

Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Saputo Inc.

Meeting Date: 08/08/2019	Country: Canada	Primary Security ID: 802912105	Meeting ID: 1338910
Record Date: 06/14/2019	Meeting Type: Annual	Ticker: SAP	
Primary CUSIP: 802912105	Primary ISIN: CA8029121057	Primary SEDOL: 2112226	Proxy Level: 3
Earliest Cutoff Date: 08/05/2019	Shares Voted: 47,610	Votable Shares: 47,610	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Lino A. Saputo, Jr.	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Louis-Philippe Carriere	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Henry E. Demone	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director Anthony M. Fata	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Annalisa King	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Karen Kinsley	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Tony Meti	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director Diane Nyisztor	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Franziska Ruf	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director Annette Verschuren	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Approve Deloitte LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
	Shareholder Proposals	Mgmt	No								

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 Location(s): All Locations
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Saputo Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
4	SP 1: Incorporation of Environmental, Social and Governance (ESG) Factors in Executive Compensation	SH	Yes	Against	For		For	Against	No	Yes	Yes
<i>Voting Policy Rationale: Vote FOR this shareholder proposal due to the scope of the proposal, company's FY2018 environmental performance and lack of comprehensive disclosure regarding measurable actions undertaken to reduce food waste generated from the company's operations.</i>											
5	SP 2: Determination of Director Independence	SH	Yes	Against	Against		Against	Against	No	No	No
6	SP 3: Advisory Vote on Executive Officers' Compensation	SH	Yes	Against	Against		Against	Against	No	No	No
7	SP 4: Report on the Environmental and Social Impacts of Food Waste	SH	Yes	Against	For		For	Against	No	Yes	Yes
<i>Voting Policy Rationale: Vote FOR this shareholder proposal due to the scope of the proposal, company's FY2018 environmental performance and lack of comprehensive disclosure regarding measurable actions undertaken to reduce food waste generated from the company's operations.</i>											

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	amorgan	08/02/2019	amorgan	08/02/2019	47,610	47,610
Total Shares:							47,610	47,610

Open Text Corporation

Meeting Date: 09/04/2019	Country: Canada	Primary Security ID: 683715106	Meeting ID: 1354786
Record Date: 08/02/2019	Meeting Type: Annual/Special	Ticker: OTEX	
Primary CUSIP: 683715106	Primary ISIN: CA6837151068	Primary SEDOL: 2260824	Proxy Level: 4
Earliest Cutoff Date: 08/29/2019	Shares Voted: 29,698	Votable Shares: 29,698	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 29,698

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director P. Thomas Jenkins	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Mark J. Barrenechea	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Randy Fowlie	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Open Text Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.4	Elect Director David Fraser	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Gail E. Hamilton	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Stephen J. Sadler	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Harmit Singh	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director Michael Slaunwhite	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Katharine B. Stevenson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director Carl Jurgen Tinggren	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.11	Elect Director Deborah Weinstein	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Ratify KPMG LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
4	Approve Shareholder Rights Plan	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	amorgan	08/23/2019	amorgan	08/23/2019	29,698	29,698
Total Shares:							29,698	29,698

Metro Inc.

Meeting Date: 01/28/2020	Country: Canada	Primary Security ID: 59162N109	Meeting ID: 1376595
Record Date: 12/12/2019	Meeting Type: Annual	Ticker: MRU	
Primary CUSIP: 59162N109	Primary ISIN: CA59162N1096	Primary SEDOL: 2583952	Proxy Level: 3

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Metro Inc.**Earliest Cutoff Date:** 01/24/2020**Shares Voted:** 40,380**Votable Shares:** 40,380***Shares on Loan:** 0**Shares Instructed:** 40,380**Total Ballots:** 1**Voting Policy:** ISS**Additional Policy:**

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Maryse Bertrand	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.2	Elect Director Pierre Boivin	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.3	Elect Director Francois J. Coutu	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.4	Elect Director Michel Coutu	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.5	Elect Director Stephanie Coyles	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.6	Elect Director Claude Dussault	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.7	Elect Director Russell Goodman	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.8	Elect Director Marc Guay	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.9	Elect Director Christian W.E. Haub	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.10	Elect Director Eric R. La Fleche	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.11	Elect Director Christine Magee	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.12	Elect Director Real Raymond	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.13	Elect Director Line Rivard	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
2	Ratify Ernst & Young LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No

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Location(s): All Locations

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Metro Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
Ballot Details											
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved			Votable Shares	Shares Voted	
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	amorgan	01/13/2020	amorgan	01/13/2020			40,380	40,380	
									Total Shares:	40,380	40,380

Bank of Montreal

Meeting Date: 03/31/2020	Country: Canada	Primary Security ID: 063671101	Meeting ID: 1386969
Record Date: 02/03/2020	Meeting Type: Annual	Ticker: BMO	
Primary CUSIP: 063671101	Primary ISIN: CA0636711016	Primary SEDOL: 2076009	Proxy Level: 3
Earliest Cutoff Date: 03/27/2020	Shares Voted: 27,890	Votable Shares: 27,890	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Janice M. Babiak	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Sophie Brochu	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Craig W. Broderick	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director George A. Cope	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Christine A. Edwards	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Martin S. Eichenbaum	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Ronald H. Farmer	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Bank of Montreal

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.8	Elect Director David E. Harquail	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Linda S. Huber	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director Eric R. La Fleche	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.11	Elect Director Lorraine Mitchelmore	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.12	Elect Director Darryl White	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Ratify KPMG LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
4	Amend Stock Option Plan	Mgmt	Yes	For	For		For	For	No	No	No
	Shareholder Proposals	Mgmt	No								
5	SP 1: Update Computer Systems to Increase Competitiveness while Ensuring Greater Protection of Personal Information	SH	Yes	Against	Against		Against	Against	No	No	No
6	SP 2: Set a Diversity Target of More than 40% of the Board Members for the Next Five Years	SH	Yes	Against	Against		Against	Against	No	No	No
7	SP 3: Assess the Incongruities of Bank's Lending History and Financing Criteria Regarding Fossil Fuel Loans and Public Statements Regarding Sustainability and Climate Change	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	mfebbraio	03/17/2020	mfebbraio	03/17/2020	27,890	27,890
Total Shares:							27,890	27,890

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

The Toronto-Dominion Bank

Meeting Date: 04/02/2020	Country: Canada	Primary Security ID: 891160509	Meeting ID: 1384284
Record Date: 02/07/2020	Meeting Type: Annual	Ticker: TD	
Primary CUSIP: 891160509	Primary ISIN: CA8911605092	Primary SEDOL: 2897222	Proxy Level: 3
Earliest Cutoff Date: 03/31/2020	Shares Voted: 96,700	Votable Shares: 96,700	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Amy W. Brinkley	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Brian C. Ferguson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Colleen A. Goggins	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director Jean-Rene Halde	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director David E. Kepler	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Brian M. Levitt	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Alan N. MacGibbon	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director Karen E. Maidment	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Bharat B. Masrani	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director Irene R. Miller	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.11	Elect Director Nadir H. Mohamed	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.12	Elect Director Claude Mongeau	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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The Toronto-Dominion Bank

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.13	Elect Director S. Jane Rowe	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Ratify Ernst & Young LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
	Shareholder Proposals	Mgmt	No								
4	SP A: Disclose Equity Ratio Used By the Compensation Committee In Determining Compensation	SH	Yes	Against	Against		Against	Against	No	No	No
5	SP B: Set a Diversity Target of More than 40% for the Composition of its Board of Directors for the Next Five Years	SH	Yes	Against	Against		Against	Against	No	No	No
6	SP C: Request to Adopt Targets for Reducing Greenhouse Gas (GHG) Emissions Associated with the Company's Underwriting and Lending Activities	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	mfebbraio	03/19/2020	mfebbraio	03/19/2020	96,700	96,700
Total Shares:							96,700	96,700

The Bank of Nova Scotia

Meeting Date: 04/07/2020	Country: Canada	Primary Security ID: 064149107	Meeting ID: 1388456
Record Date: 02/11/2020	Meeting Type: Annual	Ticker: BNS	
Primary CUSIP: 064149107	Primary ISIN: CA0641491075	Primary SEDOL: 2076281	Proxy Level: 3
Earliest Cutoff Date: 04/06/2020	Shares Voted: 49,705	Votable Shares: 49,705	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 49,705

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Nora A. Aufreiter	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Guillermo E. Babatz	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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The Bank of Nova Scotia

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.3	Elect Director Scott B. Bonham	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.4	Elect Director Charles H. Dallara	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.5	Elect Director Tiff Macklem	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.6	Elect Director Michael D. Penner	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.7	Elect Director Brian J. Porter	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.8	Elect Director Una M. Power	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.9	Elect Director Aaron W. Regent	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.10	Elect Director Indira V. Samarasekera	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.11	Elect Director Susan L. Segal	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.12	Elect Director L. Scott Thomson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.13	Elect Director Benita M. Warmbold	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
2	Ratify KPMG LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
	Shareholder Proposals	Mgmt	No								
4	SP 1: Disclose the Compensation Ratio (Equity Ratio) Used by the Compensation Committee	SH	Yes	Against	Against		Against	Against	No	No	No
5	SP 2: Upgrade Computer Systems to Increase Competitiveness while Ensuring Greater Protection of Personal Information	SH	Yes	Against	Against		Against	Against	No	No	No

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

The Bank of Nova Scotia

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
6	SP 3: Set a Diversity Target of More than 40% of the Board Members for the Next Five Years	SH	Yes	Against	Against		Against	Against	No	No	No
7	SP 4: Revise Human Rights Policies	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	mfebraio	03/24/2020	mfebraio	03/24/2020	49,705	49,705
Total Shares:							49,705	49,705

Canadian Imperial Bank of Commerce

Meeting Date: 04/08/2020	Country: Canada	Primary Security ID: 136069101	Meeting ID: 1391346
Record Date: 02/12/2020	Meeting Type: Annual	Ticker: CM	
Primary CUSIP: 136069101	Primary ISIN: CA1360691010	Primary SEDOL: 2170525	Proxy Level: 3
Earliest Cutoff Date: 04/06/2020	Shares Voted: 7,360	Votable Shares: 7,360	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 7,360

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Brent S. Belzberg	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Charles J. G. Brindamour	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Nanci E. Caldwell	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director Michelle L. Collins	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Patrick D. Daniel	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Luc Desjardins	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Canadian Imperial Bank of Commerce

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.7	Elect Director Victor G. Dodig	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.8	Elect Director Kevin J. Kelly	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.9	Elect Director Christine E. Larsen	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.10	Elect Director Nicholas D. Le Pan	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.11	Elect Director John P. Manley	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.12	Elect Director Jane L. Peverett	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.13	Elect Director Katharine B. Stevenson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.14	Elect Director Martine Turcotte	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.15	Elect Director Barry L. Zubrow	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
2	Ratify Ernst & Young LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
	Shareholder Proposals	Mgmt	No								
4	SP 1: Approve Disclosure of Compensation Ratio	SH	Yes	Against	Against		Against	Against	No	No	No
5	SP 2: Adopt a Diversity Target Higher than 40% for the Composition of the Board of Directors for the Next Five Years	SH	Yes	Against	Against		Against	Against	No	No	No
6	SP 3: Update Computer Systems to Increase Competitiveness while Enhancing Privacy Protection	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	mfebbraio	03/25/2020	mfebbraio	03/25/2020	7,360	7,360

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Canadian Imperial Bank of Commerce

Total Shares:	7,360	7,360
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Royal Bank of Canada

Meeting Date: 04/08/2020	Country: Canada	Primary Security ID: 780087102	Meeting ID: 1359632
Record Date: 02/11/2020	Meeting Type: Annual	Ticker: RY	
Primary CUSIP: 780087102	Primary ISIN: CA7800871021	Primary SEDOL: 2754383	Proxy Level: 3
Earliest Cutoff Date: 04/03/2020	Shares Voted: 75,041	Votable Shares: 75,041	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 75,041

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Andrew A. Chisholm	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Jacynthe Cote	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Toos N. Daruvala	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director David F. Denison	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Alice D. Laberge	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Michael H. McCain	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director David McKay	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director Heather Munroe-Blum	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Kathleen Taylor	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director Maryann Turcke	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Royal Bank of Canada

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.11	Elect Director Bridget A. van Kralingen	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.12	Elect Director Thierry Vandal	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.13	Elect Director Frank Vettese	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.14	Elect Director Jeffery Yabuki	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Ratify PricewaterhouseCoopers LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
	Shareholder Proposals	Mgmt	No								
4	SP 1: Update Computer Systems to Increase Competitiveness while Enhancing Privacy Protection	SH	Yes	Against	Against		Against	Against	No	No	No
5	SP 2: Adopt a Diversity Target Higher than 40% for the Composition of the Board of Directors for the Next Five Years	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	mfebbraio	03/25/2020	mfebbraio	03/25/2020	75,041	75,041
Total Shares:							75,041	75,041

Canadian Pacific Railway Limited

Meeting Date: 04/21/2020	Country: Canada	Primary Security ID: 13645T100	Meeting ID: 1392202
Record Date: 02/28/2020	Meeting Type: Annual	Ticker: CP	
Primary CUSIP: 13645T100	Primary ISIN: CA13645T1003	Primary SEDOL: 2793115	Proxy Level: 3
Earliest Cutoff Date: 04/16/2020	Shares Voted: 3,964	Votable Shares: 3,964	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 3,964

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1	Ratify Deloitte LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Canadian Pacific Railway Limited

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
2	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
3.1	Elect Director John Baird	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3.2	Elect Director Isabelle Courville	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3.3	Elect Director Keith E. Creel	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3.4	Elect Director Gillian (Jill) H. Denham	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3.5	Elect Director Edward R. Hamberger	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3.6	Elect Director Rebecca MacDonald	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3.7	Elect Director Edward L. Monser	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3.8	Elect Director Matthew H. Paull	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3.9	Elect Director Jane L. Peverett	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3.10	Elect Director Andrea Robertson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3.11	Elect Director Gordon T. Trafton	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/02/2020	Imanuba	04/02/2020	3,964	3,964
Total Shares:							3,964	3,964

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Teck Resources Limited

Meeting Date: 04/21/2020	Country: Canada	Primary Security ID: 878742204	Meeting ID: 1391816
Record Date: 02/28/2020	Meeting Type: Annual/Special	Ticker: TECK.B	
Primary CUSIP: 878742204	Primary ISIN: CA8787422044	Primary SEDOL: 2879327	Proxy Level: 3
Earliest Cutoff Date: 04/16/2020	Shares Voted: 57,173	Votable Shares: 57,173	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 57,173

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
	Meeting for Class A Common and Class B Subordinate Voting Shareholders	Mgmt	No								
1.1	Elect Director Mayank M. Ashar	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
1.2	Elect Director Quan Chong	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
	<i>Voter Rationale: We agree with ISS which states "Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees."</i>										
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
1.3	Elect Director Edward C. Dowling	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
1.4	Elect Director Eiichi Fukuda	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
1.5	Elect Director Toru Higo	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
1.6	Elect Director Norman B. Keevil, III	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
1.7	Elect Director Donald R. Lindsay	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
1.8	Elect Director Sheila A. Murray	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
1.9	Elect Director Tracey L. McVicar	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Teck Resources Limited

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.10	Elect Director Kenneth W. Pickering	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
1.11	Elect Director Una M. Power	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
1.12	Elect Director Timothy R. Snider	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Quan Chong due to a trend of poor attendance over multiple years. Vote FOR all other proposed nominees.</i>										
2	Approve PricewaterhouseCoopers LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
4	Amend Stock Option Plan	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/01/2020	Imanuba	04/01/2020	57,173	57,173
Total Shares:							57,173	57,173

Canadian National Railway Company

Meeting Date: 04/28/2020	Country: Canada	Primary Security ID: 136375102	Meeting ID: 1393565
Record Date: 03/06/2020	Meeting Type: Annual	Ticker: CNR	
Primary CUSIP: 136375102	Primary ISIN: CA1363751027	Primary SEDOL: 2180632	Proxy Level: 3
Earliest Cutoff Date: 04/27/2020	Shares Voted: 22,374	Votable Shares: 22,374	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 22,374

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Shauneen Bruder	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.2	Elect Director Donald J. Carty	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Canadian National Railway Company

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.3	Elect Director Gordon D. Giffin	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director Julie Godin	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Edith E. Holiday	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director V. Maureen Kempston Darkes	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Denis Losier	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director Kevin G. Lynch	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director James E. O'Connor	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director Robert Pace	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.11	Elect Director Robert L. Phillips	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.12	Elect Director Jean-Jacques Ruest	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.13	Elect Director Laura Stein	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Ratify KPMG LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/03/2020	Imanuba	04/03/2020	22,374	22,374
Total Shares:							22,374	22,374

*Shares on loan data is only provided for a select group of custodians. Please contact your ISS Client Service Team with any questions.

Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Canadian National Railway Company

Cenovus Energy Inc.

Meeting Date: 04/29/2020	Country: Canada	Primary Security ID: 15135U109	Meeting ID: 1392457
Record Date: 03/02/2020	Meeting Type: Annual	Ticker: CVE	

Primary CUSIP: 15135U109	Primary ISIN: CA15135U1093	Primary SEDOL: B57FG04	Proxy Level: 3
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Earliest Cutoff Date: 04/24/2020	Shares Voted: 108,720	Votable Shares: 108,720	*Shares on Loan: 0	Shares Instructed: 108,720
Total Ballots: 1	Voting Policy: ISS	Additional Policy:		

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1	Ratify PricewaterhouseCoopers LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
2.1	Elect Director Keith M. Casey	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2.2	Elect Director Susan F. Dabarno	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2.3	Elect Director Jane E. Kinney	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2.4	Elect Director Harold N. Kvisle	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2.5	Elect Director Steven F. Leer	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2.6	Elect Director M. George Lewis	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2.7	Elect Director Keith A. MacPhail	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2.8	Elect Director Richard J. Marcogliese	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2.9	Elect Director Claude Mongeau	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2.10	Elect Director Alexander J. Pourbaix	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Cenovus Energy Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
2.11	Elect Director Rhonda I. Zygocki	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
Ballot Details											
Institutional Account Detail (IA Name, IA Number)		Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares		Shares Voted	
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841		111344002	Confirmed	Imanuba	04/15/2020	Imanuba	04/15/2020	108,720		108,720	
Total Shares:								108,720		108,720	

Cameco Corporation

Meeting Date: 04/30/2020	Country: Canada	Primary Security ID: 13321L108	Meeting ID: 1393764
Record Date: 03/09/2020	Meeting Type: Annual	Ticker: CCO	
Primary CUSIP: 13321L108	Primary ISIN: CA13321L1085	Primary SEDOL: 2166160	Proxy Level: 3
Earliest Cutoff Date: 04/27/2020	Shares Voted: 4,501	Votable Shares: 4,501	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
A.1	Elect Director Ian Bruce	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
A.2	Elect Director Daniel Camus	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
A.3	Elect Director Donald Deranger	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
A.4	Elect Director Catherine Gignac	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
A.5	Elect Director Tim Gitzel	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
A.6	Elect Director Jim Gowans	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Cameco Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
A.7	Elect Director Kathryn (Kate) Jackson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
A.8	Elect Director Don Kayne	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
A.9	Elect Director Anne McLellan	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
B	Ratify KPMG LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
C	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
D	The Undersigned Hereby Certifies that the Shares Represented by this Proxy are Owned and Controlled by a Canadian. Vote FOR = Yes and ABSTAIN = No. A Vote Against will be treated as not voted.	Mgmt	Yes	None	Refer		Refer	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/14/2020	Imanuba	04/14/2020	4,501	4,501
Total Shares:							4,501	4,501

Loblaw Companies Limited

Meeting Date: 04/30/2020	Country: Canada	Primary Security ID: 539481101	Meeting ID: 1390642
Record Date: 03/09/2020	Meeting Type: Annual	Ticker: L	
Primary CUSIP: 539481101	Primary ISIN: CA5394811015	Primary SEDOL: 2521800	Proxy Level: 3
Earliest Cutoff Date: 04/27/2020	Shares Voted: 1	Votable Shares: 1	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 1

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Paviter S. Binning	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Scott B. Bonham	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Loblaw Companies Limited

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.3	Elect Director Warren Bryant	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.4	Elect Director Christie J.B. Clark	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.5	Elect Director Daniel Debow	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.6	Elect Director William A. Downe	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.7	Elect Director Janice Fukakusa	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.8	Elect Director M. Marianne Harris	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.9	Elect Director Claudia Kotchka	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.10	Elect Director Beth Pritchard	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.11	Elect Director Sarah Raiss	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.12	Elect Director Galen G. Weston	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
2	Approve KPMG LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
	Shareholder Proposal	Mgmt	No								
4	SP 1: Enhance the Mandate of the Risk and Compliance Committee to Assign it with Specific Responsibility for Human Rights Risk Assessment, Mitigation and Prevention, Policy Formulation and Adoption	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/14/2020	Imanuba	04/14/2020	1	1

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Reporting Period: 07/01/2019 to 06/30/2020
 Location(s): All Locations
 Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Loblaw Companies Limited

Total Shares: 1 1

Finning International Inc.

Meeting Date: 05/05/2020	Country: Canada	Primary Security ID: 318071404	Meeting ID: 1391529
Record Date: 03/13/2020	Meeting Type: Annual	Ticker: FTT	
Primary CUSIP: 318071404	Primary ISIN: CA3180714048	Primary SEDOL: 2339177	Proxy Level: 3
Earliest Cutoff Date: 04/30/2020	Shares Voted: 71,026	Votable Shares: 71,026	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 71,026

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Vicki L. Avril-Groves	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director James E.C. Carter	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Jacynthe Cote	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director Nicholas Hartery	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Mary Lou Kelley	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Andres J. Kuhlmann	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Harold N. Kvisle	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director Stuart L. Levenick	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Kathleen M. O'Neill	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director Christopher W. Patterson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Finning International Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.11	Elect Director Edward R. Seraphim	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.12	Elect Director L. Scott Thomson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Approve Deloitte LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
Ballot Details											
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares		Shares Voted		
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/14/2020	Imanuba	04/14/2020	71,026		71,026		
							Total Shares:	71,026	71,026		

Sun Life Financial Inc.

Meeting Date: 05/05/2020	Country: Canada	Primary Security ID: 866796105	Meeting ID: 1395765
Record Date: 03/13/2020	Meeting Type: Annual	Ticker: SLF	
Primary CUSIP: 866796105	Primary ISIN: CA8667961053	Primary SEDOL: 2566124	Proxy Level: 3
Earliest Cutoff Date: 04/30/2020	Shares Voted: 62,881	Votable Shares: 62,881	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 62,881

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director William D. Anderson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Dean A. Connor	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Stephanie L. Coyles	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director Martin J. G. Glynn	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Ashok K. Gupta	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Sun Life Financial Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.6	Elect Director M. Marianne Harris	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Sara Grootwassink Lewis	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director James M. Peck	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Scott F. Powers	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director Hugh D. Segal	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.11	Elect Director Barbara G. Stymiest	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Ratify Deloitte LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/20/2020	Imanuba	04/20/2020	62,881	62,881
Total Shares:							62,881	62,881

Franco-Nevada Corporation

Meeting Date: 05/06/2020	Country: Canada	Primary Security ID: 351858105	Meeting ID: 1394704
Record Date: 03/18/2020	Meeting Type: Annual/Special	Ticker: FNV	
Primary CUSIP: 351858105	Primary ISIN: CA3518581051	Primary SEDOL: B29NF31	Proxy Level: 3
Earliest Cutoff Date: 05/01/2020	Shares Voted: 9,469	Votable Shares: 9,469	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 9,469

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director David Harquail	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Franco-Nevada Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.2	Elect Director Paul Brink	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Tom Albanese	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director Derek W. Evans	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Catharine Farrow	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Louis Gignac	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Maureen Jensen	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director Jennifer Maki	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Randall Oliphant	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director David R. Peterson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.11	Elect Director Elliott Pew	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Approve PricewaterhouseCoopers LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/20/2020	Imanuba	04/20/2020	9,469	9,469
Total Shares:							9,469	9,469

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Nutrien Ltd.

Meeting Date: 05/06/2020	Country: Canada	Primary Security ID: 67077M108	Meeting ID: 1396838
Record Date: 03/20/2020	Meeting Type: Annual	Ticker: NTR	
Primary CUSIP: 67077M108	Primary ISIN: CA67077M1086	Primary SEDOL: BDRJLN0	Proxy Level: 3
Earliest Cutoff Date: 05/01/2020	Shares Voted: 59,337	Votable Shares: 59,337	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Christopher M. Burley	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.2	Elect Director Maura J. Clark	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.3	Elect Director David C. Everitt	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.4	Elect Director Russell K. Girling	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.5	Elect Director Miranda C. Hubbs	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.6	Elect Director Alice D. Laberge	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.7	Elect Director Consuelo E. Madere	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.8	Elect Director Charles V. Magro	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.9	Elect Director Keith G. Martell	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.10	Elect Director Aaron W. Regent	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.11	Elect Director Mayo M. Schmidt	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
2	Ratify KPMG LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Nutrien Ltd.

Ballot Details								
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/20/2020	Imanuba	04/20/2020	59,337	59,337
Total Shares:							59,337	59,337

Suncor Energy Inc.

Meeting Date: 05/06/2020	Country: Canada	Primary Security ID: 867224107	Meeting ID: 1393547
Record Date: 03/09/2020	Meeting Type: Annual	Ticker: SU	
Primary CUSIP: 867224107	Primary ISIN: CA8672241079	Primary SEDOL: B3NB1P2	Proxy Level: 3
Earliest Cutoff Date: 05/01/2020	Shares Voted: 56,996	Votable Shares: 56,996	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 56,996

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Patricia M. Bedient	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Mel E. Benson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director John D. Gass	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director Dennis M. Houston	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Mark S. Little	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Brian P. MacDonald	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Maureen McCaw	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director Lorraine Mitchelmore	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Eira M. Thomas	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Suncor Energy Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.10	Elect Director Michael M. Wilson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Ratify KPMG LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
Ballot Details											
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares		Shares Voted		
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/02/2020	Imanuba	04/02/2020	56,996		56,996		
							Total Shares:	56,996	56,996		

Canadian Natural Resources Limited

Meeting Date: 05/07/2020	Country: Canada	Primary Security ID: 136385101	Meeting ID: 1397643
Record Date: 03/18/2020	Meeting Type: Annual	Ticker: CNQ	
Primary CUSIP: 136385101	Primary ISIN: CA1363851017	Primary SEDOL: 2171573	Proxy Level: 3
Earliest Cutoff Date: 05/04/2020	Shares Voted: 108,561	Votable Shares: 108,561	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 108,561

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Catherine M. Best	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director M. Elizabeth Cannon	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director N. Murray Edwards	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director Christopher L. Fong	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Gordon D. Giffin	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Wilfred A. Gobert	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Canadian Natural Resources Limited

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.7	Elect Director Steve W. Laut	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director Tim S. McKay	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Frank J. McKenna	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director David A. Tuer	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.11	Elect Director Annette M. Verschuren	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Approve PricewaterhouseCoopers LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/20/2020	Imanuba	04/20/2020	108,561	108,561
Total Shares:							108,561	108,561

Canadian Tire Corporation Limited

Meeting Date: 05/07/2020	Country: Canada	Primary Security ID: 136681202	Meeting ID: 1415132
Record Date: 03/19/2020	Meeting Type: Annual	Ticker: CTC.A	
Primary CUSIP: 136681202	Primary ISIN: CA1366812024	Primary SEDOL: 2172286	Proxy Level: 1
Earliest Cutoff Date: 05/05/2020	Shares Voted: 19,911	Votable Shares: 19,911	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 19,911

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
	Meeting for Class A Non-Voting Shareholders	Mgmt	No								
1.1	Elect Director Diana Chant	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Canadian Tire Corporation Limited

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.2	Elect Director Norman Jaskolka	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees.</i>											
1.3	Elect Director Cynthia Trudell	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees.</i>											

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/22/2020	Imanuba	04/22/2020	19,911	19,911
Total Shares:							19,911	19,911

Great-West Lifeco Inc.

Meeting Date: 05/07/2020	Country: Canada	Primary Security ID: 39138C106	Meeting ID: 1395764
Record Date: 03/12/2020	Meeting Type: Annual	Ticker: GWO	
Primary CUSIP: 39138C106	Primary ISIN: CA39138C1068	Primary SEDOL: 2384951	Proxy Level: 1
Earliest Cutoff Date: 05/04/2020	Shares Voted: 1	Votable Shares: 1	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 1

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
	Meeting for Common and First Preferred Shareholders	Mgmt	No								
1.1	Elect Director Michael R. Amend	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>											
1.2	Elect Director Deborah J. Barrett	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>											
1.3	Elect Director Robin Bienfait	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>											
1.4	Elect Director Heather E. Conway	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Great-West Lifeco Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.5	Elect Director Marcel R. Coutu	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.6	Elect Director Andre Desmarais	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.7	Elect Director Paul Desmarais, Jr.	Mgmt	Yes	For	Withhold		Withhold	Withhold	Yes	No	No
	<i>Voter Rationale: We agree with ISS which states, "Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees."</i>										
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.8	Elect Director Gary A. Doer	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.9	Elect Director David G. Fuller	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.10	Elect Director Claude Genereux	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.11	Elect Director J. David A. Jackson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.12	Elect Director Elizabeth C. Lempres	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.13	Elect Director Paula B. Madoff	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.14	Elect Director Paul A. Mahon	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Great-West Lifeco Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.15	Elect Director Susan J. McArthur	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.16	Elect Director R. Jeffrey Orr	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.17	Elect Director T. Timothy Ryan	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.18	Elect Director Jerome J. Selitto	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.19	Elect Director James M. Singh	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.20	Elect Director Gregory D. Tretiak	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.21	Elect Director Siim A. Vanaselja	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
1.22	Elect Director Brian E. Walsh	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote WITHHOLD for Paul Desmarais Jr. for attending less than 75 percent of board and committee meetings held during the previous fiscal year without a valid explanation and for serving on more than five public company boards. Vote FOR all other proposed nominees.</i>										
2	Ratify Deloitte LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/23/2020	Imanuba	04/23/2020	1	1
Total Shares:							1	1

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Magna International Inc.

Meeting Date: 05/07/2020	Country: Canada	Primary Security ID: 559222401	Meeting ID: 1398121
Record Date: 03/20/2020	Meeting Type: Annual	Ticker: MG	
Primary CUSIP: 559222401	Primary ISIN: CA5592224011	Primary SEDOL: 2554475	Proxy Level: 3
Earliest Cutoff Date: 05/04/2020	Shares Voted: 60,751	Votable Shares: 60,751	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Scott B. Bonham	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Peter G. Bowie	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Mary S. Chan	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director V. Peter Harder	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Kurt J. Lauk	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Robert F. MacLellan	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Cynthia A. Niekamp	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.8	Elect Director William A. Ruh	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Indira V. Samarasekera	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director Donald J. Walker	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.11	Elect Director Lisa S. Westlake	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.12	Elect Director William L. Young	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Magna International Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
2	Approve Deloitte LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/14/2020	Imanuba	04/14/2020	60,751	60,751
Total Shares:							60,751	60,751

Manulife Financial Corp.

Meeting Date: 05/07/2020	Country: Canada	Primary Security ID: 56501R106	Meeting ID: 1392432
Record Date: 03/11/2020	Meeting Type: Annual	Ticker: MFC	
Primary CUSIP: 56501R106	Primary ISIN: CA56501R1064	Primary SEDOL: 2492519	Proxy Level: 3
Earliest Cutoff Date: 05/04/2020	Shares Voted: 56,374	Votable Shares: 56,374	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director Ronalee H. Ambrose	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Guy L.T. Bainbridge	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Joseph P. Caron	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.4	Elect Director John M. Cassaday	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.5	Elect Director Susan F. Dabarno	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.6	Elect Director Julie E. Dickson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.7	Elect Director Sheila S. Fraser	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Manulife Financial Corp.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.8	Elect Director Roy Gori	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.9	Elect Director Tsun-yan Hsieh	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.10	Elect Director Donald R. Lindsay	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.11	Elect Director John R.V. Palmer	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.12	Elect Director C. James Prieur	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.13	Elect Director Andrea S. Rosen	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Ratify Ernst & Young LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/20/2020	Imanuba	04/20/2020	56,374	56,374
Total Shares:							56,374	56,374

TELUS Corporation

Meeting Date: 05/07/2020	Country: Canada	Primary Security ID: 87971M103	Meeting ID: 1395381
Record Date: 03/09/2020	Meeting Type: Annual	Ticker: T	
Primary CUSIP: 87971M103	Primary ISIN: CA87971M1032	Primary SEDOL: 2381093	Proxy Level: 3
Earliest Cutoff Date: 05/04/2020	Shares Voted: 40,139	Votable Shares: 40,139	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 40,139

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director R.H. (Dick) Auchinleck	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

TELUS Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.2	Elect Director Raymond T. Chan	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.3	Elect Director Stockwell Day	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.4	Elect Director Lisa de Wilde	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.5	Elect Director Darren Entwistle	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.6	Elect Director Thomas E. Flynn	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.7	Elect Director Mary Jo Haddad	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.8	Elect Director Kathy Kinloch	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.9	Elect Director Christine Magee	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.10	Elect Director John Manley	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.11	Elect Director David Mowat	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.12	Elect Director Marc Parent	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.13	Elect Director Denise Pickett	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
2	Approve Deloitte LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/20/2020	Imanuba	04/20/2020	40,139	40,139

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

TELUS Corporation

Total Shares:	40,139	40,139
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Quebecor Inc.

Meeting Date: 05/14/2020	Country: Canada	Primary Security ID: 748193208	Meeting ID: 1418534
Record Date: 03/17/2020	Meeting Type: Annual	Ticker: QBR.B	
Primary CUSIP: 748193208	Primary ISIN: CA7481932084	Primary SEDOL: 2715777	Proxy Level: 3
Earliest Cutoff Date: 05/11/2020	Shares Voted: 11,826	Votable Shares: 11,826	*Shares on Loan: 0
Total Ballots: 1	Voting Policy: ISS	Additional Policy:	Shares Instructed: 11,826

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
	Meeting for Class B Subordinate Voting Shareholders	Mgmt	No								
1.1	Elect Director Chantal Belanger	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.2	Elect Director Lise Croteau	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
1.3	Elect Director Normand Provost	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>											
2	Ratify Ernst & Young LLP as Auditors	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	04/29/2020	Imanuba	04/29/2020	11,826	11,826
Total Shares:							11,826	11,826

Molson Coors Canada Inc.

Meeting Date: 05/20/2020	Country: Canada	Primary Security ID: 608711206	Meeting ID: 1415952
Record Date: 03/26/2020	Meeting Type: Annual	Ticker: TPX.B	
Primary CUSIP: 608711206	Primary ISIN: CA6087112067	Primary SEDOL: B05G4F5	Proxy Level: 3

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Molson Coors Canada Inc.

Earliest Cutoff Date: 05/19/2020 **Shares Voted:** 10,677 **Votable Shares:** 10,677 ***Shares on Loan:** 0 **Shares Instructed:** 10,677
Total Ballots: 1 **Voting Policy:** ISS **Additional Policy:**

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
	Meeting for Class B Common and Class B Exchangeable Shareholders	Mgmt	No								
1.1	Elect Director Roger G. Eaton	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.2	Elect Director Charles M. Herington	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
1.3	Elect Director H. Sanford Riley	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: A vote FOR the director nominees is warranted.</i>										
2	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	mfebbraio	05/05/2020	mfebbraio	05/05/2020	10,677	10,677
Total Shares:							10,677	10,677

Thomson Reuters Corporation

Meeting Date: 06/03/2020 **Country:** Canada **Primary Security ID:** 884903709 **Meeting ID:** 1402876
Record Date: 04/07/2020 **Meeting Type:** Annual **Ticker:** TRI

Primary CUSIP: 884903709 **Primary ISIN:** CA8849037095 **Primary SEDOL:** BFXPTB0 **Proxy Level:** 3

Earliest Cutoff Date: 05/29/2020 **Shares Voted:** 8,862 **Votable Shares:** 8,862 ***Shares on Loan:** 0 **Shares Instructed:** 8,862
Total Ballots: 1 **Voting Policy:** ISS **Additional Policy:**

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director David Thomson	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>										
1.2	Elect Director Steve Hasker	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>										
1.3	Elect Director Kirk E. Arnold	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>										

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Thomson Reuters Corporation

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.4	Elect Director David W. Binet	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>											
1.5	Elect Director W. Edmund Clark	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>											
1.6	Elect Director Michael E. Daniels	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>											
1.7	Elect Director Kirk Koenigsbauer	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>											
1.8	Elect Director Vance K. Opperman	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>											
1.9	Elect Director Kim M. Rivera	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>											
1.10	Elect Director Barry Salzberg	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>											
1.11	Elect Director Peter J. Thomson	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>											
1.12	Elect Director Wulf von Schimmelmann	Mgmt	Yes	For	For		For	For	No	No	No
<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns are highlighted at this time.</i>											
2	Approve PricewaterhouseCoopers LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
	Shareholder Proposal	Mgmt	No								
4	SP 1: Produce a Human Rights Risk Report at Reasonable Cost and Omitting Proprietary Information	SH	Yes	Against	Against		Against	Against	No	No	No

Ballot Details

Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	mfebbraio	05/19/2020	mfebbraio	05/19/2020	8,862	8,862
Total Shares:							8,862	8,862

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Thomson Reuters Corporation

Brookfield Asset Management Inc.

Meeting Date: 06/12/2020	Country: Canada	Primary Security ID: 112585104	Meeting ID: 1416359
Record Date: 04/29/2020	Meeting Type: Annual	Ticker: BAM.A	

Primary CUSIP: 112585104	Primary ISIN: CA1125851040	Primary SEDOL: 2092599	Proxy Level: 3
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Earliest Cutoff Date: 06/09/2020	Shares Voted: 80,076	Votable Shares: 80,076	*Shares on Loan: 0	Shares Instructed: 80,076
Total Ballots: 1	Voting Policy: ISS	Additional Policy:		

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
1.1	Elect Director M. Elyse Allan	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.2	Elect Director Angela F. Braly	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.3	Elect Director Murilo Ferreira	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.4	Elect Director Janice Fukakusa	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.5	Elect Director Frank J. McKenna	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.6	Elect Director Rafael Miranda	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.7	Elect Director Seek Ngee Huat	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
1.8	Elect Director Diana L. Taylor	Mgmt	Yes	For	For		For	For	No	No	No
	<i>Voting Policy Rationale: Vote FOR all proposed nominees as no significant concerns have been identified at this time.</i>										
2	Approve Deloitte LLP as Auditors and Authorize Board to Fix Their Remuneration	Mgmt	Yes	For	For		For	For	No	No	No
3	Advisory Vote on Executive Compensation Approach	Mgmt	Yes	For	For		For	For	No	No	No
	Shareholder Proposals	Mgmt	No								
4	SP 1: Assign an Oversight Responsibility for Human Capital Management to a Board Committee	SH	Yes	Against	Against		Against	Against	No	No	No

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Reporting Period: 07/01/2019 to 06/30/2020

Location(s): All Locations

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Brookfield Asset Management Inc.

Proposal Number	Proposal Text	Proponent	Votable Proposal	Mgmt Rec	ISS Rec	Additional Policy Rec	Voting Policy Rec	Vote Instruction	Vote Against Mgmt	Vote Against Policy	Vote Against ISS
5	SP 2: Amend Clawback Policy to Seek Recoupment of Incentive or Equity-Based Compensation	SH	Yes	Against	Against		Against	Against	No	No	No
Ballot Details											
Institutional Account Detail (IA Name, IA Number)	Custodian Account Number	Ballot Status	Instructor Name	Date Instructed	Approver Name	Date Approved	Votable Shares	Shares Voted			
EDUCATORS FINANCIAL GROUP INC BAL FUND, BU1841	111344002	Confirmed	Imanuba	06/02/2020	Imanuba	06/02/2020	80,076	80,076			
Total Shares:							80,076	80,076			

PARAMETERS

Location(s): All Locations

Account Group(s): Beutel Goodman

Institution Account(s): EDUCATORS FINANCIAL GROUP INC BAL FUND

Custodian Account(s): All Custodian Accounts

Additional Policy: None

ADR Meetings: All Meetings

Ballot Statuses: All Statuses

Contrary Votes: All Votes

Date Format: MM/DD/YYYY

Header Display: Repeat Headers for Any Meeting Split by Multiple Pages

Markets: All Markets

Meeting ID's: All Meeting ID's

Meeting Types: All Meeting Types

PoA Markets: All Markets

Proposal Proponents: All Proponents

Rationale: All Rationale

Recommendations: All Recommendations

Record Date Markets: All Markets

Shareblocking Markets: All Markets

Sort Order: Meeting Date, Company Name

Vote Instructions: All Instructions

Voting Policies: All Policies

Zero (0) Share Ballots: Exclude 0 Share Ballots

Account Watchlist: None

Country Watchlist: None

Issuer Watchlist: None

Proposal Code Watchlist: None

Proposal Code Watchlist - Agenda Output: Include Exact Matches Only

*Shares on loan data is only provided for a select group of custodians. Please contact your ISS Client Service Team with any questions.