

Fund Performance (%) - Guarantee B

1-month	month 3-month		Y-T-D 1-year 3-year		5-year	10-year	Since inception
1.9	3.1	4.6	5.5	7.0	3.3	2.7	3.3

Calendar Year Returns (%) - Guarantee B

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
0.6	5.3	3.9	-4.9	9.5	0.8	7.1	-12.9	5.4	8.4

Value of \$10,000 investment – Guarantee B



What does the Fund invest in?

The Fund seeks to provide capital protection along with the potential for modest income and some capital growth 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 70% fixed-income securities and 30% equities, 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: \$5.5 million

Inception Date: Guarantee B: Mar. 15, 2010

NAV: Guarantee A: \$15.71

Guarantee B: \$16.50 Guarantee C: \$19.92 MER*: Guarantee A: 3.26%

Guarantee B: 2.90% Guarantee C: 2.84%

*as at Dec. 31, 2024

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 840
Guarantee B	IAC 842
Guarantee C	IAC 844

Distributions (\$/unit)†	Guarantee Guarantee Guarantee				
	Α	В	С		
October 2024	0.020	0.021	0.026		
November 2024	0.003	0.003	0.004		
December 2024	0.013	0.014	0.017		
January 2025	0.007	0.007	0.008		
February 2025	0.006	0.007	0.008		
March 2025	0.006	0.007	0.008		

Distributions (\$/unit)†	Guarantee	Guarantee	Guarantee
	Α	В	С
April 2025	0.003	0.003	0.003
May 2025	0.004	0.004	0.005
June 2025	0.012	0.013	0.015
July 2025	0.017	0.017	0.021
August 2025	0.065	0.069	0.088
September 2025	0.014	0.015	0.018







Asset Mix**,1

- ·	0.4.40/
Equity	34.1%
U.S. Equities	13.4%
Canadian Equities	9.7%
Foreign Equities	5.7%
Investment Fund(s) - Equity	4.9%
Other	0.4%
Fixed Income	57.9%
Canadian Investment Grade Corporate Bonds	12.4%
Canadian Provincial and Municipal Bonds	9.8%
Mortgage Backed Securities	5.4%
Canadian Government Bonds	5.1%
Investment Fund(s) - Fixed Income	4.7%
U.S. Investment Grade Corporate Bonds	4.4%
Canadian High Yield Corporate Bonds	3.1%
U.S. High Yield Corporate Bonds	2.5%
U.S. Government Bonds	2.1%
Senior Loans	1.9%
Foreign High Yield Corporate Bonds	1.5%
Foreign Investment Grade Corporate Bonds	1.5%
Asset-Backed Securities	1.3%
Foreign Government Bonds	1.2%
Other	1.0%
Cash and Other	8.0%
Treasury Bills	7.9%
Futures	0.1%
Options	0.0%
Cash and Other Net Assets	0.0%

Current Weightings**,2

	IA Wealth Core Bond Pool, Series I	29.9%
	PIMCO Monthly Income Fund (Canada), Series I	5.4%
	IA Clarington Loomis Global Multisector Bond Fund, Series I	5.2%
	IA Clarington Canadian Leaders Class, Series I	4.6%
	Manulife Global Equity Class, Series I	4.6%
	IA Clarington Agile Global Total Return Income Fund, Series I	4.4%
	IA Clarington QV Global Equity Fund, Series I	3.9%
	IA Clarington Agile Core Plus Bond Fund, Series I	3.9%
	IA Clarington Strategic Corporate Bond Fund, Series I	3.6%
	IA Clarington Strategic Equity Income Fund, Series I	3.5%
	IA Clarington Thematic Innovation Class, Series I	3.1%
	IA Clarington Global Dividend Fund, Series I	3.0%
	Fidelity Canadian Disciplined Equity® Fund, Series O	2.4%
	iShares Core MSCI Emerging Markets ETF	2.2%
	iShares Core MSCI EAFE ETF	2.2%
	iShares iBoxx \$ High Yield Corporate Bond ETF	2.1%
	IA Clarington Global Macro Advantage Fund, Series I	1.9%
	IA Clarington Loomis Floating Rate Income Fund, Series I	1.9%
	IA Clarington QV Canadian Small Cap Fund, Series I	1.9%
	IA Clarington Loomis Global Equity Opportunities Fund, Series I	1.7%
	Vanguard Short-Term Corporate Bond ETF	1.6%
	Mackenzie US Small-Mid Cap Growth Fund, Series O	0.8%
	SPDR S&P 500 ETF Trust	0.5%
	IA Clarington Loomis International Growth Fund, Series I	0.4%
l	Cash and Equivalents	0.0%

Geographic Allocation**

Canada	42.6%
United States	40.9%
Europe	6.4%
International	4.6%
Other	2.4%
Asia	1.4%

Equity Sector Allocation**

Credit Risk**	
Real Estate	0.5%
Utilities	0.8%
Materials	1.5%
Energy	1.7%
Consumer Staples	2.2%
Communication Services	2.3%
Health Care	2.5%
Consumer Discretionary	2.9%
Industrials	4.2%
Information Technology	5.0%
Financials	5.6%

Credit Risk

AAA	9.8%
AA	10.5%
A	11.4%
BBB	10.5%
BB	5.9%
В	2.5%
CCC	0.4%
Below CCC	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	8.1%
Not Rated	0.4%

Total Number of Investments ²	2,757
Fixed Income	2,185
Equity	572
Portfolio Characteristics	
Partfalia Viald	2 70/

Portfolio Characteristics	
Portfolio Yield	3.7%
Average Coupon	4.7%
Modified Duration	5.2 yrs
Average Term	10.5 yrs
Average Credit Quality	А

†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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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