IA Clarington Balanced Portfolio GIF

Managed Solutions

September 30, 2026

Fund Performance (%) – Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-1.0	-1.3	5.8	6.7	10.2	3.7	3.5	4.2

Calendar Year Returns (%) – Guarantee B

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
7.2	4.5	-5.9	9.7	0.6	9.1	-12.9	6.7	11.0	6.9

Value of $10,000 investment – Guarantee B



What does the Fund invest in?

The Fund seeks to provide a balance of capital growth and income by investing primarily in a diversified portfolio of other mutual funds. The Fund may also invest in ETFs or other securities to gain direct exposure to an asset class.

Key Reasons to Invest

- Balanced exposure to a target asset mix of 50% equities and 50% fixed-income securities, broadly diversified across asset classes, geography and sectors.
- Active asset allocation managed by an experienced asset allocation and economic team which leverages an integrated, multifaceted and disciplined institutional investment approach to asset allocation.
- Daily portfolio monitoring with ongoing rebalancing and currency management.

Portfolio Manager

iA Global Asset Management Inc.
Tej Rai
Start date: April 2021
Alex Bellefleur, MA, CFA
Start date: December 2024

Fund Details

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

Size: $13.9 million

Inception Date: Guarantee B: Mar. 15, 2010

NAV: Guarantee A: $18.61
Guarantee B: $19.84
Guarantee C: $23.95

MER*: Guarantee A: 3.39%
Guarantee B: 2.99%
Guarantee C: 3.00%
*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 850
Guarantee B	IAC 852
Guarantee C	IAC 854

Distributions ($/unit)†	Guarantee A	Guarantee B	Guarantee C
October 2025	0.071	0.073	0.089
November 2025	0.089	0.094	0.114
December 2025	0.389	0.414	0.510
January 2026	0.048	0.051	0.062
February 2026	0.052	0.055	0.066
March 2026	0.040	0.043	0.051

Distributions ($/unit)†	Guarantee A	Guarantee B	Guarantee C
April 2026	0.036	0.038	0.046
May 2026	0.041	0.044	0.053
June 2026	0.049	0.051	0.062
July 2026	0.046	0.048	0.058
August 2026	0.057	0.059	0.071
September 2026	0.045	0.048	0.058

iA Financial Group

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iA Clarington™ Investments

Asset Mix**,[1]

Equity	**54.3%**
U.S. Equities	24.8%
Canadian Equities	13.0%
Investment Fund(s) - Equity	8.8%
Foreign Equities	7.1%
Other	0.6%
Fixed Income	**38.2%**
Canadian Investment Grade Corporate Bonds	8.6%
Canadian Provincial and Municipal Bonds	4.9%
Investment Fund(s) - Fixed Income	4.1%
Canadian Government Bonds	3.7%
U.S. Investment Grade Corporate Bonds	3.2%
Mortgage Backed Securities	3.2%
Other	2.9%
Canadian High Yield Corporate Bonds	2.1%
U.S. High Yield Corporate Bonds	1.7%
U.S. Government Bonds	1.3%
Senior Loans	1.3%
Foreign Government Bonds	1.2%
Cash and Other	**7.5%**
Treasury Bills	7.4%
Cash and Other Net Assets	0.1%
Futures	0.0%
Options	0.0%

Current Weightings**,[2]

IA Wealth Core Bond Pool, Series I	18.9%
IA Clarington Global Multifactor Equity Fund, Series I	8.1%
IA Clarington QV Global Equity Fund, Series I	6.6%
iShares Core MSCI EAFE ETF	5.8%
IA Clarington Thematic Innovation Class, Series I	5.5%
IA Clarington Canadian Leaders Class, Series I	5.2%
IA Clarington Global Dividend Fund, Series I	4.8%
IA Clarington Strategic Equity Income Fund, Series I	4.5%
PIMCO Monthly Income Fund (Canada), Series I	4.2%
IA Clarington Loomis Global Equity Opportunities Fund, Series I	4.1%
Fidelity Canadian Disciplined Equity® Fund, Series O	3.2%
IA Clarington QV Canadian Small Cap Fund, Series I	3.0%
IA Clarington Loomis Global Multisector Bond Fund, Series I	3.0%
iShares Core MSCI Emerging Markets ETF	2.9%
IA Clarington Agile Core Plus Bond Fund, Series I	2.8%
IA Clarington Strategic Corporate Bond Fund, Series I	2.7%
IA Clarington Agile Global Total Return Income Fund, Series I	2.3%
IA Clarington Global Macro Advantage Fund, Series I	2.1%
iShares Broad USD High Yield Corporate Bond ETF	1.8%
Vanguard Short-Term Corporate Bond ETF	1.6%
Mackenzie GQE US Small-Mid Cap Equity Fund, Series O	1.5%
IA Clarington Loomis Floating Rate Income Fund, Series I	1.3%
IA Clarington Loomis International Growth Fund, Series I	0.6%
Cash and Equivalents	-0.1%

Geographic Allocation**

United States	43.7%
Canada	35.9%
International	8.8%
Europe	6.2%
Asia	2.5%
Other	2.0%

Equity Sector Allocation**

Information Technology	9.4%
Financials	7.8%
Industrials	6.2%
Consumer Discretionary	4.5%
Health Care	3.7%
Energy	3.5%
Communication Services	3.1%
Consumer Staples	3.0%
Materials	2.6%
Utilities	1.2%
Real Estate	0.6%

Credit Risk**

AAA	6.1%
AA	7.9%
A	6.7%
BBB	6.4%
BB	3.5%
B	1.6%
CCC	0.3%
Below CCC	0.0%
Pfd-1	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	7.6%
Not Rated	0.4%

Total Number of Investments[2]	**3,739**
Fixed Income	2,585
Equity	1,154

Portfolio Characteristics	
Portfolio Yield	3.3%
Average Coupon	4.7%
Modified Duration	4.7 yrs
Average Term	10.0 yrs
Average Credit Quality	A

[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] Excludes Other Assets less Liabilities.

**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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