Socially Responsible Investing

# IA Clarington Inhance Bond SRI Fund (Series F)

**September 30, 2026**

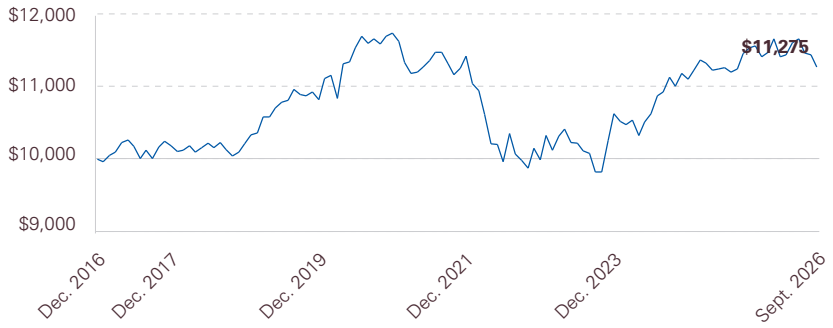
## Fund Performance (%) – Series F

| 1-month | 3-month | Y-T-D | 1-year | 3-year | 5-year | 10-year | Since inception |
|---|---|---|---|---|---|---|---|
| -1.4 | -3.3 | -1.2 | -1.6 | 4.7 | -0.1 | - | 1.2 |

## Calendar Year Returns (%) – Series F

| 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022 | 2023 | 2024 | 2025 |
|---|---|---|---|---|---|---|---|---|---|
| - | 1.9 | 0.2 | 6.0 | 8.5 | -2.7 | -12.5 | 6.3 | 4.4 | 2.8 |

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




## 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 F: Dec. 30, 2016

**NAV:** Series F: $8.91

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

**Risk Tolerance:**

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

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

## Fund Codes (CCM)

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

| Distributions ($/unit)† | F |
|---|---|
| October 2025 | 0.025 |
| November 2025 | 0.024 |
| December 2025 | 0.025 |
| January 2026 | 0.026 |
| February 2026 | 0.024 |
| March 2026 | 0.029 |

| Distributions ($/unit)† | F |
|---|---|
| April 2026 | 0.023 |
| May 2026 | 0.024 |
| June 2026 | 0.025 |
| July 2026 | 0.025 |
| August 2026 | 0.025 |
| September 2026 | 0.026 |

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iA Clarington™ Investments

# IA Clarington Inhance Bond SRI Fund (Series F)

**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.

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).