

Fund Performance (%) – Series A

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-0.5	1.0	7.5	7.5	8.8	4.0	-	4.2

Calendar Year Returns (%) – Series A

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
-	6.1	-7.2	10.5	6.6	7.7	-12.4	7.3	11.5	7.5

Value of \$10,000 investment – Series A

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 55% equities and 45% 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

Fund Type:	Trust	MER*:	Series A: 2.42% Series T5: 2.47%
Size:	\$201.6 million	Elite Pricing MER*:	Series E: 2.06%
Inception Date:	Series A: Apr. 19, 2016	*as at Sept. 30, 2025	
NAV:	Series A: \$13.32 Series T5: \$8.18	Risk Tolerance:	<div> <div>Low</div> <div>Medium</div> <div>High</div> </div>
		Distribution Frequency:	Series A: Annual, variable Series T5: Monthly, fixed

Fund Codes (CCM)*

Series	Front	Series	Fee-Based
A	-	DF	9467
B	8632	F	8638
B5	8633	F5	8639
DA	9466		
E	8636		
E5	8637		
T5	-		

* Series A and Series T5 securities are closed to new purchases.

Distributions (\$/unit)†	A	T5
January 2025	-	0.032
February 2025	-	0.032
March 2025	-	0.032
April 2025	-	0.032
May 2025	-	0.032
June 2025	-	0.032

Distributions (\$/unit)†	A	T5
July 2025	-	0.032
August 2025	-	0.032
September 2025	-	0.032
October 2025	-	0.032
November 2025	-	0.032
December 2025	0.546	0.472

IA Clarington Investments Inc.

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Asset Mix^{1,2}

Equity	54.2%
U.S. Equities	24.6%
Canadian Equities	13.5%
Investment Fund(s) - Equity	8.5%
Foreign Equities	7.0%
Other	0.6%
Fixed Income	37.8%
Canadian Investment Grade Corporate Bonds	8.7%
Canadian Provincial and Municipal Bonds	6.4%
Investment Fund(s) - Fixed Income	4.2%
Mortgage Backed Securities	3.9%
Other	3.6%
U.S. Investment Grade Corporate Bonds	2.7%
Canadian High Yield Corporate Bonds	2.4%
Canadian Government Bonds	2.0%
U.S. High Yield Corporate Bonds	1.6%
U.S. Government Bonds	1.2%
Senior Loans	1.1%
Cash and Other	8.0%
Treasury Bills	5.3%
Alternative Investments	1.9%
Cash and Other Net Assets	0.8%
Futures	0.0%
Options	0.0%

Geographic Allocation¹

United States	43.2%
Canada	36.0%
International	8.4%
Europe	6.3%
Asia	2.5%
Other	1.4%

Current Weightings^{1,3}

IA Wealth Core Bond Pool, Series I	18.1%
IA Clarington Global Multifactor Equity Fund, Series I	7.6%
IA Clarington QV Global Equity Fund, Series I	6.5%
IA Clarington Thematic Innovation Class, Series I	5.5%
IA Clarington Canadian Leaders Class, Series I	5.4%
iShares Core MSCI EAFE ETF	5.2%
IA Clarington Global Dividend Fund, Series I	4.9%
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	4.1%
Fidelity Canadian Disciplined Equity® Fund, Series O	3.2%
IA Clarington QV Canadian Small Cap Fund, Series I	3.0%
iShares Core MSCI Emerging Markets ETF	3.0%
IA Clarington Strategic Corporate Bond Fund, Series I	3.0%
IA Clarington Loomis Global Multisector Bond Fund, Series I	3.0%
IA Clarington Agile Core Plus Bond Fund, Series I	2.8%
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%
Cash and Equivalents	0.7%
IA Clarington Loomis International Growth Fund, Series I	0.6%

Equity Sector Allocation^{1,4}

Information Technology	8.7%
Financials	8.5%
Industrials	6.4%
Consumer Discretionary	4.8%
Health Care	4.2%
Consumer Staples	3.2%
Communication Services	2.9%
Materials	2.6%
Energy	2.5%
Utilities	1.2%
Real Estate	0.8%

Credit Risk^{1,5}

AAA	4.5%
AA	7.2%
A	7.9%
BBB	6.6%
BB	4.0%
B	1.5%
CCC	0.3%
Below CCC	0.0%
Pfd-1	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	7.3%
Not Rated	0.3%

Total Number of Investments¹

Fixed Income	2,178
Equity	1,033

Portfolio Characteristics¹

Portfolio Yield	3.1%
Average Coupon	4.7%
Modified Duration	4.5 yrs
Average Term	9.5 yrs
Average Credit Quality	A

¹ The information presented incorporates the applicable characteristics of the underlying mutual fund(s) that the Fund invests in which are listed under the Current Weightings table. The information presented is based on Current Weightings while reflecting data as of the previous month. ² The term "Investment Fund(s)", where applicable, refers to investment funds that are not managed by iA Clarington or an affiliate of iA Clarington. ³ Excludes Other Assets less Liabilities. ⁴ Excludes applicable sector allocations of exchange traded funds. ⁵ Credit quality of debt instruments of the Fund through direct holdings and/or underlying funds. Credit ratings obtained from DBRS, Standard & Poor's or Moody's. DBRS rating or equivalent is presented.

†Distributions (\$/share) and Distributions (\$/unit) are paid using a calculation rounded up to 5 decimal places. Distributions shown are rounded to 3 decimal places.

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