

**CURRENT NAVPS**  
(as of 12/12/2018)

**\$9.49**

**1 YEAR AGO**

**\$-**

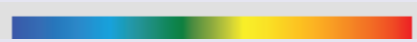
(as of Month ending December, 2017)

**2 YEARS AGO**

**\$-**

(as of Month ending December, 2016)

**VOLATILITY**



Based on 3 year standard deviation

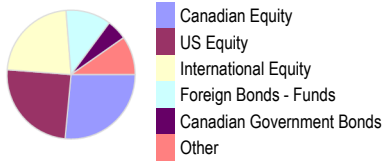
**TOP HOLDINGS**

as of November 30, 2018

Educators Growth Fund Class A	26.91%
Educators U.S. Equity Fund Class A	26.12%
HSBC International Equity Pooled Fund	15.36%
Educators Bond Fund Class A	9.57%
HSBC Emerging Markets Debt Fund Institutional Ser	5.71%
HSBC Emerging Markets Fund Investor Series	5.31%
HSBC Global High Yield Bond Pooled Fund	3.96%
HSBC Mortgage Fund Institutional Series	2.62%
HSBC Small Cap Growth Fund Investor Series	2.34%
HSBC Global Inflation Linked Bond Pooled Fund	1.79%

**ASSET ALLOCATION**

as of November 30, 2018



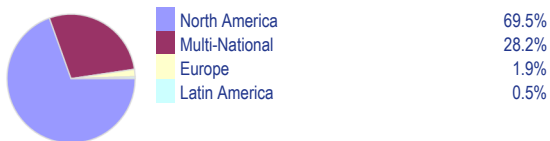
**SECTOR ALLOCATION**

as of November 30, 2018



**GEOGRAPHIC ALLOCATION**

as of November 30, 2018



**Educators Monitored Growth Portfolio A**

**Global Equity Balanced**

**OBJECTIVE**

The Fund focuses on providing potential for long-term capital growth with low to moderate income. It does this by maintaining a balance of investments across several asset classes. The Fund invests primarily in mutual funds units 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 Equity Balanced	<b>Fund Managers</b>	<b>Start Date</b>
<b>Managed By</b>	Educators Financial Group Inc.	HSBC Global Asset Management	1/4/2018
<b>Inception Date</b>	January 4, 2018		
<b>Designated Fund MER</b>	1.98%		
<b>Total Assets (\$ millions)</b>	3.50		

**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	2.16%	-2.61%	-1.00%	-	-	-	-	-2.25%
Benchmark	2.52%	-3.05%	-0.24%	1.68%	7.08%	9.94%	10.01%	-
Quartile	1	1	1	-	-	-	-	-

**CALENDAR RETURN**

as of November 30, 2018

Period	2017	2016	2015	2014	2013	2012	2011	2010	2009
Designated Fund	-	-	-	-	-	-	-	-	-
Benchmark	11.99%	3.66%	17.03%	13.13%	24.73%	10.84%	-2.08%	6.37%	10.29%
Quartile	-	-	-	-	-	-	-	-	-

**GROWTH OF \$10,000**

Annual values as of November 30 2018

