IA Wealth
Conservative Portfolio (Series F)

Fund Performance (%) – Series F

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-1.0	-1.7	3.0	3.7	8.3	2.8	3.1	3.4

Calendar Year Returns (%) – Series F

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
-	3.8	-2.4	8.1	6.7	3.5	-11.2	6.7	9.1	6.0

Value of $10,000 investment – Series F



What does the Fund invest in?

The Fund seeks to provide capital protection, generate income and provide the potential for modest 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 75% fixed-income securities and 25% 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

Fund Type: Trust

Size: $54.2 million

Inception Date: Series F: Apr. 19, 2016

NAV: Series F: $11.14
Series F5: $8.10

MER*: Series F: 0.95%
Series F5: 0.90%
*as at Mar. 31, 2026

Risk Tolerance:

Low	Medium	High

Distribution Frequency:

Series F: Annual, variable
Series F5: Monthly, fixed

Fund Codes (CCM)

Series	Front	Series	Fee-Based
A	-	DF	9463
B	8604	F	8610
B5	8605	F5	8611
DA	9462		
E	8608		
E5	8609		

Distributions ($/unit)†	F	F5
October 2025	-	0.032
November 2025	-	0.032
December 2025	0.419	0.032
January 2026	-	0.032
February 2026	-	0.032
March 2026	-	0.032

Distributions ($/unit)†	F	F5
April 2026	-	0.032
May 2026	-	0.032
June 2026	-	0.032
July 2026	-	0.032
August 2026	-	0.032
September 2026	-	0.032

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Asset Mix[1,2]

Equity	**24.1%**
U.S. Equities	10.4%
Canadian Equities	6.5%
Investment Fund(s) - Equity	4.1%
Foreign Equities	2.8%
Other	0.3%
Fixed Income	**67.7%**
Canadian Investment Grade Corporate Bonds	15.9%
Canadian Provincial and Municipal Bonds	9.2%
Canadian Government Bonds	6.9%
Investment Fund(s) - Fixed Income	5.9%
U.S. Investment Grade Corporate Bonds	5.8%
Mortgage Backed Securities	4.9%
Canadian High Yield Corporate Bonds	3.5%
U.S. High Yield Corporate Bonds	3.0%
Foreign Government Bonds	2.6%
U.S. Government Bonds	2.5%
Senior Loans	2.4%
Foreign High Yield Corporate Bonds	1.5%
Foreign Investment Grade Corporate Bonds	1.4%
Asset-Backed Securities	1.3%
Other	0.9%
Cash and Other	**8.2%**
Treasury Bills	6.2%
Alternative Investments	2.0%
Options	0.0%
Futures	0.0%
Cash and Other Net Assets	0.0%

Geographic Allocation[1]

Canada	46.2%
United States	38.8%
Europe	4.8%
International	4.3%
Asia	1.6%
Australia & Oceania	1.1%
South America	1.0%
Other	1.0%

Current Weightings[1,3]

IA Wealth Core Bond Pool, Series I	35.8%
IA Clarington Loomis Global Multisector Bond Fund, Series I	6.4%
PIMCO Monthly Income Fund (Canada), Series I	6.4%
IA Clarington Agile Global Total Return Income Fund, Series I	4.9%
IA Clarington Strategic Corporate Bond Fund, Series I	4.2%
IA Clarington Agile Core Plus Bond Fund, Series I	4.2%
IA Clarington Global Multifactor Equity Fund, Series I	3.7%
IA Clarington Canadian Leaders Class, Series I	2.9%
IA Clarington QV Global Equity Fund, Series I	2.5%
iShares Broad USD High Yield Corporate Bond ETF	2.4%
iShares Core MSCI EAFE ETF	2.4%
IA Clarington Thematic Innovation Class, Series I	2.2%
IA Clarington Loomis Floating Rate Income Fund, Series I	2.2%
IA Clarington Strategic Equity Income Fund, Series I	2.2%
Vanguard Short-Term Corporate Bond ETF	2.2%
IA Clarington Global Macro Advantage Fund, Series I	2.0%
IA Clarington Global Dividend Fund, Series I	1.8%
Fidelity Canadian Disciplined Equity® Fund, Series O	1.7%
iShares Core MSCI Emerging Markets ETF	1.6%
IA Clarington Loomis Global Equity Opportunities Fund, Series I	1.3%
IA Clarington QV Canadian Small Cap Fund, Series I	1.2%
Mackenzie GQE US Small-Mid Cap Equity Fund, Series O	0.8%
Cash and Equivalents	0.7%
IA Clarington Loomis International Growth Fund, Series I	0.2%

Equity Sector Allocation[1,4]

Information Technology	4.0%
Financials	3.6%
Industrials	2.7%
Consumer Discretionary	1.8%
Energy	1.7%
Health Care	1.5%
Communication Services	1.3%
Materials	1.2%
Consumer Staples	1.2%
Utilities	0.6%
Real Estate	0.3%

Credit Risk[1,5]

AAA	11.5%
AA	14.1%
A	12.6%
BBB	11.9%
BB	6.3%
B	2.9%
CCC	0.4%
Below CCC	0.1%
Pfd-1	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	8.1%
Not Rated	0.8%

Total Number of Investments[1]	**3,739**
Fixed Income	2,585
Equity	1,154

Portfolio Characteristics[1]	
Portfolio Yield	4.4%
Average Coupon	4.7%
Modified Duration	5.1 yrs
Average Term	10.9 yrs
Average Credit Quality	A

[1] The information presented incorporates the applicable characteristics of the underlying mutual fund(s) listed under the Current Weightings table, reflecting data as of the previous month. [2] "Investment Fund(s)", where applicable, refers to funds not managed by iA Clarington or its affiliates. [3] Excludes Other Assets less Liabilities. [4] Excludes applicable sector allocations of exchange traded funds. [5] Credit quality of the Fund's debt instruments through direct holdings and/or underlying funds. Credit ratings from DBRS, S&P, 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.

Commissions, trailing commissions, management fees, brokerage fees and expenses all may be associated with mutual fund investments, including investments in exchange-traded series of mutual funds. Please read the prospectus before investing. Rates of return include changes in share or unit value and reinvestment of all dividends or distributions but do not account for sales, redemption, distribution, optional charges, or income taxes payable by any securityholder that would have reduced returns. Returns for more than one year are historical annual compounded total returns while returns for one year or less are cumulative figures and are not annualized. Mutual funds are not guaranteed, their values change frequently and past performance may not be repeated. The compound growth chart only illustrates the effects of a compound growth rate and is not intended to reflect future Fund values or returns. Performance data of different fund series may differ due to different fee structures and other reasons. When a material merger occurred, performance is measured from the merger date (Performance Start Date or PSD). Distribution payments are not guaranteed and may fluctuate. Distributions paid should not be confused with a Fund's performance, rate of return or yield. If distributions paid exceed Fund performance, your original investment will shrink. Distributions paid resulting from capital gains realized by a Fund and income and dividends earned by a Fund are taxable to you in the year they are paid. Your adjusted cost base will be reduced by the amount of any returns of capital. If your adjusted cost base goes below zero, you will have to pay capital gains tax on the amount below zero. A Fund's "yield" refers to income generated by its portfolio holdings, not return or the income paid out by the Fund. "Portfolio Yield" refers to the Fund's overall yield, not of each Fund series. Refer to the prospectus for details on each Fund series. U.S. dollar securities may not be held in Registered Plans, except TFSAs. The iA Clarington Funds are managed by IA Clarington Investments Inc. iA Clarington and the iA Clarington logo, iA Wealth and the iA Wealth logo, and iA Global Asset Management and the iA Global Asset Management logo are trademarks of Industrial Alliance Insurance and Financial Services Inc. and are used under license. (iAGAM) is a subsidiary of Industrial Alliance Investment Management Inc. (iAIM).

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