

**CURRENT NAVPS** **\$11.10**  
(as of 1/14/2019)

**1 YEAR AGO** **\$11.17**  
(as of Month ending January, 2018)

**2 YEARS AGO** **\$11.36**  
(as of Month ending January, 2017)

**VOLATILITY** (1/10)



Based on 3 year standard deviation

**TOP HOLDINGS**

as of December 31, 2018

HSBC Mortgage Fund Institutional Series	48.53%
HSBC Emerging Markets Debt Fund Institutional Ser	3.43%
Canada Government 4.25% 01-Dec-2021	2.71%
Canada Housing Trust No 1 2.35% 15-Jun-2027	1.87%
Bank of Nova Scotia 2.29% 28-Jun-2024	1.38%
TMX Group Ltd 4.46% 03-Jul-2023	1.36%
REAL EST AST LI	1.28%
Saputo Inc 2.83% 21-Sep-2023	1.25%
Canadian Imperial Bank Commrce 1.64% 12-Jul-2021	1.14%
Brookfield Property Finance ULC 4.35% 03-Jun-2023	1.09%

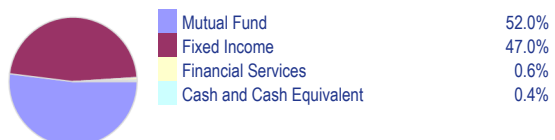
**ASSET ALLOCATION**

as of December 31, 2018



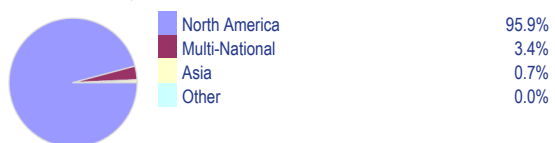
**SECTOR ALLOCATION**

as of December 31, 2018



**GEOGRAPHIC ALLOCATION**

as of December 31, 2018



# Educators Mortgage & Income Fund A

## Canadian Short Term Fixed Income

**OBJECTIVE**

The Fund's investment objective is to provide income by investing in high quality fixed income securities including mortgages, mortgage related securities, and corporate and government bonds. Another goal of the Fund is to achieve lower volatility of return than the overall bond universe.

<b>Category</b>	Canadian Short Term Fixed Income	<b>Fund Managers</b>	<b>Start Date</b>
<b>Managed By</b>	Educators Financial Group Inc.	Educators Financial Group Inc.	7/1/2004
<b>Inception Date</b>	June 1, 1975		
<b>Designated Fund MER</b>	1.19%		
<b>Total Assets (\$ millions)</b>	140.48		

**COMPOUND RETURN**

as of December 31, 2018

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	0.54%	0.49%	0.40%	0.41%	0.78%	1.32%	2.15%	4.66%
Benchmark	1.30%	1.79%	0.69%	1.29%	1.84%	3.60%	4.20%	-
Quartile	3	4	3	3	1	1	1	-

**CALENDAR RETURN**

as of December 31, 2018

Period	2018	2017	2016	2015	2014	2013	2012	2011	2010
Designated Fund	0.41%	0.32%	1.63%	1.47%	2.79%	1.17%	2.56%	3.03%	3.59%
Benchmark	1.29%	2.70%	1.54%	3.57%	9.10%	-1.48%	3.70%	10.01%	6.92%
Quartile	3	1	1	2	1	1	1	3	1

**GROWTH OF \$10,000**

Annual values as of December 31 2018

