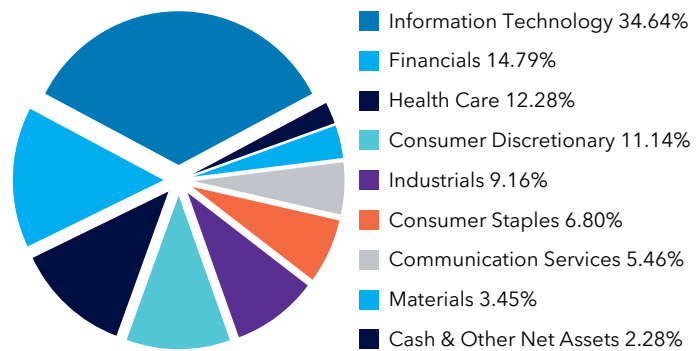
Broadcom Inc.	8.86%
Microsoft Corporation	6.95%
Apple Inc.	6.80%
Alphabet Inc.	5.54%
Visa Inc.	3.61%
Booking Holdings Inc.	3.30%
TJX Companies Inc.	3.16%
Intuit Inc.	3.11%
Fiserv, Inc.	3.10%
JPMorgan Chase & Co.	2.80%

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?

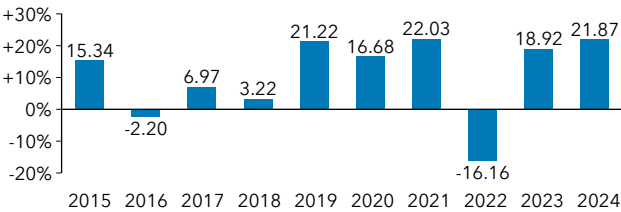
This section tells you how the fund has performed over the past 10 year(s) for a policyholder who chose the 100% maturity/100% death benefit no-load guarantee option. Returns are after the MER has been deducted. The returns for the fund in each of the 75/75, 75/100, and 100/100 options available will vary due to differences in the MER based on the guarantee level and sales charge option selected. It is important to note that this does not tell you how the fund will perform in the future. Also, your actual return will depend on the guarantee level and sales charge option as well as your personal tax situation.

Average Return

A person who invested \$1,000 in the fund and chose the 100/100 no-load option 10 year(s) ago now has \$2,612.24. This works out to an average of 10.08% per year.

Year-by-year Returns

This chart shows how the fund has performed in each of the past 10 year(s) for a policyholder who chose the 100/100 no-load option. 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.



FUND FACTS

Versatile Portfolios Navigator™

Co-operators U.S. Equity Fund



Co-operators Life Insurance Company | December 31, 2024

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 Guarantees on Policies Invested in Segregated Funds in the Information Folder and Policy.

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1. Sales Charges

Surrender Charge Option What you pay		How it works
Back-end load	If you sell all of your funds in:	When you make a deposit, Co-operators pays your financial advisor a commission of 3%.
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	2, but less than 3 4%	For all savings plans, you can sell up to 10% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	3, but less than 4 3%	For all income plans, you can sell up to 20% of the sum of the value of your previous years' last valuation day and the contributions made to-date in the current calendar year without paying a Deferred Sales Charge.
	4, but less than 5 2%	You can switch to units of other funds within the same guarantee option without paying a Deferred Sales Charge.
	5, but less than 6 1%	The sales charge schedule will be based on the day you invest in your first fund.
	After 6 years 0%	
No-load	There is no Deferred Sales Charge.	When you make a deposit, Co-operators does not pay your financial advisor a commission.

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	No load	3.03%
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	No load	3.86%

Trailing Commission

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Co-operators Life Insurance Company
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Email: pws_wealth_mgmt@cooperators.ca