

**CURRENT NAVPS**  
(as of 1/14/2019)

**\$9.41**

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

**\$-**

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

**\$-**

**VOLATILITY**



Based on 3 year standard deviation

**TOP HOLDINGS**

as of December 31, 2018

Educators Bond Fund Class A	22.35%
Educators Growth Fund Class A	16.85%
Educators U.S. Equity Fund Class A	14.55%
HSBC International Equity Pooled Fund	10.08%
HSBC Mortgage Fund Institutional Series	8.19%
HSBC Emerging Markets Debt Fund Institutional Ser	5.95%
Educators Money Market Fund Class A	5.35%
Educators Dividend Fund Class A	4.43%
HSBC Global High Yield Bond Pooled Fund	4.03%
HSBC Emerging Markets Fund Investor Series	3.39%

**ASSET ALLOCATION**

as of December 31, 2018



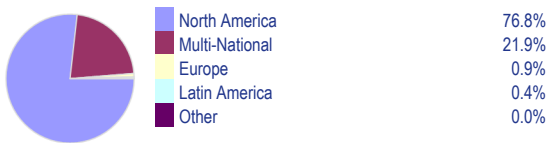
**SECTOR ALLOCATION**

as of December 31, 2018



**GEOGRAPHIC ALLOCATION**

as of December 31, 2018



**Educators Monitored Balanced Portfolio A**

**Global Neutral Balanced**

**OBJECTIVE**

The Fund focuses on providing potential for long-term capital growth. It does this by maintaining a balance of investments across several asset classes. The Fund invests primarily in mutual funds that invest in securities of Canadian and foreign governments and corporations. The asset mix is varied depending on the outlook for the economy and financial markets.

<b>Category</b>	Global Neutral Balanced	<b>Fund Managers</b>	<b>Start Date</b>
<b>Managed By</b>	Educators Financial Group Inc.	Educators Financial Group Inc.	1/4/2018
<b>Inception Date</b>	January 4, 2018		
<b>Designated Fund MER</b>	1.87%		
<b>Total Assets (\$ millions)</b>	18.32		

**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	-2.48%	-4.20%	-3.97%	-	-	-	-	-3.45%
Benchmark	-0.40%	-1.45%	-1.47%	2.68%	4.54%	8.50%	7.96%	-
Quartile	2	2	2	-	-	-	-	-

**CALENDAR RETURN**

as of December 31, 2018

Period	2018	2017	2016	2015	2014	2013	2012	2011	2010
Designated Fund	-	-	-	-	-	-	-	-	-
Benchmark	2.68%	8.66%	2.39%	17.05%	12.44%	18.86%	8.49%	0.80%	4.85%
Quartile	-	-	-	-	-	-	-	-	-

**GROWTH OF \$10,000**

Annual values as of December 31 2018

