Diversified Income

# IA Clarington Monthly Income Balanced Fund (Series F)

**September 30, 2026**

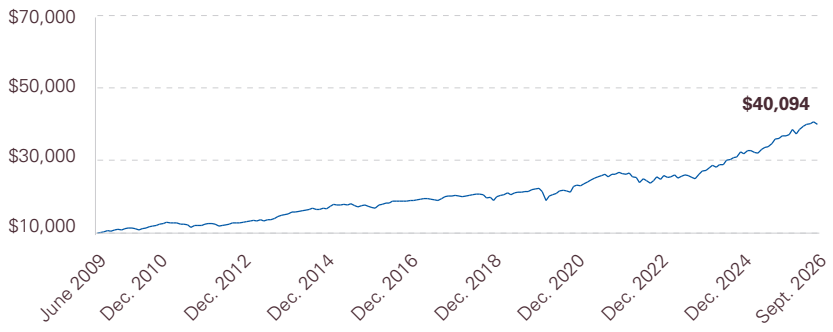
## Fund Performance (%) – Series F6

| 1-month | 3-month | Y-T-D | 1-year | 3-year | 5-year | 10-year | Since PSD |
|---|---|---|---|---|---|---|---|
| -1.5 | 0.1 | 8.5 | 11.4 | 16.5 | 9.3 | 7.8 | 8.3 |

## Calendar Year Returns (%) – Series F6

| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|---|
| 9.0 | 6.5 | -5.8 | 16.1 | 4.6 | 15.5 | -7.6 | 9.3 | 17.4 | 15.8 |

## 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

## Fund Details

**Fund Type:** Trust

**Size:** $476.9 million

**Performance Start Date:** Series F6: June 5, 2009

**NAV:**
Series F: $18.58
Series F6: $13.45
Series F8: $9.22

**MER*:**
Series F: 0.98%
Series F6: 0.99%
Series F8: 0.99%
*as at Mar. 31, 2026

**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 |
|---|---|---|---|
| A | 7018 | F | 7024 |
| E | 7022 | F6 | 3611 |
| E6 | 7023 | F8 | 3612 |
| E8 | 4983 | | |
| T6 | 6711 | | |
| T8 | 1711 | | |

| Distributions ($/unit)† | F | F6 | F8 |
|---|---|---|---|
| October 2025 | - | 0.053 | 0.052 |
| November 2025 | - | 0.053 | 0.052 |
| December 2025 | 0.643 | 0.385 | 0.148 |
| January 2026 | - | 0.065 | 0.060 |
| February 2026 | - | 0.065 | 0.060 |
| March 2026 | - | 0.065 | 0.060 |

| Distributions ($/unit)† | F | F6 | F8 |
|---|---|---|---|
| April 2026 | - | 0.065 | 0.060 |
| May 2026 | - | 0.065 | 0.060 |
| June 2026 | - | 0.065 | 0.060 |
| July 2026 | - | 0.065 | 0.060 |
| August 2026 | - | 0.065 | 0.060 |
| September 2026 | - | 0.065 | 0.060 |


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iA Clarington™ Investments

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**September 30, 2026**

## Asset Mix[1,2]

| | |
|---|---|
| **Equity** | **69.9%** |
| Canadian Equities | 43.7% |
| U.S. Equities | 17.2% |
| Foreign Equities | 4.5% |
| Investment Fund(s) - Equity | 3.8% |
| Other | 0.7% |
| **Fixed Income** | **18.9%** |
| Canadian Investment Grade Corporate Bonds | 6.0% |
| Canadian Government Bonds | 3.5% |
| Canadian Provincial and Municipal Bonds | 3.2% |
| U.S. Investment Grade Corporate Bonds | 2.2% |
| Canadian High Yield Corporate Bonds | 1.5% |
| Other | 1.4% |
| Investment Fund(s) - Fixed Income | 1.1% |
| **Cash and Other** | **11.2%** |
| Alternative Investments | 6.1% |
| Treasury Bills | 4.2% |
| Cash and Other Net Assets | 0.9% |
| Options | 0.0% |
| Futures | 0.0% |

## Equity Sector Allocation[1,4]

| | |
|---|---|
| Financials | 18.3% |
| Information Technology | 9.1% |
| Energy | 8.9% |
| Materials | 8.5% |
| Industrials | 7.4% |
| Consumer Staples | 3.0% |
| Consumer Discretionary | 2.9% |
| Communication Services | 2.9% |
| Utilities | 2.3% |
| Health Care | 2.2% |
| Real Estate | 0.5% |

## Top Equity Holdings[1]

| | |
|---|---|
| Royal Bank of Canada | 4.0% |
| The Toronto-Dominion Bank | 3.3% |
| iShares Core MSCI EAFE ETF | 2.5% |
| Agnico Eagle Mines Ltd. | 2.3% |
| Enbridge Inc. | 1.7% |
| Canadian Natural Resources Ltd. | 1.6% |
| Shopify Inc. | 1.5% |
| Canadian National Railway Co. | 1.4% |
| Suncor Energy Inc. | 1.3% |
| Manulife Financial Corp. | 1.3% |
| **Total Allocation** | **20.9%** |

## Credit Risk[1,6]

| | |
|---|---|
| AAA | 4.0% |
| AA | 3.5% |
| A | 4.5% |
| BBB | 3.9% |
| BB | 1.6% |
| B | 0.3% |
| CCC | 0.0% |
| Pfd-1 | 0.0% |
| Pfd-2 | 0.0% |
| Pfd-3 | 0.0% |
| R1 | 9.7% |
| Not Rated | 0.1% |

## Geographic Allocation[1]

| | |
|---|---|
| Canada | 68.1% |
| United States | 22.1% |
| International | 3.6% |
| Europe | 2.2% |
| Asia | 1.5% |
| Other | 1.1% |

## Top Fixed-Income Holdings[1,3]

| | |
|---|---|
| Government of Canada, Treasury Bill, 2.329%, 2026-11-04 | 3.0% |
| Government of Canada, Treasury Bill, 2.252%, 2026-10-07 | 2.1% |
| Government of Canada, Treasury Bill, 2.401%, 2026-12-30 | 1.8% |
| Government of Canada, Treasury Bill, 2.346%, 2026-12-02 | 1.5% |
| Government of Canada, 3.000%, 2034-06-01 | 1.0% |
| iShares Broad USD High Yield Corporate Bond ETF | 1.0% |
| Government of Canada, 2.500%, 2027-11-01 | 0.7% |
| Government of Canada, 3.000%, 2031-09-01 | 0.6% |
| Government of Canada, Treasury Bill, 2.370%, 2026-12-16 | 0.5% |
| Government of Canada, 3.250%, 2036-06-01 | 0.4% |
| **Total Allocation** | **12.6%** |

| **Total Number of Investments[1,5]** | **2,206** |
|---|---|
| Fixed Income | 1,251 |
| Equity | 955 |

| **Portfolio Characteristics[1]** | |
|---|---|
| Portfolio Yield | 2.6% |
| Average Coupon | 4.3% |
| Modified Duration | 3.9 yrs |
| Average Term | 8.3 yrs |
| Average Credit Quality | AA |

[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)", where applicable, 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.

†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 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. If 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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