Fund Performance (%) - Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
2.3	4.0	5.9	7.3	9.1	4.8	3.5	4.1

Calendar Year Returns (%) - Guarantee B

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
1.0	7.2	4.5	-5.9	9.7	0.6	9.1	-12.9	6.7	11.0

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

Sébastien Mc Mahon, MA, PRM, CFA

Start date: November 2019

Fund Details

Guarantee Guarantee A:

Options: 100% death / 100% maturity

Guarantee B:

100% death / 75% maturity

Guarantee C:

75% death / 75% maturity

Size: \$17.0 million

Inception Date: Guarantee B: Mar. 15, 2010

NAV: Guarantee A: \$17.51

Guarantee B: \$18.58 Guarantee C: \$22.43 MER*:

Guarantee A: 3.41% Guarantee B: 3.00%

Guarantee C: 3.00% *as at Dec. 31, 2024

as at Doc. 51, 202-

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
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Distributions (\$/unit)†	Guarantee Guarantee Guarantee				
	Α	В	С		
October 2024	0.073	0.077	0.093		
November 2024	0.053	0.057	0.069		
December 2024	0.045	0.048	0.058		
January 2025	0.019	0.021	0.025		
February 2025	0.025	0.026	0.032		
March 2025	0.019	0.020	0.024		

Distributions (\$/unit)†	Guarantee Guarantee Guarantee			
	Α	В	С	
April 2025	0.012	0.013	0.016	
May 2025	0.025	0.026	0.031	
June 2025	0.038	0.038	0.049	
July 2025	0.096	0.102	0.123	
August 2025	0.024	0.025	0.031	
September 2025	0.074	0.079	0.094	







Asset Mix**,1

Equity	55.2%
U.S. Equities	24.0%
Canadian Equities	13.3%
Foreign Equities	9.9%
Investment Fund(s) - Equity	7.5%
Other	0.5%
Fixed Income	37.9%
Canadian Investment Grade Corporate Bonds	7.7%
Canadian Provincial and Municipal Bonds	5.9%
Investment Fund(s) - Fixed Income	3.9%
Mortgage Backed Securities	3.9%
Canadian Government Bonds	3.1%
U.S. Investment Grade Corporate Bonds	2.8%
Canadian High Yield Corporate Bonds	2.3%
Other	2.0%
U.S. High Yield Corporate Bonds	1.7%
U.S. Government Bonds	1.4%
Senior Loans	1.2%
Foreign High Yield Corporate Bonds	1.0%
Foreign Investment Grade Corporate Bonds	1.0%
Cash and Other	6.9%
Treasury Bills	7.0%
Futures	0.1%
Options	0.0%
Cash and Other Net Assets	-0.2%

Current Weightings,2**

IA Wealth Core Bond Pool, Series I	18.0%
Manulife Global Equity Class, Series I	7.6%
IA Clarington QV Global Equity Fund, Series I	7.3%
IA Clarington Thematic Innovation Class, Series I	6.0%
IA Clarington Canadian Leaders Class, Series I	5.5%
IA Clarington Global Dividend Fund, Series I	5.1%
IA Clarington Strategic Equity Income Fund, Series I	4.7%
PIMCO Monthly Income Fund (Canada), Series I	4.2%
IA Clarington Loomis Global Equity Opportunities Fund, Series I	4.2%
iShares Core MSCI EAFE ETF	3.7%
Fidelity Canadian Disciplined Equity® Fund, Series O	3.2%
iShares Core MSCI Emerging Markets ETF	3.0%
IA Clarington QV Canadian Small Cap Fund, Series I	3.0%
IA Clarington Loomis Global Multisector Bond Fund, Series I	3.0%
IA Clarington Strategic Corporate Bond Fund, Series I	3.0%
IA Clarington Agile Core Plus 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	1.9%
iShares iBoxx \$ High Yield Corporate Bond ETF	1.8%
Vanguard Short-Term Corporate Bond ETF	1.5%
Mackenzie US Small-Mid Cap Growth Fund, Series O	1.5%
IA Clarington Loomis Floating Rate Income Fund, Series I	1.3%
SPDR S&P 500 ETF Trust	0.8%
IA Clarington Loomis International Growth Fund, Series I	0.6%
Cash and Equivalents	-0.7%

Geographic Allocation**

United States	46.4%
Canada	33.7%
Europe	8.0%
International	6.9%
Asia	2.3%
Other	1.9%

Equity Sector Allocation**

Information Technology	8.8%
Financials	8.6%
Industrials	6.9%
Consumer Discretionary	5.0%
Health Care	4.4%
Communication Services	3.8%
Consumer Staples	3.7%
Energy	2.4%
Materials	2.2%
Utilities	1.1%
Real Estate	0.7%
On all Distant	

Credit Risk**

Average Term

Average Credit Quality

AAA	6.0%
AA	6.9%
A	7.0%
BBB	6.5%
BB	4.0%
В	1.6%
CCC	0.3%
Below CCC	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	7.3%
Not Rated	0.3%

Total Number of Investments ²	2,757			
Fixed Income	2,185			
Equity	572			
Portfolio Characteristics				
Portfolio Yield	3.1%			
Average Coupon	4.8%			
Modified Duration	4.8 yrs			

†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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9.8 yrs

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¹ The term "Investment Fund(s)" 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