

Fund Performance (%) – Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-2.8	3.7	3.7	18.3	14.4	10.5	8.3	5.8

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: \$18.9 million

Inception Date: Guarantee B: May 4, 2007

NAV: Guarantee A: \$27.55
Guarantee B: \$29.09
Guarantee C: \$39.78

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
April 2025	0.070	0.074	0.102
May 2025	0.033	0.035	0.048
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

Distributions (\$/unit)†	Guarantee A	Guarantee B	Guarantee C
October 2025	0.108	0.113	0.155
November 2025	0.119	0.126	0.172
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

Asset Mix**

Equity	97.4%
Canadian Equities	82.5%
U.S. Equities	12.4%
Foreign Equities	2.5%
Cash and Other	2.6%
Treasury Bills	2.2%
Cash and Other Net Assets	0.4%

Geographic Allocation**

Canada	84.7%
United States	12.4%
Asia	1.5%
Europe	1.1%

Top Equity Holdings**

Royal Bank of Canada	8.2%
Agnico Eagle Mines Ltd.	6.4%
Canadian Natural Resources Ltd.	5.9%
The Toronto-Dominion Bank	5.9%
Suncor Energy Inc.	5.5%
Enbridge Inc.	5.0%
Manulife Financial Corp.	4.1%
TC Energy Corp.	3.3%
Canadian Pacific Kansas City Ltd.	3.3%
Canadian National Railway Co.	3.0%
Total Allocation	50.6%

Equity Sector Allocation¹**

Financials	29.8%
Energy	22.6%
Materials	11.5%
Industrials	10.2%
Consumer Staples	5.4%
Information Technology	5.1%
Consumer Discretionary	3.9%
Communication Services	3.6%
Utilities	3.1%
Health Care	2.3%

Total Number of Investments²

Fixed Income	7
Equity	99

Portfolio Characteristics

Portfolio Yield	2.6%
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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.

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