



(Past performance does not guarantee future results)

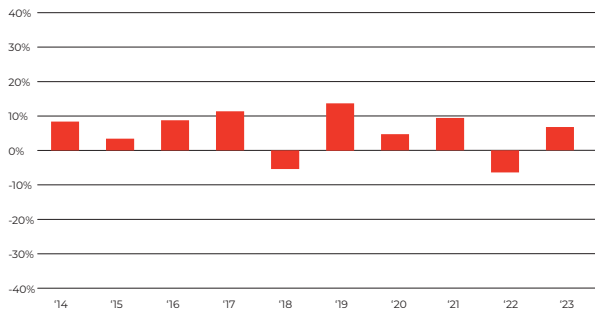
## Balanced Fund

Moderate growth option: moderate risk/return; approximately 60% stocks and 40% bonds

	1 Year	3 Year	5 Year	10 Year
<b>Fund</b>	<b>7.28%</b>	<b>3.39%</b>	<b>5.47%</b>	<b>5.34%</b>
Benchmark	11.79%	3.82%	6.89%	6.02%

2023 MER ~ 0.66% (Annualized returns)

Annual returns



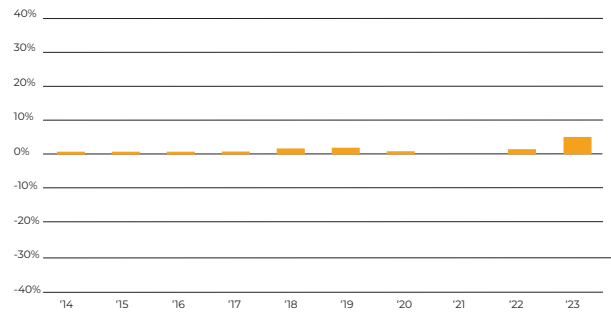
## Money Market Fund

Capital protection option: low risk/return; high quality, short-term debt instruments

	1 Year	3 Year	5 Year	10 Year
<b>Fund</b>	<b>5.05%</b>	<b>2.26%</b>	<b>1.98%</b>	<b>1.55%</b>
Benchmark	4.71%	2.21%	1.83%	1.31%

2023 MER ~ 0.21% (Annualized returns)

Annual returns



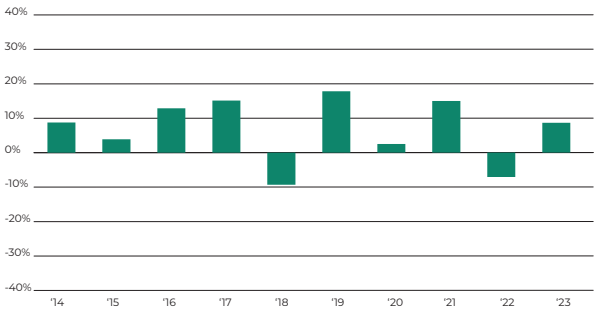
## Equity Fund

Aggressive growth option: high risk/return; approximately 100% stocks

	1 Year	3 Year	5 Year	10 Year
<b>Fund</b>	<b>8.95%</b>	<b>5.43%</b>	<b>7.37%</b>	<b>6.81%</b>
Benchmark	16.25%	7.44%	10.48%	8.35%

2023 MER ~ 0.46% (Annualized returns)

Annual returns



## Bond Fund

Modest growth option: Modest risk/return; short to long-term debt instruments

	1 Year	3 Year	5 Year	10 Year
<b>Fund</b>	<b>7.03%</b>	<b>-1.12%</b>	<b>2.11%</b>	<b>2.85%</b>
Benchmark	6.68%	-2.81%	1.29%	2.41%

2023 MER ~ 0.57% (Annualized returns)

Annual returns

