

**Fund Performance (%)<sup>†</sup> – Guarantee B**

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
2.1	10.1	-0.4	4.5	13.9	8.3	1.1	1.4

**Calendar Year Returns (%)<sup>†</sup> – Guarantee B**

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
8.8	1.4	6.2	-14.1	-0.8	-7.9	18.8	-23.7	23.1	25.1

**Value of \$10,000 investment<sup>†</sup> – Guarantee B**



**What does the Fund invest in?**

The Fund's objective is to provide long-term capital appreciation by investing primarily in a diversified portfolio of equity securities of companies located anywhere in the world.

**Key Reasons to Invest**

- An unconstrained global equity strategy that invests across multiple sectors, regions and countries in pursuit of a strong total return.
- High-conviction portfolio of typically 35-65 securities of quality, enduring businesses that the managers view as superior long-term investments.
- A disciplined, repeatable and collaborative investment process, supported by Loomis Sayles' deep global research platform, ensures only their best ideas are represented in the Fund.

**Portfolio Manager**

**Loomis Sayles & Company, L.P.**

Eileen Riley, CFA, MBA  
Lee Rosenbaum, MBA  
Start date: November 2019

**Fund Details**

<b>Guarantee Options:</b>	Guarantee A: 100% death / 100% maturity Guarantee B: 100% death / 75% maturity Guarantee C: 75% death / 75% maturity	<b>MER*:</b> Guarantee A: 4.02% Guarantee B: 3.55% Guarantee C: 2.76% <small>*as at Dec. 31, 2024</small>
<b>Size:</b>	\$6.1 million	<b>Risk Tolerance:</b> <div><span>Low</span><span>Medium</span><span>High</span></div>
<b>Inception Date:</b>	Guarantee B: May 4, 2007	<b>Distribution Frequency:</b> Guarantee A: Monthly, variable Guarantee B: Monthly, variable Guarantee C: Monthly, variable
<b>NAV:</b>	Guarantee A: \$11.78 Guarantee B: \$12.82 Guarantee C: \$18.91	

**Fund Codes (CCM)**

Series	Front
Guarantee A	IAC 340
Guarantee B	IAC 342
Guarantee C	IAC 344

Distributions (\$/unit) <sup>†</sup>	Guarantee A	Guarantee B	Guarantee C
August 2024	0.053	0.058	0.084
September 2024	0.064	0.069	0.101
October 2024	0.099	0.106	0.156
November 2024	0.033	0.036	0.053
December 2024	0.034	0.037	0.055
January 2025	0.103	0.112	0.165

Distributions (\$/unit) <sup>†</sup>	Guarantee A	Guarantee B	Guarantee C
February 2025	0.084	0.091	0.133
March 2025	0.115	0.125	0.184
April 2025	0.010	0.011	0.016
May 2025	0.025	0.028	0.040
June 2025	0.100	0.109	0.160
July 2025	0.057	0.062	0.092

**Asset Mix\*\***

<b>Equity</b>	<b>99.2%</b>
U.S. Equities	76.8%
Foreign Equities	19.9%
Canadian Equities	2.5%
<b>Cash and Other</b>	<b>0.8%</b>
Cash and Other Net Assets	0.8%

**Geographic Allocation\*\***

United States	76.8%
Taiwan	5.6%
United Kingdom	4.4%
Netherlands	3.1%
Sweden	3.0%
Japan	2.9%
North America-Other	2.5%
Europe-Other	0.9%

**Top Equity Holdings\*\***

NVIDIA Corp.	6.7%
Taiwan Semiconductor Manufacturing Co. Ltd.	5.6%
Amazon.com Inc.	4.9%
S&P Global Inc.	4.9%
Mastercard Inc.	4.5%
Blackrock Inc.	4.3%
Parker Hannifin Corp.	3.8%
The Home Depot Inc.	3.5%
O'Reilly Automotive Inc.	3.3%
Roper Technologies Inc.	3.2%
<b>Total Allocation</b>	<b>44.7%</b>

**Equity Sector Allocation\*\*<sup>1</sup>**

Information Technology	29.6%
Financials	21.1%
Consumer Discretionary	18.5%
Industrials	14.5%
Health Care	6.0%
Communication Services	3.2%
Materials	3.0%
Consumer Staples	2.7%
Energy	0.7%

**Total Number of Investments<sup>2</sup>**

Equity	35
--------	----

**Portfolio Characteristics**

Portfolio Yield	0.9%
-----------------	------

<sup>‡</sup> On June 29, 2020, the sub-advisor for the Fund was changed from Radin Capital Partners Inc. to Loomis, Sayles & Company, L.P. This change may affect the Fund's performance.

<sup>1</sup> Excludes applicable sector allocations of exchange-traded funds. <sup>2</sup> 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.