Socially Responsible Investing

# IA Clarington Inhance Bond SRI Fund (Series B)

**September 30, 2026**

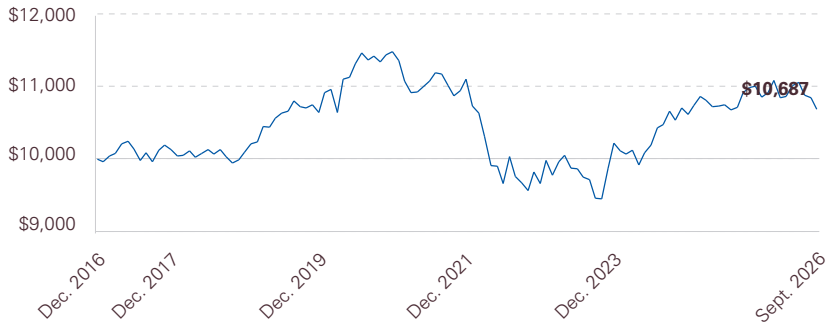
## Fund Performance (%) – Series B

| 1-month | 3-month | Y-T-D | 1-year | 3-year | 5-year | 10-year | Since inception |
|---|---|---|---|---|---|---|---|
| -1.5 | -3.4 | -1.6 | -2.1 | 4.1 | -0.6 | - | 0.7 |

## Calendar Year Returns (%) – Series B

| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|---|
| - | 1.3 | -0.3 | 5.4 | 7.9 | -3.3 | -12.9 | 5.7 | 3.9 | 2.3 |

## Value of $10,000 investment – Series B




## What does the Fund invest in?

The Fund seeks to preserve capital and generate income with the potential for capital appreciation by investing primarily in government and corporate issuers which meet the portfolio manager's socially responsible investment principles.

## Key Reasons to Invest

- Core plus fixed income solution for investors who want to invest responsibly in the pursuit of their financial goals.
- Invests primarily in a diversified selection of government and corporate debt securities as well as preferred shares, striving for a balance of capital preservation, income generation and risk management.
- Benefit from a holistic approach to responsible investing through a fully integrated in-house investment management team at Vancity Investment Management Ltd. The Environmental, Social and Corporate Governance (ESG) and financial analysis teams work together on a security by security basis for enhanced idea generation and risk management.

## Portfolio Manager

**Vancity Investment Management Ltd.**
**Start date: December 2016**
Jeffrey Lew, CFA
Jeffrey Adams, CFA, CIM, RIS
Wes Dearborn, CFA
Start date: April 2021

## Fund Details

**Fund Type:** Trust

**Size:** $428.7 million

**Inception Date:** Series B: Dec. 30, 2016

**NAV:** Series B: $8.85

**MER*:** Series B: 1.44%

**Elite Pricing MER*:** Series E: 1.43%
*as at Mar. 31, 2026

**Risk Tolerance:**

| Low | Medium | High |
|---|---|---|

**Distribution Frequency:**
Series B: Monthly, variable

## Fund Codes (CCM)

| Series | Front | Series | Fee-Based |
|---|---|---|---|
| B | 6400 | F | 6402 |
| E | 6401 | | |

| Distributions ($/unit)† | B |
|---|---|
| October 2025 | 0.021 |
| November 2025 | 0.020 |
| December 2025 | 0.020 |
| January 2026 | 0.022 |
| February 2026 | 0.020 |
| March 2026 | 0.029 |

| Distributions ($/unit)† | B |
|---|---|
| April 2026 | 0.015 |
| May 2026 | 0.021 |
| June 2026 | 0.021 |
| July 2026 | 0.022 |
| August 2026 | 0.021 |
| September 2026 | 0.022 |

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iA Clarington™ Investments

# IA Clarington Inhance Bond SRI Fund (Series B)

**September 30, 2026**

## Asset Mix

| | |
|---|---|
| **Equity** | **2.6%** |
| Preferred Equities | 2.6% |
| **Fixed Income** | **96.2%** |
| Canadian Investment Grade Corporate Bonds | 37.6% |
| Canadian Provincial and Municipal Bonds | 25.1% |
| Canadian Government Bonds | 21.5% |
| Canadian Government Agencies Bonds | 5.1% |
| Canadian High Yield Corporate Bonds | 1.8% |
| U.S. Investment Grade Corporate Bonds | 1.8% |
| Foreign Government Agencies Bonds | 1.4% |
| Asset-Backed Securities | 1.3% |
| Foreign Government Bonds | 0.6% |
| **Cash and Other** | **1.2%** |
| Cash and Other Net Assets | 1.2% |

## Geographic Allocation

| | |
|---|---|
| Canada | 95.1% |
| North America-Other | 1.8% |
| International | 1.4% |
| Europe | 0.6% |

## Top Fixed-Income Holdings[1]

| | |
|---|---|
| Province of Quebec, 3.500%, 2048-12-01 | 3.9% |
| Government of Canada, 3.500%, 2045-12-01 | 3.9% |
| Province of British Columbia, 3.200%, 2044-06-18 | 3.2% |
| Bank of Montreal, 4.537%, 2028-12-18 | 2.6% |
| Canada Housing Trust No 1, 4.250%, 2034-03-15 | 2.4% |
| Government of Canada, 2.000%, 2051-12-01 | 2.4% |
| Government of Canada, 3.250%, 2036-03-01 | 2.4% |
| Fédération des caisses Desjardins du Québec, 3.804%, 2029-09-24 | 2.3% |
| Government of Canada, 3.500%, 2034-03-01 | 2.2% |
| Sun Life Financial Inc., 5.500%, 2035-07-04 | 2.1% |
| **Total Allocation** | **27.4%** |

## Top Issuers[1]

| | |
|---|---|
| Government of Canada | 16.6% |
| Province of Quebec | 6.8% |
| Province of British Columbia | 6.7% |
| Fédération des caisses Desjardins du Québec | 5.2% |
| Canada Housing Trust No 1 | 4.9% |
| Bank of Montreal | 4.7% |
| Canadian Imperial Bank of Commerce | 4.6% |
| Province of Ontario | 4.6% |
| National Bank of Canada | 3.0% |
| Ontario Teachers' Finance Trust | 2.5% |
| **Total Allocation** | **59.6%** |

## Credit Risk[2]

| | |
|---|---|
| AAA | 32.0% |
| AA | 43.0% |
| A | 8.1% |
| BBB | 11.4% |
| BB | 1.8% |
| Pfd-2 | 2.5% |
| Pfd-3 | 0.1% |

| **Total Number of Investments[3]** | **87** |
|---|---|
| Fixed Income | 77 |
| Equity | 10 |

| **Portfolio Characteristics** | |
|---|---|
| Portfolio Yield | 4.5% |
| Average Coupon | 4.1% |
| Modified Duration | 7.2 yrs |
| Average Term | 11.4 yrs |
| Average Credit Quality | AA |

[1] Cash and Other Net Assets are excluded. [2] 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. [3] Excludes Cash and Other Net Assets and applicable investment funds not managed by IA Clarington Investments Inc.

†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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