Fixed Income

IA Clarington Bond 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
-1.3	-3.2	-1.8	-2.4	3.4	-1.2	-0.2	1.6

Calendar Year Returns (%) – Guarantee B

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
0.7	1.3	-0.7	5.3	7.1	-4.1	-12.9	5.0	2.9	1.1

Value of $10,000 investment – Guarantee B



What does the Fund invest in?

The Fund seeks to provide interest income and capital appreciation while protecting capital by investing in high quality fixed income securities.

The Fund may invest up to 30% of its assets in foreign securities.

Key Reasons to Invest

- A core fixed income portfolio that may include a combination of government issues, debentures and high-quality corporate bonds.
- Emphasis on a regular income stream while generating total rate of return consistent with safety of capital.
- Active management of duration, sector and yield curve positioning.

Portfolio Manager

iA Global Asset Management Inc.
Alexandre Morin, CFA
Start date: March 2018
Dominic Siciliano
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: $3.7 million

Inception Date: Guarantee B: May 4, 2007

NAV: Guarantee A: $13.33
Guarantee B: $13.62
Guarantee C: $16.40

MER*: Guarantee A: 2.14%
Guarantee B: 2.02%
Guarantee C: 1.95%
*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 702
Guarantee B	IAC 902
Guarantee C	IAC 1102

Distributions ($/unit)†	Guarantee A	Guarantee B	Guarantee C
October 2025	0.012	0.014	0.017
November 2025	0.022	0.024	0.029
December 2025	0.069	0.072	0.088
January 2026	-0.004	-0.004	-0.005
February 2026	0.021	0.021	0.027
March 2026	0.006	0.008	0.010

Distributions ($/unit)†	Guarantee A	Guarantee B	Guarantee C
April 2026	0.017	0.018	0.024
May 2026	0.023	0.026	0.031
June 2026	0.021	0.023	0.028
July 2026	0.000	0.002	0.003
August 2026	0.012	0.014	0.017
September 2026	0.016	0.018	0.023

iA Financial Group

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iA Clarington™ Investments

IA Clarington Bond GIF

September 30, 2026

Asset Mix**[1]

Fixed Income	**96.1%**
Canadian Investment Grade Corporate Bonds	39.5%
Canadian Provincial and Municipal Bonds	25.3%
Canadian Government Bonds	19.1%
U.S. Investment Grade Corporate Bonds	5.0%
Investment Fund(s) - Fixed Income	1.9%
Canadian High Yield Corporate Bonds	1.5%
Other	1.4%
Canadian Government Agencies Bonds	1.3%
Asset-Backed Securities	1.1%
Cash and Other	**3.9%**
Treasury Bills	4.0%
Options	0.0%
Futures	0.0%
Cash and Other Net Assets	-0.1%

Geographic Allocation**

Canada	91.7%
United States	7.0%
Other	1.4%

Top Fixed-Income Holdings**[2]

Government of Canada, 3.000%, 2034-06-01	7.3%
Government of Canada, 3.000%, 2031-09-01	5.6%
Government of Canada, 3.500%, 2057-12-01	3.3%
Province of Ontario, 3.650%, 2033-06-02	2.9%
Province of Ontario, 4.450%, 2056-12-02	2.3%
State Street® SPDR® Bloomberg Short Term High Yield Bond ETF	1.9%
Province of British Columbia, 2.800%, 2048-06-18	1.8%
Province of Quebec, 3.100%, 2051-12-01	1.6%
Government of Canada, Treasury Bill, 2.370%, 2026-12-16	1.4%
Government of Canada, 3.250%, 2036-06-01	1.4%
Total Allocation	**29.5%**

Top Issuers**[2]

Government of Canada	23.1%
Province of Ontario	11.0%
Royal Bank of Canada	4.5%
Province of Quebec	3.7%
The Toronto-Dominion Bank	3.4%
Canadian Imperial Bank of Commerce	2.8%
Province of British Columbia	2.5%
The Bank of Nova Scotia	2.3%
Ford Credit Canada Company Compagnie Crédit Ford du Canada	2.2%
National Bank of Canada	2.2%
Total Allocation	**57.7%**

Credit Risk**[3]

AAA	21.2%
AA	24.8%
A	27.9%
BBB	18.9%
BB	1.3%
R1	4.0%
Not Rated	0.2%

Total Number of Investments[4]	**306**
Fixed Income	305
Equity	1

Portfolio Characteristics	
Portfolio Yield	4.5%
Average Coupon	4.0%
Modified Duration	6.4 yrs
Average Term	13.7 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] 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. [4] 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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