

Fund Performance (%) – Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-3.5	0.8	0.8	13.4	11.3	7.0	-	5.6

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
 Sébastien Mc Mahon, MA, PRM, CFA
 Start date: November 2019

Fund Details

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

Size: \$7.8 million

Inception Date: Guarantee B: May 12, 2016

NAV: Guarantee A: \$16.15
 Guarantee B: \$17.16
 Guarantee C: \$17.72

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

Risk Tolerance:



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
April 2025	0.049	0.053	0.054
May 2025	0.033	0.035	0.036
June 2025	0.127	0.135	0.137
July 2025	0.089	0.094	0.097
August 2025	0.039	0.041	0.043
September 2025	0.119	0.126	0.130

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

Asset Mix**.1

Equity	70.5%
Canadian Equities	45.3%
U.S. Equities	15.9%
Foreign Equities	4.9%
Investment Fund(s) - Equity	3.7%
Other	0.7%
Fixed Income	19.6%
Canadian Investment Grade Corporate Bonds	7.3%
Canadian Provincial and Municipal Bonds	3.8%
Canadian Government Bonds	2.3%
U.S. Investment Grade Corporate Bonds	1.8%
Other	1.8%
Canadian High Yield Corporate Bonds	1.4%
Investment Fund(s) - Fixed Income	1.2%
Cash and Other	9.9%
Treasury Bills	8.7%
Cash and Other Net Assets	1.2%
Futures	0.0%
Options	0.0%

Geographic Allocation**

Canada	69.5%
United States	19.9%
International	3.7%
Europe	2.7%
Other	1.8%
Asia	1.3%

Top Equity Holdings**

Royal Bank of Canada	3.8%
The Toronto-Dominion Bank	2.8%
iShares Core MSCI EAFE ETF	2.5%
Enbridge Inc.	2.3%
Canadian Natural Resources Ltd.	2.2%
Agnico Eagle Mines Ltd.	2.1%
Suncor Energy Inc.	1.9%
Manulife Financial Corp.	1.6%
Canadian Pacific Kansas City Ltd.	1.4%
TC Energy Corp.	1.4%
Total Allocation	22.0%

Equity Sector Allocation**.3

Financials	18.2%
Energy	11.1%
Materials	8.3%
Industrials	8.1%
Information Technology	7.4%
Consumer Staples	3.1%
Consumer Discretionary	3.0%
Communication Services	2.7%
Utilities	2.4%
Health Care	2.1%
Real Estate	0.6%

Credit Risk**.5

AAA	2.9%
AA	3.2%
A	5.7%
BBB	4.5%
BB	1.6%
B	0.3%
CCC	0.0%
Pfd-1	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	8.8%
Not Rated	0.1%

Top Fixed-Income Holdings**.2

Government of Canada, Treasury Bill, 2.244%, 2026-05-20	2.7%
Government of Canada, Treasury Bill, 2.284%, 2026-07-02	1.5%
Government of Canada, Treasury Bill, 2.225%, 2026-05-06	1.5%
Government of Canada, Treasury Bill, 2.185%, 2026-04-22	1.1%
Government of Canada, Treasury Bill, 2.253%, 2026-06-03	0.8%
iShares iBoxx \$ High Yield Corporate Bond ETF	0.8%
Government of Canada, 3.500%, 2057-12-01	0.7%
Government of Canada, Treasury Bill, 2.281%, 2026-06-17	0.6%
Government of Canada, 3.250%, 2035-12-01	0.5%
Government of Canada, Treasury Bill, 2.054%, 2026-04-08	0.5%
Total Allocation	10.7%

Total Number of Investments⁴ 1,974

Fixed Income	1,117
Equity	857

Portfolio Characteristics

Portfolio Yield	2.8%
Average Coupon	4.6%
Modified Duration	4.3 yrs
Average Term	9.2 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.

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