

Fund Performance (%) – Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
1.9	1.2	3.8	8.8	7.0	2.3	2.7	3.4

Calendar Year Returns (%) – Guarantee B

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
5.3	3.9	-4.9	9.5	0.8	7.1	-12.9	5.4	8.4	5.1

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

Fund Details

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

Size: \$4.8 million

Inception Date: Guarantee B: Mar. 15, 2010

NAV: Guarantee A: \$16.34
Guarantee B: \$17.21
Guarantee C: \$20.78

MER*: Guarantee A: 3.25%
Guarantee B: 2.89%
Guarantee C: 2.83%
*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 840
Guarantee B	IAC 842
Guarantee C	IAC 844

Distributions (\$/unit)†	Guarantee A	Guarantee B	Guarantee C
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
October 2025	0.019	0.020	0.024
November 2025	0.015	0.016	0.019

Distributions (\$/unit)†	Guarantee A	Guarantee B	Guarantee C
December 2025	0.075	0.079	0.095
January 2026	0.014	0.015	0.018
February 2026	0.018	0.019	0.022
March 2026	0.050	0.053	0.064
April 2026	0.004	0.005	0.005
May 2026	0.003	0.003	0.004

Asset Mix.1**

Equity	34.6%
U.S. Equities	14.6%
Canadian Equities	9.9%
Investment Fund(s) - Equity	5.8%
Foreign Equities	3.9%
Other	0.4%
Fixed Income	56.1%
Canadian Investment Grade Corporate Bonds	14.8%
Canadian Provincial and Municipal Bonds	7.7%
Investment Fund(s) - Fixed Income	5.1%
U.S. Investment Grade Corporate Bonds	4.6%
Mortgage Backed Securities	4.3%
Canadian Government Bonds	3.7%
Canadian High Yield Corporate Bonds	2.9%
Foreign Government Bonds	2.6%
U.S. High Yield Corporate Bonds	2.2%
U.S. Government Bonds	1.9%
Senior Loans	1.9%
Other	1.7%
Foreign Investment Grade Corporate Bonds	1.4%
Foreign High Yield Corporate Bonds	1.3%
Cash and Other	9.3%
Treasury Bills	7.8%
Cash and Other Net Assets	1.4%
Futures	0.1%
Options	0.0%

Current Weightings.2**

IA Wealth Core Bond Pool, Series I	30.8%
PIMCO Monthly Income Fund (Canada), Series I	5.4%
IA Clarington Loomis Global Multisector Bond Fund, Series I	5.1%
IA Clarington Global Multifactor Equity Fund, Series I	5.0%
IA Clarington Canadian Leaders Class, Series I	4.4%
IA Clarington Agile Global Total Return Income Fund, Series I	4.3%
IA Clarington Agile Core Plus Bond Fund, Series I	3.9%
IA Clarington Strategic Corporate Bond Fund, Series I	3.7%
IA Clarington QV Global Equity Fund, Series I	3.5%
IA Clarington Strategic Equity Income Fund, Series I	3.2%
IA Clarington Thematic Innovation Class, Series I	2.9%
IA Clarington Global Dividend Fund, Series I	2.8%
iShares Core MSCI Emerging Markets ETF	2.7%
Fidelity Canadian Disciplined Equity® Fund, Series O	2.6%
iShares Core MSCI EAFE ETF	2.2%
iShares Broad USD High Yield Corporate Bond ETF	2.0%
IA Clarington QV Canadian Small Cap Fund, Series I	2.0%
IA Clarington Global Macro Advantage Fund, Series I	2.0%
IA Clarington Loomis Floating Rate Income Fund, Series I	1.9%
IA Clarington Loomis Global Equity Opportunities Fund, Series I	1.7%
Vanguard Short-Term Corporate Bond ETF	1.5%
Mackenzie GQE US Small-Mid Cap Equity Fund, Series O	1.0%
Invesco QQQ Trust ETF	0.8%
IA Clarington Loomis International Growth Fund, Series I	0.4%
Cash and Equivalents	0.0%

Geographic Allocation**

Canada	42.8%
United States	39.4%
International	4.9%
Europe	4.7%
Other	2.3%
Asia	1.9%
Australia & Oceania	1.2%

Equity Sector Allocation**

Information Technology	5.6%
Financials	5.1%
Industrials	4.1%
Consumer Discretionary	2.8%
Energy	2.4%
Health Care	2.2%
Communication Services	1.8%
Materials	1.8%
Consumer Staples	1.7%
Utilities	0.9%
Real Estate	0.5%

Credit Risk**

AAA	7.4%
AA	10.4%
A	12.5%
BBB	11.4%
BB	4.9%
B	2.2%
CCC	0.4%
Below CCC	0.0%
Pfd-1	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	7.8%
R2	0.0%
Not Rated	0.5%

Total Number of Investments² 2,977

Fixed Income	1,987
Equity	990

Portfolio Characteristics

Portfolio Yield	3.6%
Average Coupon	4.7%
Modified Duration	5.3 yrs
Average Term	11.2 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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