

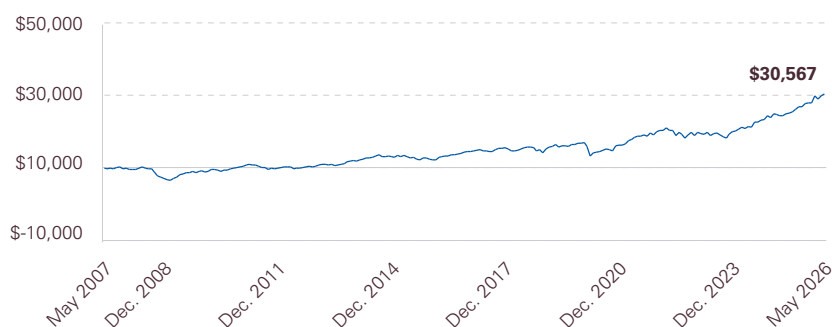
Fund Performance (%) – Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
2.2	2.1	9.0	21.9	17.2	10.6	8.6	6.0

Calendar Year Returns (%) – Guarantee B

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
17.4	6.3	-8.3	17.6	-2.3	22.3	-5.6	5.3	19.6	17.2

Value of \$10,000 investment – Guarantee B



What does the Fund invest in?

The Fund's objective is to maximize after tax income with a focus on the preservation and enhancement of capital by investing primarily in Canadian equities.

Key Reasons to Invest

- A core dividend-focused portfolio is comprised of securities representing mostly large, well-known Canadian companies that endeavor to pay regular and rising dividends.
- Emphasizes capital appreciation and income.
- The portfolio manager combines a top-down economic view with bottom-up fundamental security selection to identify stocks of companies which offer good valuation, strong balance sheet and excellent management.

Portfolio Manager

IA Global Asset Management Inc.

Danesh Rohinton
Oliver Shao, CFA
Start date: June 2023
Jean-René Adam, MSc, CFA
Start date: June 2022

Fund Details

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

Size: \$19.3 million

Inception Date: Guarantee B: May 4, 2007

NAV: Guarantee A: \$28.93
Guarantee B: \$30.56
Guarantee C: \$41.83

MER*: Guarantee A: 3.33%
Guarantee B: 3.03%
Guarantee C: 2.60%
*as at Dec. 31, 2025

Risk Tolerance:



Distribution Frequency:

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

Fund Codes (CCM)

Series	Front
Guarantee A	IAC 329
Guarantee B	IAC 529
Guarantee C	IAC 729

Distributions (\$/unit)†	Guarantee A	Guarantee B	Guarantee C
June 2025	0.063	0.066	0.090
July 2025	0.067	0.071	0.097
August 2025	0.058	0.061	0.083
September 2025	0.060	0.063	0.086
October 2025	0.108	0.113	0.155
November 2025	0.119	0.126	0.172

Distributions (\$/unit)†	Guarantee A	Guarantee B	Guarantee C
December 2025	0.680	0.718	0.980
January 2026	1.982	2.093	2.868
February 2026	0.151	0.161	0.216
March 2026	0.161	0.170	0.232
April 2026	0.516	0.554	0.745
May 2026	0.050	0.054	0.073

Asset Mix**

Equity	95.5%
Canadian Equities	80.9%
U.S. Equities	11.9%
Foreign Equities	2.7%
Cash and Other	4.5%
Treasury Bills	4.1%
Cash and Other Net Assets	0.4%

Geographic Allocation**

Canada	85.0%
United States	11.9%
Asia	1.7%
Europe	1.0%

Top Equity Holdings**

Royal Bank of Canada	9.1%
The Toronto-Dominion Bank	6.8%
Agnico Eagle Mines Ltd.	5.4%
Canadian Natural Resources Ltd.	5.2%
Enbridge Inc.	4.7%
Manulife Financial Corp.	4.3%
Canadian Pacific Kansas City Ltd.	3.5%
TC Energy Corp.	3.3%
Canadian National Railway Co.	3.2%
Amazon.com Inc.	2.8%
Total Allocation	48.3%

Equity Sector Allocation¹**

Financials	32.8%
Energy	18.5%
Materials	11.3%
Industrials	10.1%
Consumer Staples	5.1%
Information Technology	4.6%
Consumer Discretionary	4.4%
Communication Services	3.3%
Utilities	3.0%
Health Care	2.5%

Total Number of Investments²

Fixed Income	12
Equity	95

Portfolio Characteristics

Portfolio Yield	2.5%
-----------------	------

¹ Excludes Other Assets less Liabilities. ² Excludes Cash and Other Net Assets and applicable investment funds not managed by IA Clarington Investments Inc.

**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.