

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

**\$9.68**

**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	37.31%
HSBC Mortgage Fund Institutional Series	17.21%
Educators Dividend Fund Class A	9.58%
Educators Growth Fund Class A	5.98%
Educators U.S. Equity Fund Class A	5.91%
HSBC Emerging Markets Debt Fund Institutional Ser	5.90%
Educators Money Market Fund Class A	5.23%
HSBC International Equity Pooled Fund	4.70%
HSBC Global High Yield Bond Pooled Fund	3.87%
HSBC Global Inflation Linked Bond Pooled Fund	2.52%

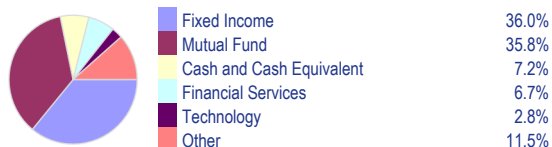
**ASSET ALLOCATION**

as of December 31, 2018



**SECTOR ALLOCATION**

as of December 31, 2018



**GEOGRAPHIC ALLOCATION**

as of December 31, 2018



**Educators Monitored Conservative Port A**

**Canadian Fixed Income Balanced**

**OBJECTIVE**

The Fund focuses on providing income with some potential for low to moderate 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>	Canadian Fixed Income 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>	1.64%		
<b>Total Assets (\$ millions)</b>	11.06		

**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	-1.11%	-2.04%	-2.03%	-	-	-	-	-1.82%
Benchmark	-0.38%	-1.25%	-2.19%	-1.25%	3.03%	3.79%	5.25%	-
Quartile		3	2	1	-	-	-	-

**CALENDAR RETURN**

as of December 31, 2018

Period	2018	2017	2016	2015	2014	2013	2012	2011	2010
Designated Fund	-	-	-	-	-	-	-	-	-
Benchmark	-1.25%	4.30%	6.19%	0.56%	9.52%	2.02%	4.68%	5.23%	9.72%
Quartile	-	-	-	-	-	-	-	-	-

**GROWTH OF \$10,000**

Annual values as of December 31 2018

