

CURRENT NAVPS **\$9.32**
(as of 1/14/2019)

1 YEAR AGO **\$10.17**
(as of Month ending January, 2018)

2 YEARS AGO **\$10.11**
(as of Month ending January, 2017)

VOLATILITY (4/10)



Based on 3 year standard deviation

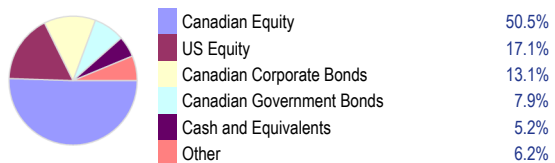
TOP HOLDINGS

as of December 31, 2018

Royal Bank of Canada	4.53%
Toronto-Dominion Bank	3.91%
Bank of Nova Scotia	3.44%
Enbridge Inc	3.15%
Canada Government 2.75% 01-Dec-2048	2.87%
Manulife Financial Corp	2.82%
BCE Inc	2.25%
Pembina Pipeline Corp	2.23%
Bank of Montreal	2.13%
Suncor Energy Inc	2.07%

ASSET ALLOCATION

as of December 31, 2018



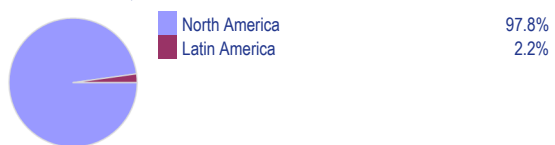
SECTOR ALLOCATION

as of December 31, 2018



GEOGRAPHIC ALLOCATION

as of December 31, 2018



Educators Monthly Income Fund Class A

Canadian Equity Balanced

OBJECTIVE

The fundamental investment objective of the Fund is to provide a consistent stream of monthly income and some capital appreciation by investing in a portfolio of fixed income, investment trust units and equity investments.

Category	Canadian Equity Balanced	Fund Managers	Start Date
Managed By	Educators Financial Group Inc.	Educators Financial Group Inc.	3/14/2011
Inception Date	March 14, 2011		
Designated Fund MER	1.31%		
Total Assets (\$ millions)	59.84		

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	-4.15%	-7.90%	-6.50%	-6.51%	3.14%	4.25%	-	5.38%
Benchmark	-3.73%	-7.20%	-7.84%	-6.34%	5.30%	4.02%	7.11%	-
Quartile	3	3	2	2	2	1	-	-

CALENDAR RETURN

as of December 31, 2018

Period	2018	2017	2016	2015	2014	2013	2012	2011	2010
Designated Fund	-6.51%	8.23%	8.44%	2.10%	9.89%	8.85%	8.50%	-	-
Benchmark	-6.34%	7.50%	15.95%	-5.39%	10.25%	9.26%	6.43%	-4.14%	15.07%
Quartile	2	1	3	1	2	4	1	-	-

GROWTH OF \$10,000

Annual values as of December 31 2018

