

Fund Performance (%)[†] – Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-3.7	-1.1	-1.1	10.0	14.0	7.5	3.2	1.6

Calendar Year Returns (%)[†] – Guarantee B

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
1.4	6.2	-14.1	-0.8	-7.9	18.8	-23.7	23.1	25.1	5.8

Value of \$10,000 investment[†] – 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

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

Size: \$5.8 million

Inception Date: Guarantee B: May 4, 2007

NAV: Guarantee A: \$12.34
Guarantee B: \$13.47
Guarantee C: \$19.99

MER*: Guarantee A: 4.03%
Guarantee B: 3.57%
Guarantee C: 2.76%
*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 340
Guarantee B	IAC 342
Guarantee C	IAC 344

Distributions (\$/unit) [†]	Guarantee A	Guarantee B	Guarantee C
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
August 2025	0.073	0.080	0.118
September 2025	0.046	0.050	0.074

Distributions (\$/unit) [†]	Guarantee A	Guarantee B	Guarantee C
October 2025	0.043	0.046	0.069
November 2025	0.082	0.089	0.132
December 2025	0.096	0.105	0.155
January 2026	0.046	0.049	0.072
February 2026	0.044	0.048	0.071
March 2026	0.030	0.033	0.049

Asset Mix**

Equity	99.7%
U.S. Equities	79.1%
Foreign Equities	18.8%
Canadian Equities	1.8%
Cash and Other	0.3%
Cash and Other Net Assets	0.3%

Geographic Allocation**

United States	79.1%
Taiwan	5.8%
Netherlands	4.4%
United Kingdom	3.5%
Europe-Other	2.8%
Asia-Other	2.2%
North America-Other	1.8%

Top Equity Holdings**

NVIDIA Corp.	7.9%
Booking Holdings Inc.	7.1%
Taiwan Semiconductor Manufacturing Co. Ltd.	5.8%
Amazon.com Inc.	4.6%
Alphabet Inc.	4.5%
ASML Holding NV	4.4%
Mastercard Inc.	4.2%
S&P Global Inc.	4.0%
Parker Hannifin Corp.	3.2%
Hilton Worldwide Holdings Inc.	3.0%
Total Allocation	48.7%

Equity Sector Allocation¹**

Information Technology	30.3%
Consumer Discretionary	23.1%
Financials	19.9%
Industrials	13.1%
Communication Services	4.5%
Health Care	3.9%
Consumer Staples	2.7%
Materials	2.1%

Total Number of Investments²	37
Equity	37

Portfolio Characteristics

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

‡ 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.

¹ Excludes applicable sector allocations of exchange-traded funds. 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.

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.