September 30, 2025

IA Clarington Monthly Income Balanced Fund (Series F)

Fund Performance (%) - Series F6

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since PSD
3.4	6.8	12.8	16.2	14.8	10.6	7.6	8.2

Calendar Year Returns (%) - Series F6

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
4.1	9.0	6.5	-5.8	16.1	4.6	15.5	-7.6	9.3	17.4

Value of \$10,000 investment - Series F6



What does the Fund invest in?

The Fund aims to provide a consistent stream of income and the potential for capital growth by investing in fixed income and equity securities.

The Fund may invest up to 45% of its assets in foreign securities.

Key Reasons to Invest

- Income-oriented balanced fund that provides broad diversification that can be optimized for greater total return potential in varying market environments.
- Economics driven active asset allocation that combines expertise and flexibility to capitalize on opportunities.
- · Active currency management.

Portfolio Manager

iA Global Asset Management Inc.

Tej Rai

Start date: April 2021 Alex Bellefleur, MA, CFA Start date: December 2024

Sébastien Mc Mahon, MA, PRM, CFA

Start date: November 2019

Fund Details

Fund Type: Trust

Size: \$445.3 million

Performance

Start Date:

Series F6: June 5, 2009

NAV: Series F: \$17.30

Series F6: \$13.09 Series F8: \$9.02 MER*: Series F: 0.97% Series F6: 0.98% Series F8: 0.98%

*as at Mar. 31, 2025

Risk Tolerance:

Low	Medium	High

Distribution Frequency:

Series F: Annual, variable Series F6: Monthly, fixed Series F8: Monthly, fixed

Fund Codes (CCM)

Series	Front	Series	Fee-Based
Α	7018	F	7024
E	7022	F6	3611
E6	7023	F8	3612
E8	4983		
T6	6711		
T8	1711		

Distributions (\$/unit)†	F	F6	F8
October 2024	-	0.053	0.052
November 2024	-	0.053	0.052
December 2024	0.284	0.082	0.054
January 2025	-	0.053	0.052
February 2025	-	0.053	0.052
March 2025	-	0.053	0.052

Distributions (\$/unit)†	F	F6	F8
April 2025	-	0.053	0.052
May 2025	-	0.053	0.052
June 2025	-	0.053	0.052
July 2025	-	0.053	0.052
August 2025	-	0.053	0.052
September 2025	_	0.053	0.052



4.3 yrs

8.3 yrs

Asset Mix^{1,2}

	= 0.00/
Equity	70.0%
Canadian Equities	42.8%
U.S. Equities	17.2%
Foreign Equities	4.8%
Investment Fund(s) - Equity	4.4%
Other	0.8%
Fixed Income	19.0%
Canadian Investment Grade Corporate Bonds	5.8%
Canadian Provincial and Municipal Bonds	4.2%
Canadian Government Bonds	2.8%
Other	1.9%
U.S. Investment Grade Corporate Bonds	1.8%
Canadian High Yield Corporate Bonds	1.3%
Investment Fund(s) - Fixed Income	1.2%
Cash and Other	11.0%
Treasury Bills	4.9%
Alternative Investments	4.8%
Cash and Other Net Assets	1.2%
Futures	0.1%
Options	0.0%

Equity Sector Allocation 1,4

Financials	18.3%
Energy	8.7%
Information Technology	7.8%
Materials	7.8%
Industrials	7.6%
Consumer Discretionary	3.6%
Communication Services	3.4%
Consumer Staples	3.0%
Health Care	2.5%
Utilities	2.3%
Real Estate	0.7%

Top Equity Holdings¹

Royal Bank of Canada	3.6%
iShares Core MSCI EAFE ETF	2.5%
The Toronto-Dominion Bank	2.4%
Enbridge Inc.	2.2%
Shopify Inc.	1.6%
Agnico Eagle Mines Ltd.	1.6%
Canadian Natural Resources Ltd.	1.5%
Canadian Pacific Kansas City Ltd.	1.4%
Manulife Financial Corp.	1.3%
TC Energy Corp.	1.2%
Total Allocation	19.3%
Credit Risk ^{1,6}	

AAA	3.8%
AA	3.3%
A	4.7%
BBB	4.0%
BB	1.5%
В	0.3%
CCC	0.0%
Pfd-1	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	9.5%
Not Rated	0.1%

Geographic Allocation¹

Canada	67.5%
United States	21.8%
International	4.1%
Europe	3.0%
Asia	1.1%
Other	1.1%

Top Fixed-Income Holdings 1,3

Average Coupon Modified Duration

Average Term Average Credit Quality

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Government of Canada, Treasury Bill, 2.430%, 2025-11-05	2.6%
Government of Canada, Treasury Bill, 2.429%, 2025-11-19	2.2%
Government of Canada, 3.250%, 2035-06-01	1.7%
Government of Canada, Treasury Bill, 2.452%, 2025-10-08	1.4%
Government of Canada, Treasury Bill, 2.430%, 2025-12-17	1.1%
Government of Canada, Treasury Bill, 2.429%, 2025-12-03	0.9%
Government of Canada, Treasury Bill, 2.452%, 2025-12-31	0.8%
iShares iBoxx \$ High Yield Corporate Bond ETF	0.7%
Province of Ontario, 3.600%, 2035-06-02	0.6%
Government of Canada, 2.750%, 2030-09-01	0.5%
Total Allocation	12.5%
T (IN) ()	2.024
Total Number of Investments ^{1,5}	2,024
Fixed Income	1,083
Equity	941
Portfolio Characteristics ¹	
Portfolio Yield	2.7%

†Distributions (\$/share) and Distributions (\$/unit) are paid using a calculation rounded up to 5 decimal places. Distributions shown are rounded to 3 decimal places.

Commissions, trailing commissions, management fees, brokerage fees and expenses all may be associated with mutual fund investments, including investments in exchange-traded series of mutual funds. Please read the prospectus before investing. Rates of return include changes in share or unit value and reinvestment of all dividends or distributions but do not account for sales, redemption, distribution, optional charges, or income taxes payable by any securityholder that would have reduced returns. Returns for more than one year are historical annual compounded total returns while returns for one year or less are cumulative figures and are not annualized. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The compound growth chart only illustrates the effects of a compound growth rate and is not intended to reflect future Fund values or returns. Performance data of different fund series may differ due to different fee structures and other reasons. When a material merger occurred, performance is Performance data of different fund series may differ due to different fee structures and other reasons. When a material merger occurred, performance is measured from the merger date (Performance Start Date or PSD). Distribution payments are not guaranteed and may fluctuate. Distributions paid should not be confused with a Fund's performance, rate of return or yield. It distributions paid exceed Fund performance, your original investment will shrink. Distributions paid resulting from capital gains realized by a Fund and income and dividends earned by a Fund are taxable to you in the year they are paid. Your adjusted cost base will be reduced by the amount of any returns of capital. If your adjusted cost base goes below zero, you will have to pay capital gains tax on the amount below zero. A Fund's "yield" refers to income generated by its portfolio holdings, not return or the income paid out by the Fund. "Portfolio Yield" refers to the Fund's overall yield, not of each Fund series. Refer to the prospectus for details on each Fund series. U.S. dollar securities may not be held in Registered Plans, except TFSAs. The iA Clarington Funds are managed by IA Clarington Investments Inc. iA Clarington and the iA Clarington logo, iA Wealth and the iA Wealth logo, and iA Global Asset Management and the iA Global Asset Management logo are trademarks of Industrial Alliance Insurance and Financial Services Inc. and are used under license. (iAGAM) is a subsidiary of Industrial Alliance Investment Management Inc. (iAIM)

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¹ The information presented incorporates the applicable characteristics of the underlying mutual fund(s) that the Fund invests in which are the IA Clarington Dividend Growth Class, IA Clarington Global Multifactor Equity Fund, IA Clarington Strategic Income Fund, IA Clarington Agile Core Plus Bond Fund, IA Clarington Global Dividend Fund, IA Clarington Global Macro Advantage Fund, IA Clarington U.S. Dividend Growth Fund and IA Clarington Thematic Innovation Class. ² The term "Investment Fund(s)" refers to investment funds that are not managed by iA Clarington or an affiliate of iA Clarington. ³ Cash and Other Net Assets are excluded. ⁴ Excludes applicable sector allocations of exchange-traded funds. ⁵ Excludes Cash and Other Net Assets and applicable investment funds not managed by IA Clarington Investments Inc. ⁶ Credit quality of debt instruments of the Fund through direct holdings and/or underlying funds. Credit ratings obtained from DBRS, Standard & Poor's or Moody's. DBRS rating or equivalent is presented.