

Rates of Return

Rates of Return at September 30, 2024

| Versatile Portfolios Navigator™ 100-100 Registered No-Load | 1 Month | 3 Month | 6 Month | 1 Year | 2 Year | 3 Year | 4 Year | 5 Year | 10 Year | Since Inception | Inception Date |
|--|---------|---------|---------|--------|--------|--------|--------|--------|---------|-----------------|----------------|
| Portfolio Funds | | | | | | | | | | | |
| Co-operators Income Portfolio | 1.75% | 4.62% | 4.90% | 13.16% | 5.98% | -0.59% | -0.74% | 0.38% | n/a | 1.22% | 22-Dec-14 |
| Co-operators Balanced Income Portfolio | 1.68% | 5.13% | 5.23% | 15.37% | 8.28% | 0.85% | 1.32% | 1.99% | n/a | 2.37% | 22-Dec-14 |
| Co-operators Balanced Growth Portfolio | 1.66% | 5.76% | 5.67% | 17.46% | 10.62% | 2.50% | 3.77% | 3.87% | n/a | 3.67% | 22-Dec-14 |
| Co-operators Growth Portfolio | 1.86% | 6.56% | 5.92% | 19.87% | 13.22% | 4.11% | 6.27% | 5.79% | n/a | 5.11% | 22-Dec-14 |
| Co-operators Maximum Growth Portfolio | 1.96% | 7.13% | 6.38% | 22.19% | 15.58% | 5.78% | 8.92% | 7.71% | n/a | 6.32% | 22-Dec-14 |
| Responsible Investment Portfolio Funds | | | | | | | | | | | |
| Co-operators NEI Select Income RS Portfolio | 1.40% | 4.41% | 4.74% | 12.81% | 6.67% | 0.14% | 0.54% | 0.53% | n/a | 1.39% | 22-Dec-14 |
| Co-operators NEI Select Income & Growth RS Portfolio | 1.55% | 4.79% | 5.47% | 15.26% | 8.57% | 0.84% | 1.82% | 1.82% | n/a | 2.09% | 22-Dec-14 |
| Co-operators NEI Select Balanced RS Portfolio | 1.74% | 5.07% | 6.13% | 17.94% | 10.85% | 1.54% | 2.96% | 2.94% | n/a | 2.98% | 22-Dec-14 |
| Co-operators NEI Select Growth RS Portfolio | 1.97% | 5.33% | 7.09% | 22.41% | 15.07% | 3.49% | 5.90% | 5.32% | n/a | 4.61% | 22-Dec-14 |
| Fixed Income Funds | | | | | | | | | | | |
| Co-operators Canadian Fixed Income Fund | 1.69% | 4.00% | 4.30% | 10.57% | 3.29% | -2.64% | -3.50% | -1.85% | n/a | -0.48% | 22-Dec-14 |
| Co-operators Money Market Fund | 0.35% | 1.10% | 2.08% | 4.05% | 3.62% | 2.18% | 1.33% | 1.03% | n/a | 0.64% | 22-Dec-14 |
| Balanced Funds | | | | | | | | | | | |
| Co-operators Balanced Fund | 2.08% | 6.49% | 5.75% | 17.23% | 9.81% | 3.28% | 4.79% | 4.19% | n/a | 3.77% | 22-Dec-14 |
| Co-operators Mawer Balanced Fund | 1.12% | 5.01% | 4.22% | 15.99% | 10.43% | 0.93% | 2.40% | 3.19% | n/a | 3.85% | 22-Dec-14 |
| Co-operators Mawer Global Balanced Fund | 0.04% | 2.74% | 2.01% | 12.30% | 10.42% | n/a | n/a | n/a | n/a | 0.99% | 20-Dec-21 |
| Canadian Equity Funds | | | | | | | | | | | |
| Co-operators Canadian Equity Fund | 2.73% | 9.64% | 7.20% | 21.36% | 13.18% | 7.17% | 10.76% | 7.32% | n/a | 5.42% | 22-Dec-14 |
| Co-operators Canadian Resource Fund | -0.59% | 5.63% | 7.80% | 16.75% | 10.53% | 13.34% | 13.72% | 8.15% | n/a | 2.57% | 22-Dec-14 |
| Co-operators Fidelity True North® Fund | 1.76% | 5.77% | 5.43% | 17.48% | 11.95% | 4.98% | 9.39% | 7.57% | n/a | 4.96% | 22-Dec-14 |
| Co-operators Mawer Canadian Equity Fund | 1.75% | 8.00% | 6.53% | 21.01% | 12.26% | 5.32% | 9.09% | 6.38% | n/a | 4.94% | 22-Dec-14 |
| Co-operators PH&N Dividend Fund | 3.33% | 10.45% | 8.96% | 23.38% | 13.00% | n/a | n/a | n/a | n/a | 7.53% | 20-Dec-21 |
| Foreign Equity Funds | | | | | | | | | | | |
| Co-operators Fidelity Global Fund | 3.13% | 6.95% | 3.66% | 22.19% | 18.18% | 3.71% | 6.90% | 7.61% | n/a | 7.31% | 22-Dec-14 |
| Co-operators Global Equity Fund | 1.18% | 5.36% | 2.90% | 18.94% | 14.72% | 1.97% | 4.19% | 3.64% | n/a | 4.45% | 22-Dec-14 |
| Co-operators International Equity Fund | 1.41% | 6.85% | 6.68% | 20.72% | 17.94% | n/a | n/a | n/a | n/a | 0.60% | 20-Dec-21 |
| Co-operators Mawer International Equity Fund | 0.25% | 6.21% | 6.05% | 22.18% | 17.90% | 1.46% | 2.43% | 4.02% | n/a | 4.65% | 22-Dec-14 |
| Co-operators Mawer U.S. Equity Fund | 1.02% | 4.98% | 3.51% | 20.37% | 16.92% | n/a | n/a | n/a | n/a | 3.75% | 20-Dec-21 |
| Co-operators U.S. Equity Fund | 0.96% | 3.15% | 4.06% | 23.00% | 19.12% | 7.52% | 9.77% | 11.25% | n/a | 9.22% | 22-Dec-14 |

Rates of return for periods less than 1 year are simple rates of return. All others are annualized rates of return.

Securities regulations do not allow us to report performance for a fund that has been available for less than one year.

The returns reflect changes in unit value and assume that all income/realized net gains are retained by the segregated fund in the periods indicated and are reflected in higher unit values of the fund. The returns do not take into account sales, redemption, distribution or other optional charges or income taxes payable that would have reduced returns or performance.

Past performance of any fund is not necessarily indicative of its future performance.

ANY AMOUNT THAT IS ALLOCATED TO A SEGREGATED FUND IS INVESTED AT THE RISK OF THE CONTRACTHOLDERS AND MAY INCREASE OR DECREASE IN VALUE.

Fidelity Investments® and True North® are registered trademarks of FMR LLC.

NEI Investments is a registered trademark of Northwest & Ethical Investments L.P.

PH&N Institutional is a division of RBC Global Asset Management Inc., the manager of the funds and an indirect wholly-owned subsidiary of Royal Bank of Canada.