IA Wealth Core Bond Pool (Series F)

Fund Performance (%) – Series F

| 1-month | 3-month | Y-T-D | 1-year | 3-year | 5-year | 10-year | Since inception |
|---------|---------|-------|--------|--------|--------|---------|-----------------|
| 1.8 | 1.3 | 2.8 | 2.8 | 4.7 | -0.1 | 2.0 | 3.3 |

Calendar Year Returns (%) - Series F

| 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 |
|------|------|------|------|------|------|------|-------|------|------|
| 3.2 | 2.1 | 2.8 | 0.8 | 6.9 | 8.6 | -2.6 | -11.5 | 6.7 | 4.5 |

Value of \$10,000 investment - Series F



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

Fund Type: Trust

Size: \$237.3 million

Inception Date: Series F: Oct. 2, 2006

NAV: Series F: \$11.98

MER*: Series F: 0.48% *as at Mar. 31, 2025

Risk Tolerance:

| Low | Medium | High |
|-----|--------|------|
| | | |

Distribution Frequency:

Series F: Monthly, variable

Fund Codes (CCM)**

| Series | Front | Series | Fee-Based |
|--------|-------|--------|-----------|
| Α | - | F | 8328 |
| В | 1345 | | |

** On July 24, 2020, Series F was merged into Series FX and Series FX was renamed Series F.

| Distributions (\$/unit)† | F |
|--------------------------|-------|
| October 2024 | 0.032 |
| November 2024 | 0.035 |
| December 2024 | 0.021 |
| January 2025 | 0.033 |
| February 2025 | 0.024 |
| March 2025 | 0.041 |

| Distributions (\$/unit)† | F |
|--------------------------|-------|
| April 2025 | 0.038 |
| May 2025 | 0.035 |
| June 2025 | 0.033 |
| July 2025 | 0.037 |
| August 2025 | 0.036 |
| September 2025 | 0.036 |



412

AA

Asset Mix¹

| Fixed Income | 96.7% |
|---|-------|
| Canadian Investment Grade Corporate Bonds | 33.6% |
| Canadian Provincial and Municipal Bonds | 32.5% |
| Canadian Government Bonds | 16.0% |
| U.S. Investment Grade Corporate Bonds | 4.5% |
| Investment Fund(s) - Fixed Income | 3.0% |
| Mortgage Backed Securities | 2.6% |
| U.S. Real Return Bonds | 2.2% |
| Asset-Backed Securities | 1.3% |
| Other | 1.0% |
| Cash and Other | 3.3% |
| Treasury Bills | 2.6% |
| Cash and Other Net Assets | 0.8% |
| Options | 0.0% |
| Futures | -0.1% |

Geographic Allocation

| Canada | 89.1% |
|---------------|-------|
| United States | 9.7% |
| Europe | 0.4% |

Top Fixed-Income Holdings²

| Government of Canada, 3.250%, 2035-06-01 | 8.3% |
|---|-------|
| Province of Ontario, 3.600%, 2035-06-02 | 5.3% |
| Government of Canada, 2.750%, 2055-12-01 | 4.6% |
| SPDR Barclays Short Term High Field Bond ETF | 3.0% |
| Government of United States, Real Return Bond, 1.875%, 2035-07-15 | 2.2% |
| Government of Canada, 2.750%, 2030-09-01 | 1.9% |
| The Toronto-Dominion Bank, 3.060%, 2032-01-26 | 1.6% |
| Province of British Columbia, 4.450%, 2055-12-18 | 1.6% |
| Province of Ontario, 1.900%, 2051-12-02 | 1.6% |
| Province of Ontario, 4.650%, 2041-06-02 | 1.5% |
| Total Allocation | 31.6% |
| Top Issuers ² | |

| Province of Ontario 10.79 Province of Quebec 5.59 Royal Bank of Canada 4.19 The Toronto-Dominion Bank 3.09 Canadian Mortgage Pools 2.69 Bank of Montreal 2.69 Ford Credit Canada Co. 2.49 Province of Manitoba 2.49 Government of United States 2.29 | | |
|--|-----------------------------|-------|
| Province of Quebec 5.59 Royal Bank of Canada 4.19 The Toronto-Dominion Bank 3.09 Canadian Mortgage Pools 2.69 Bank of Montreal 2.69 Ford Credit Canada Co. 2.49 Province of Manitoba 2.49 Government of United States 2.29 | Government of Canada | 18.1% |
| Royal Bank of Canada 4.19 The Toronto-Dominion Bank 3.09 Canadian Mortgage Pools 2.69 Bank of Montreal 2.69 Ford Credit Canada Co. 2.49 Province of Manitoba 2.49 Government of United States 2.29 | Province of Ontario | 10.7% |
| The Toronto-Dominion Bank 3.09 Canadian Mortgage Pools 2.69 Bank of Montreal 2.69 Ford Credit Canada Co. 2.49 Province of Manitoba 2.49 Government of United States 2.29 | Province of Quebec | 5.5% |
| Canadian Mortgage Pools Bank of Montreal Ford Credit Canada Co. Province of Manitoba Government of United States 2.69 2.49 2.49 2.29 | Royal Bank of Canada | 4.1% |
| Bank of Montreal 2.69 Ford Credit Canada Co. 2.49 Province of Manitoba 2.49 Government of United States 2.29 | The Toronto-Dominion Bank | 3.0% |
| Ford Credit Canada Co. 2.49 Province of Manitoba 2.49 Government of United States 2.29 | Canadian Mortgage Pools | 2.6% |
| Province of Manitoba 2.49 Government of United States 2.29 | Bank of Montreal | 2.6% |
| Government of United States 2.29 | Ford Credit Canada Co. | 2.4% |
| | Province of Manitoba | 2.4% |
| Total Allocation E2 60 | Government of United States | 2.2% |
| Total Allocation 55.0 / | Total Allocation | 53.6% |

Credit Risk³

Average Credit Quality

| AAA | 22.5% |
|-----|-------|
| AA | 21.5% |
| A | 31.8% |
| BBB | 17.3% |
| BB | 0.6% |
| R1 | 2.6% |
| | |
| | |

Total Number of Investments⁴

| Fixed Income | 411 |
|---------------------------|----------|
| Equity | 1 |
| Portfolio Characteristics | |
| Portfolio Yield | 3.8% |
| Average Coupon | 4.0% |
| Modified Duration | 7.4 yrs |
| Average Term | 14 0 vrs |

†Distributions (\$/share) and Distributions (\$/unit) are paid using a calculation rounded up to 5 decimal places. Distributions shown are rounded to 3 decimal places.

Commissions, trailing commissions, management fees, brokerage fees and expenses all may be associated with mutual fund investments, including investments in exchange-traded series of mutual funds. Please read the prospectus before investing. Rates of return include changes in share or unit value and reinvestment of all dividends or distributions but do not account for sales, redemption, distribution, optional charges, or income taxes payable by any securityholder that would have reduced returns. Returns for more than one year are historical annual compounded total returns while returns for one year or less are cumulative figures and are not annualized. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The compound growth chart only illustrates the effects of a compound growth rate and is not intended to reflect future Fund values or returns. Performance data of different fund series may differ due to different fee structures and other reasons. When a material merger occurred, performance is measured from the merger date (Performance Start Date or PSD). Distribution payments are not guaranteed and may fluctuate. Distributions paid should not be confused with a Fund's performance, rate of return or yield. It distributions paid exceed Fund performance, your original investment will shrink. Distributions paid resulting from capital gains realized by a Fund and income and dividends earned by a Fund are taxable to you in the year they are paid. Your adjusted cost base will be reduced by the amount of any returns of capital. If your adjusted cost base goes below zero, you will have to pay capital gains tax on the amount below zero. A Fund's "yield" refers to income generated by its portfolio holdings, not return or the income paid out by the Fund. "Portfolio Yield" refers to the Fund's overall yield, not of each Fund series. Refer to the prospectus for details on each Fund series. U.S. dollar securities may not be held in Registered Plans, except TFSAs. The iA Cl Commissions, trailing commissions, management fees, brokerage fees and expenses all may be associated with mutual fund investments, including Inc. (iAIM).

¹ The term "Investment Fund(s)" 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.