

Fund Performance (%) – Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
2.9	3.1	6.9	15.1	10.8	5.0	4.5	4.9

Calendar Year Returns (%) – Guarantee B

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
9.4	5.0	-7.3	10.9	-1.0	12.6	-14.1	9.2	12.0	8.5

Value of \$10,000 investment – Guarantee B

What does the Fund invest in?

The Fund seeks to provide capital growth with some exposure to fixed 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 65% equities and 35% 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: \$16.7 million

Inception Date: Guarantee B: Mar. 15, 2010

NAV: Guarantee A: \$20.21
Guarantee B: \$21.87
Guarantee C: \$26.72

MER*: Guarantee A: 3.62%
Guarantee B: 3.15%
Guarantee C: 3.06%
*as at Dec. 31, 2025

Risk Tolerance:

Distribution Frequency:

Guarantee A: Monthly, variable
Guarantee B: Monthly, variable
Guarantee C: Monthly, variable

Fund Codes

Series	Front
Guarantee A	IAC 860
Guarantee B	IAC 862
Guarantee C	IAC 864

Distributions (\$/unit)†	Guarantee A	Guarantee B	Guarantee C
June 2025	0.029	0.031	0.038
July 2025	0.121	0.131	0.159
August 2025	0.088	0.095	0.116
September 2025	0.074	0.080	0.098
October 2025	0.064	0.070	0.084
November 2025	0.101	0.109	0.133

Distributions (\$/unit)†	Guarantee A	Guarantee B	Guarantee C
December 2025	0.485	0.524	0.640
January 2026	0.055	0.059	0.073
February 2026	0.106	0.114	0.140
March 2026	0.105	0.113	0.139
April 2026	0.103	0.115	0.138
May 2026	0.186	0.203	0.249

Asset Mix.1**

Equity	68.6%
U.S. Equities	30.2%
Canadian Equities	16.0%
Investment Fund(s) - Equity	13.7%
Foreign Equities	8.0%
Other	0.7%
Fixed Income	23.4%
Canadian Investment Grade Corporate Bonds	5.9%
Other	5.1%
Canadian Provincial and Municipal Bonds	3.0%
Investment Fund(s) - Fixed Income	2.7%
Mortgage Backed Securities	2.1%
U.S. Investment Grade Corporate Bonds	1.8%
Canadian Government Bonds	1.5%
Canadian High Yield Corporate Bonds	1.3%
Cash and Other	8.0%
Treasury Bills	7.2%
Cash and Other Net Assets	0.7%
Futures	0.1%
Options	0.0%

Current Weightings.2**

IA Wealth Core Bond Pool, Series I	12.1%
IA Clarington Global Multifactor Equity Fund, Series I	10.1%
iShares Core MSCI EAFE ETF	7.4%
IA Clarington QV Global Equity Fund, Series I	7.1%
IA Clarington Thematic Innovation Class, Series I	6.5%
IA Clarington Canadian Leaders Class, Series I	6.3%
IA Clarington Global Dividend Fund, Series I	5.7%
IA Clarington Strategic Equity Income Fund, Series I	5.2%
IA Clarington Loomis Global Equity Opportunities Fund, Series I	5.0%
iShares Core MSCI Emerging Markets ETF	4.7%
Fidelity Canadian Disciplined Equity® Fund, Series O	4.3%
IA Clarington QV Canadian Small Cap Fund, Series I	3.6%
PIMCO Monthly Income Fund (Canada), Series I	2.7%
IA Clarington Global Macro Advantage Fund, Series I	2.0%
Mackenzie GQE US Small-Mid Cap Equity Fund, Series O	2.0%
IA Clarington Strategic Corporate Bond Fund, Series I	1.8%
IA Clarington Loomis Global Multisector Bond Fund, Series I	1.7%
IA Clarington Agile Core Plus Bond Fund, Series I	1.6%
Invesco QQQ Trust ETF	1.4%
iShares Broad USD High Yield Corporate Bond ETF	1.2%
IA Clarington Agile Global Total Return Income Fund, Series I	1.2%
Vanguard Short-Term Corporate Bond ETF	1.0%
IA Clarington Loomis International Growth Fund, Series I	0.8%
IA Clarington Loomis Floating Rate Income Fund, Series I	0.7%
Cash and Equivalents	-0.3%

Geographic Allocation**

United States	45.1%
Canada	30.9%
International	12.1%
Europe	6.2%
Asia	2.7%
Other	1.6%

Equity Sector Allocation**

Information Technology	11.4%
Financials	9.3%
Industrials	7.8%
Consumer Discretionary	5.7%
Health Care	4.4%
Energy	4.2%
Communication Services	3.7%
Consumer Staples	3.3%
Materials	3.0%
Utilities	1.5%
Real Estate	0.9%

Credit Risk**

AAA	2.9%
AA	4.4%
A	4.9%
BBB	4.4%
BB	2.0%
B	0.9%
CCC	0.2%
Below CCC	0.0%
Pfd-1	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	7.2%
R2	0.0%
Not Rated	0.2%

Total Number of Investments² 2,977

Fixed Income	1,987
Equity	990

Portfolio Characteristics

Portfolio Yield	2.7%
Average Coupon	4.7%
Modified Duration	4.5 yrs
Average Term	9.5 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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