

CURRENT NAVPS **\$9.72**
(as of 12/12/2018)

1 YEAR AGO **\$9.84**
(as of Month ending December, 2017)

2 YEARS AGO **\$9.82**
(as of Month ending December, 2016)

VOLATILITY (2/10)



Based on 3 year standard deviation

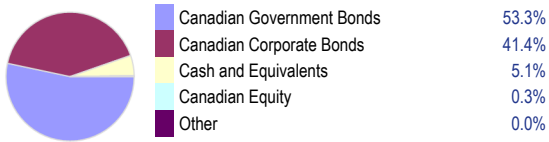
TOP HOLDINGS

as of November 30, 2018

Canada Government 2.75% 01-Dec-2048	6.97%
Ontario Province 2.60% 02-Jun-2025	4.18%
Ontario Province 2.90% 02-Jun-2028	4.00%
Quebec Province 2.75% 01-Sep-2028	3.85%
Canada Government 2.00% 01-Jun-2028	3.23%
Alberta Province 2.90% 01-Dec-2028	3.07%
Toronto-Dominion Bank 2.05% 08-Mar-2021	2.90%
Bank of Nova Scotia 2.27% 13-Jan-2020	2.72%
Royal Bank of Canada 2.03% 15-Mar-2021	2.67%
British Columbia Province 2.95% 18-Dec-2028	2.34%

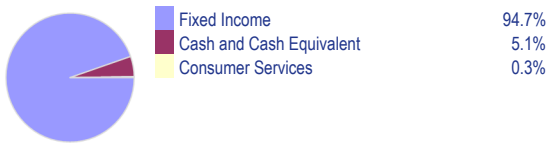
ASSET ALLOCATION

as of November 30, 2018



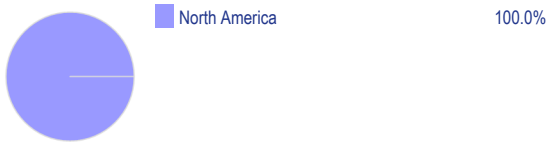
SECTOR ALLOCATION

as of November 30, 2018



GEOGRAPHIC ALLOCATION

as of November 30, 2018



Educators Bond Fund Class A

Canadian Fixed Income

OBJECTIVE

This Fund seeks to earn a high rate of income return by investing primarily in fixed-income securities of Canadian governments and corporate issuers.

Category	Canadian Fixed Income	Fund Managers	Start Date
Managed By	Educators Financial Group Inc.	Beutel Goodman & Company Ltd Inv Mgt Grp	3/31/2011
Inception Date	March 31, 2011		
Designated Fund MER	1.25%		
Total Assets (\$ millions)	6.92		

COMPOUND RETURN

as of November 30, 2018

Period	1 Mth	3 Mth	6 Mth	1 Yr	3 Yr	5 Yr	10 Yr	Inception
Designated Fund	0.90%	-0.80%	-0.41%	-1.26%	0.78%	1.34%	-	1.65%
Benchmark	1.09%	-0.57%	-0.14%	-0.35%	1.81%	3.25%	4.37%	-
Quartile	1	1	1	1	2	3	-	-

CALENDAR RETURN

as of November 30, 2018

Period	2017	2016	2015	2014	2013	2012	2011	2010	2009
Designated Fund	1.40%	0.91%	0.63%	4.89%	-2.70%	1.73%	-	-	-
Benchmark	2.70%	1.54%	3.57%	9.10%	-1.48%	3.70%	10.01%	6.92%	5.19%
Quartile	2	2	4	4	3	4	-	-	-

GROWTH OF \$10,000

Annual values as of November 30 2018

