

## Investment Performance - Class A / G Segregated Funds as of October 31, 2015

Funds	1 mth	3 mths	6 mths	YTD	1 yr	2 yrs	3 yrs	5 yrs	10 yrs	15 yrs	Since Inception	Inception Date
<b>Income</b>												
Money Market Fund Class A	0.0%	-0.1%	0.0%	0.1%	0.1%	0.2%	0.2%	0.3%	1.2%	1.6%	3.3%	1/Feb/1989
Bond Fund Class A	-0.6%	-2.3%	-1.6%	0.4%	2.0%	3.1%	1.7%	2.3%	2.8%	3.5%	5.6%	31/Dec/1987
<b>Balanced</b>												
Income Fund Class A	0.8%	-2.4%	-1.6%	-0.3%	0.8%	3.5%	3.2%	3.3%	3.6%		4.1%	7/Jan/2002
Balanced Fund Class A	1.7%	-2.5%	-1.5%	-0.3%	0.5%	4.1%	5.3%	4.4%	3.1%	3.6%	6.0%	1/Feb/1989
Global Balanced Fund Class A	1.4%	-1.8%	2.0%	5.3%	6.5%	8.3%	10.1%	6.3%	1.0%		1.1%	23/Jun/2003
Asset Allocation Fund Class A	2.5%	-0.8%	1.3%	5.4%	8.7%	10.4%	11.3%	7.6%	4.1%	4.1%	5.6%	2/May/1994
Elite Balanced Fund Class G	2.8%	-2.5%	-1.3%	2.7%	5.3%	8.3%	10.0%	7.0%			7.4%	14/Jul/2010
Dividend Balanced Fund Class G	2.2%	-2.3%	-2.3%	-0.8%	-0.4%	4.8%	7.1%	5.5%			6.1%	14/Jul/2010
<b>Equity Funds</b>												
Elite Equity Fund Class A	3.6%	-2.6%	-1.2%	3.4%	6.2%	9.7%	12.2%	8.3%	4.2%	4.4%	9.8%	1/Dec/1969
Canadian Equity Fund Class A	3.0%	-1.4%	-2.8%	0.5%	2.6%	7.4%	9.7%	6.4%	3.5%		3.2%	11/Oct/2005
Dividend Growth Fund Class A	2.9%	-2.3%	-2.5%	-1.0%	-0.9%	5.4%	8.6%	6.4%	4.9%	6.4%	6.9%	15/Jan/1998
Small Cap Equity Fund Class A	3.4%	-5.2%	-6.6%	-3.7%	-3.4%	1.0%	2.5%	-0.8%	2.8%	6.3%	6.0%	15/Jan/1998
Global Div. Growth Fund Class A	3.5%	-2.2%	4.6%	11.5%	13.3%	13.1%	16.5%	9.9%			-0.9%	7/May/2007
Global Smaller Comp. Fund Class A	2.1%	-1.8%	8.3%	17.6%	21.1%	14.2%	17.2%	8.9%	2.0%		2.1%	11/Oct/2005
Global Equity Fund Class A	5.1%	-4.8%	2.6%	10.3%	14.1%	14.2%	18.3%	11.1%	1.5%	-0.6%	4.5%	1/Feb/1989
International Equity Fund Class A	3.6%	-3.0%	2.2%	13.2%	13.5%	9.8%	14.1%	6.3%	0.0%		1.6%	23/Jun/2003
American Value Fund Class A	4.4%	-5.0%	3.5%	9.8%	16.5%	18.8%	20.9%	14.4%	5.0%		2.4%	7/Jan/2002
US Equity Index Fund Class A	8.4%	-1.3%	-0.4%	0.7%	2.8%	8.7%	13.7%	11.6%	4.1%	1.3%	2.9%	15/Jan/1998
<b>Portfolio Funds</b>												
Cons. Portfolio Fund Class A	0.8%	-2.4%	-1.4%	1.3%	3.0%	5.0%	5.1%	3.8%	2.7%		2.9%	24/Sep/2004
Balanced Portfolio Fund Class A	1.4%	-2.6%	-1.4%	1.7%	3.4%	5.7%	6.3%	4.1%	2.6%		2.9%	24/Sep/2004
Mod. Growth Portfolio Fund Class A	2.0%	-2.7%	-1.3%	2.2%	3.9%	6.6%	7.8%	4.8%	2.5%		3.1%	24/Sep/2004
Growth Portfolio Fund Class A	2.6%	-2.8%	-1.6%	2.0%	3.6%	6.8%	8.6%	5.1%	2.6%		3.3%	24/Sep/2004
Agg. Growth Portfolio Fund Class A	3.3%	-3.0%	-1.7%	2.3%	3.9%	7.6%	10.2%	5.8%	2.7%		3.6%	24/Sep/2004

Fund Class	A	B	C	D	E	G	H	J
Maturity / Death Benefit Guarantee (% of net deposits*)	75/100	75/100	100/100	75/100	100/100	75/100	75/100	75/100

\* Net deposits are the total deposits reduced by any withdrawals on a proportional basis.

**Fund Performance:** Returns under 1 year are simple rates of return. All others are annual compound rates of return. All returns are calculated after taking expenses, management and administration fees into account. Past performance does not guarantee future results.

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