Diversified Income

IA Clarington Monthly Income Balanced GIF

September 30, 2026

Fund Performance (%) – Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-1.7	-0.4	6.9	9.3	14.3	7.3	5.8	5.9

Calendar Year Returns (%) – Guarantee B

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
-	4.3	-7.4	13.9	2.7	13.4	-9.4	7.3	15.2	13.7

Value of $10,000 investment – Guarantee B



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

Guarantee Options: Guarantee A: 100% death / 100% maturity
Guarantee B: 100% death / 75% maturity
Guarantee C: 75% death / 75% maturity

Size: $7.6 million

Inception Date: Guarantee B: May 12, 2016

NAV: Guarantee A: $17.08
Guarantee B: $18.20
Guarantee C: $18.83

MER*: Guarantee A: 3.56%
Guarantee B: 2.93%
Guarantee C: 2.59%
*as at Dec. 31, 2025

Risk Tolerance:

Low		Medium		High
	■			

Distribution Frequency:

Guarantee A: Monthly, variable
Guarantee B: Monthly, variable
Guarantee C: Monthly, variable

Fund Codes

Series	Front
Guarantee A	IAC 8100
Guarantee B	IAC 8102
Guarantee C	IAC 8104

Distributions ($/unit)†	Guarantee A	Guarantee B	Guarantee C
October 2025	0.061	0.066	0.066
November 2025	0.246	0.260	0.269
December 2025	0.024	0.025	0.026
January 2026	0.193	0.197	0.203
February 2026	0.081	0.086	0.089
March 2026	0.036	0.039	0.040

Distributions ($/unit)†	Guarantee A	Guarantee B	Guarantee C
April 2026	0.032	0.034	0.035
May 2026	0.075	0.080	0.083
June 2026	0.123	0.130	0.135
July 2026	0.060	0.064	0.068
August 2026	0.073	0.078	0.080
September 2026	0.041	0.043	0.045

iA Financial Group

IA Clarington Investments Inc.
26 Wellington Street East, Suite 600, Toronto, Ontario M5E 1S2
888.860.9888 | iacfunds@ia.ca | **iaclarington.com**

iA Clarington™ Investments

IA Clarington Monthly Income Balanced GIF

September 30, 2026

Asset Mix**[1]

Equity	**70.0%**
Canadian Equities	43.6%
U.S. Equities	17.2%
Foreign Equities	4.6%
Investment Fund(s) - Equity	3.9%
Other	0.7%
Fixed Income	**19.1%**
Canadian Investment Grade Corporate Bonds	6.1%
Canadian Government Bonds	3.6%
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	**10.9%**
Treasury Bills	9.6%
Cash and Other Net Assets	1.3%
Futures	0.0%
Options	0.0%

Geographic Allocation**

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

Top Equity Holdings**

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%**

Equity Sector Allocation**[3]

Financials	18.4%
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%

Credit Risk**[5]

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%

Top Fixed-Income Holdings**[2]

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[4]	**2,206**
Fixed Income	1,251
Equity	955

Portfolio Characteristics	
Portfolio Yield	2.6%
Average Coupon	4.3%
Modified Duration	3.9 yrs
Average Term	8.3 yrs
Average Credit Quality	AA

[1] The term "Investment Fund(s)", where applicable, refers to investment funds that are not managed by iA Clarington or an affiliate of iA Clarington. [2] Cash and Other Net Assets are excluded. [3] Excludes applicable sector allocations of exchange-traded funds. [4] Excludes Cash and Other Net Assets and applicable investment funds not managed by IA Clarington Investments Inc. [5] 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.

**of the Underlying Mutual Fund

†Distributions ($/share) and Distributions ($/unit) are paid using a calculation rounded up to 5 decimal places. Please note the distributions presented above are rounded to the nearest 3 decimal places.

Industrial Alliance Insurance and Financial Services Inc. is the sole issuer of the individual variable annuity contract providing for investment in IA Clarington GIFs. A description of the key features of the individual variable annuity contract is contained in the IA Clarington GIFs Information Folder. SUBJECT TO ANY APPLICABLE DEATH AND MATURITY GUARANTEE, ANY PART OF THE PREMIUM OR OTHER AMOUNT THAT IS ALLOCATED TO A SEGREGATED FUND IS INVESTED AT THE RISK OF THE OWNER AND MAY INCREASE OR DECREASE IN VALUE ACCORDING TO FLUCTUATIONS IN THE MARKET VALUE OF THE ASSETS OF THE SEGREGATED FUND. Commissions, service fees, management fees, insurance fees and expenses all may be associated with this investment. Please read the Information Folder before investing. Returns for time periods of more than one year are historical annual compounded total returns while returns for time periods of one year or less are cumulative figures and are not annualized. The rates of return are the historical returns of the underlying mutual fund including changes in security value and reinvestment of all distributions and do not take into account sales, redemption, distribution or optional charges or income taxes payable by any policyholder that would have reduced returns, performance, rate of return, or yield. Segregated fund fees are higher than mutual fund fees because they include a management fee and an insurance fee component. Past performance is not guaranteed and may not be repeated. Trademarks used herein are owned by Industrial Alliance Insurance and Financial Services Inc.

Source: MSCI Inc. MSCI makes no express or implied warranties or representations and shall have no liability whatsoever with respect to any MSCI data contained herein. The MSCI data may not be further redistributed or used as a basis for other indices or any securities or financial products. This report is not approved, reviewed, or produced by MSCI.