

Rates of Return



Net Annual Rates of Return at December 31, 2023

Versatile Asset® II Non-Registered	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
Portfolio Funds										
Co-operators Income Portfolio	5.91%	-13.55%	-0.63%	6.73%	7.16%	-2.28%	2.29%	0.80%	2.14%	7.34%
Co-operators Balanced Income Portfolio	7.48%	-12.98%	3.82%	6.98%	9.81%	-3.45%	4.42%	2.29%	3.54%	8.61%
Co-operators Balanced Growth Portfolio	8.56%	-12.03%	8.35%	7.15%	12.08%	-4.77%	6.06%	3.68%	3.84%	9.40%
Co-operators Growth Portfolio	10.22%	-11.59%	12.90%	8.09%	15.02%	-6.38%	8.42%	5.25%	5.45%	10.21%
Co-operators Maximum Growth Portfolio	11.55%	-10.76%	18.64%	7.55%	17.96%	-7.67%	9.76%	7.75%	4.73%	11.31%
Responsible Investment Portfolio Funds										
Co-operators NEI Select Income RS Portfolio	5.87%	-10.53%	-0.15%	3.20%	9.43%	-3.49%	2.95%	1.56%	2.65%	4.94%
Co-operators NEI Select Income & Growth RS Portfolio	6.81%	-11.73%	2.23%	5.21%	10.90%	-3.88%	3.31%	1.23%	2.86%	5.93%
Co-operators NEI Select Balanced RS Portfolio	8.14%	-12.97%	4.74%	6.98%	12.21%	-4.23%	5.32%	2.77%	4.19%	6.26%
Co-operators NEI Select Growth RS Portfolio	10.52%	-14.44%	10.00%	7.65%	15.23%	-5.11%	6.66%	3.40%	5.39%	6.21%
Fixed Income Funds										
Co-operators Canadian Fixed Income Fund	4.83%	-14.45%	-5.07%	6.99%	4.86%	-0.68%	0.53%	-0.54%	0.87%	6.30%
Co-operators Money Market Fund	3.69%	0.25%	-1.15%	-0.37%	0.44%	0.31%	0.23%	0.24%	0.19%	0.44%
Balanced Funds										
Co-operators Balanced Fund	9.40%	-10.27%	10.96%	5.56%	14.34%	-5.61%	4.96%	5.67%	2.44%	9.52%
Co-operators Mawer Balanced Fund	8.11%	-14.08%	7.29%	8.55%	12.85%	-2.14%	7.97%	1.30%	8.46%	9.95%
Co-operators Mawer Global Balanced Fund	11.15%	-12.22%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Canadian Equity Funds										
Co-operators Canadian Equity Fund	10.91%	-5.46%	23.90%	0.75%	20.50%	-12.45%	7.09%	13.83%	-2.22%	8.44%
Co-operators Canadian Resource Fund	2.39%	20.69%	22.13%	-13.40%	19.26%	-18.29%	-4.33%	19.65%	-12.47%	-0.23%
Co-operators Fidelity True North® Fund	9.22%	-6.14%	22.15%	9.35%	16.32%	-5.76%	4.06%	9.14%	-2.58%	12.66%
Co-operators Mawer Canadian Equity Fund	7.74%	-7.10%	21.81%	1.32%	18.74%	-11.20%	7.00%	13.84%	-1.77%	13.94%
Co-operators PH&N Dividend Fund	7.73%	-1.88%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Foreign Equity Funds										
Co-operators Fidelity Global Fund	15.93%	-16.93%	10.71%	17.48%	18.59%	-6.15%	16.97%	0.86%	21.37%	9.58%
Co-operators Global Equity Fund	12.20%	-16.09%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Co-operators International Equity Fund	11.46%	-18.50%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Co-operators Mawer International Equity Fund	10.95%	-17.97%	5.69%	10.64%	12.67%	-5.54%	20.68%	-4.83%	18.51%	7.38%
Co-operators Mawer U.S. Equity Fund	12.89%	-12.99%	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Co-operators U.S. Equity Fund	20.49%	-15.05%	23.65%	18.21%	22.82%	4.59%	8.66%	-0.67%	17.14%	21.39%

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.

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