Fixed Income

IA Clarington Agile Core Plus 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
-1.9	-2.6	-1.9	-1.9	2.6	-0.4	0.2	0.4

Calendar Year Returns (%) – Guarantee B

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
-	0.7	-2.1	3.3	3.0	0.3	-8.8	3.6	4.1	1.8

Value of $10,000 investment‡ – Guarantee B



What does the Fund invest in?

The Fund seeks to obtain current income while preserving capital and mitigating the effects of interest rate fluctuations through investments in and exposure to bonds including government bonds, investment grade bonds and high yield bonds, as well as other income-producing securities such as asset-backed securities and senior floating rate loans.

Key Reasons to Invest

- Focus on long-term capital growth and downside protection through a global, short-duration investment grade portfolio.
- Diversification beyond traditional fixed-income strategies.
- Enhanced yield potential from non-investment grade exposure (max 25%) and wide latitude in higher-yielding credit selection.

Portfolio Manager

Agile Investment Management, LLC
Dan Janis
Peter Azzinaro
Noelle Corum, CFA
Start date: September 2024
Richard Cochinos, CFA, FRM, CAIA
Charles C. Tomes
Start date: April 2026

Fund Details

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

Size: $0.6 million

Inception Date: Guarantee B: May 12, 2016

NAV: Guarantee B: $10.42
Guarantee C: $10.88

MER*: Guarantee B: 2.63%
Guarantee C: 2.21%
*as at Dec. 31, 2025

Risk Tolerance:

Low	Medium	High

Distribution Frequency:
Guarantee B: Monthly, variable
Guarantee C: Monthly, variable

Fund Codes

Series	Front
Guarantee B	IAC 8002
Guarantee C	IAC 8004

Distributions ($/unit)†	Guarantee B	Guarantee C
October 2025	0.019	0.024
November 2025	0.020	0.024
December 2025	0.060	0.066
January 2026	-0.001	-0.001
February 2026	0.023	0.029
March 2026	0.019	0.023

Distributions ($/unit)†	Guarantee B	Guarantee C
April 2026	0.014	0.018
May 2026	0.035	0.042
June 2026	0.016	0.020
July 2026	0.020	0.025
August 2026	0.019	0.023
September 2026	0.008	0.010

iA Financial Group

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iA Clarington™ Investments

IA Clarington Agile Core Plus Bond GIF

September 30, 2026

Asset Mix**

Equity	**0.1%**
Canadian Equities	0.1%
Fixed Income	**98.4%**
U.S. Investment Grade Corporate Bonds	36.9%
Canadian Investment Grade Corporate Bonds	27.8%
Canadian High Yield Corporate Bonds	11.7%
U.S. High Yield Corporate Bonds	8.7%
U.S. Government Bonds	4.1%
Foreign Investment Grade Corporate Bonds	3.0%
Foreign Government Bonds	2.7%
Other	2.0%
Canadian Provincial and Municipal Bonds	1.5%
Cash and Other	**1.5%**
Cash and Other Net Assets	1.2%
Treasury Bills	0.2%
Futures	0.1%

Geographic Allocation**

United States	50.8%
Canada	42.1%
Europe	2.8%
Other	1.7%
Australia & Oceania	1.4%

Top Fixed-Income Holdings**,[1]

Government of United States, 4.125%, 2036-02-15	2.1%
Vandyk Lakeview DXE West Ltd., 10.620%, 2028-03-01	1.2%
Bank of America Corp., 5.872%, 2034-09-15	1.2%
Government of United States, 5.000%, 2056-05-15	1.1%
G. Cooper Equipment Rentals Ltd., 7.450%, 2029-07-04	1.0%
Sollio Cooperative Group, 5.875%, 2032-11-03	0.8%
Exchange Income Corp., 4.324%, 2031-03-13	0.8%
Canadian Natural Resources Ltd., 3.850%, 2027-06-01	0.8%
Air Canada, 4.625%, 2029-08-15	0.8%
Citigroup Inc., 6.174%, 2034-05-25	0.8%
Total Allocation	**10.6%**

Top Issuers**,[1]

Government of United States	4.1%
The Bank of Nova Scotia	1.9%
Canadian Imperial Bank of Commerce	1.9%
The Toronto-Dominion Bank	1.6%
JPMorgan Chase & Co.	1.5%
Royal Bank of Canada	1.4%
Bank of America Corp.	1.4%
Bank of Montreal	1.3%
Province of British Columbia	1.3%
Sollio Cooperative Group	1.3%
Total Allocation	**17.7%**

Credit Risk**,[2]

AAA	5.5%
AA	14.8%
A	22.8%
BBB	33.8%
BB	16.4%
B	2.8%
R1	0.2%
Not Rated	1.7%

Total Number of Investments[3]	**716**
Fixed Income	712
Equity	4

Portfolio Characteristics

Portfolio Yield	5.7%
Average Coupon	5.1%
Modified Duration	4.0 yrs
Average Term	9.0 yrs
Average Credit Quality	BBB

‡ On September 4, 2024, the sub-advisor of the Fund changed. This change may have affected the Fund's performance.
[1] Cash and Other Net Assets are excluded. [2] 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. [3] 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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Interest rate payments for the following securities in the fund are reset periodically: senior loan (term loans), CLO (Collateralized Loan Obligations), MBS (Mortgage-Backed Security), and ABS (Asset-Backed Security). As a result, in calculating the modified duration of the Fund, these securities are individually assigned a duration based on its interest rate reset frequency. In other words, a security is assigned a duration of 0.08 years if its interest payments are reset monthly, a duration of 0.25 years if reset quarterly, 0.5 if reset semi-annually, and 1 if reset annually.