Socially Responsible Investing

IA Clarington Inhance Conservative SRI Portfolio (Series A and T)

September 30, 2026

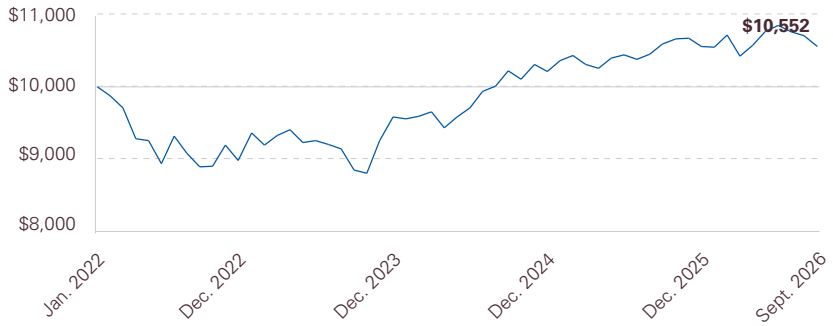
Fund Performance (%) – Series A

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-1.4	-2.7	0.0	-0.4	6.0	-	-	1.1

Calendar Year Returns (%) – Series A

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
-	-	-	-	-	-	-	6.7	6.5	3.4

Value of $10,000 investment – Series A



What does the Fund invest in?

The Fund's investment objective is to generate income with the potential for capital appreciation by investing, either directly or indirectly, in securities that have a bias towards Canadian fixed-income and equity issuers and meets the sub-advisor's socially responsible investment principles.

Key Reasons to Invest

- Balanced exposure to a target asset mix of 75% fixed-income securities and 25% equities diversified across asset classes, geography and sectors.
- Holistic approach to responsible investing security selection through a fully integrated in-house investment management team at Vancity Investment Management Ltd. The environmental, social and governance (ESG) and financial analysis teams work together on a security-by-security basis for enhanced idea generation and risk management.
- Active asset allocation by an experienced team that leverages a multifaceted and disciplined institutional investment approach.

Portfolio Manager

***Vancity Investment Management Ltd.**
Marc Sheard, CFA
Jeffrey Adams, CFA, CIM, RIS
Wes Dearborn, CFA
Jeffrey Lew, CFA

***iA Global Asset Management Inc.**
Tej Rai
Alex Bellefleur, MA, CFA

Fund Details

Fund Type: Trust

Size: $10.0 million

Inception Date: Series A: Jan. 20, 2022

NAV: Series A: $9.86
Series T4: $8.35

MER*: Series A: 1.78%
Series T4: 1.73%

Elite Pricing MER*: Series E: 1.68%
*as at Mar. 31, 2026

Risk Tolerance:

Low		Medium		High
■				

Distribution Frequency:

Series A: Annual, variable
Series T4: Monthly, fixed

Fund Codes (CCM)

Series	Front	Series	Fee-Based
A	8930	DF	9453
DA	9452	F	8934
E	8932	F4	8935
E4	8933		
T4	8931		

Distributions ($/unit)†	A	T4
October 2025	-	0.033
November 2025	-	0.033
December 2025	0.200	0.038
January 2026	-	0.033
February 2026	-	0.033
March 2026	-	0.033

Distributions ($/unit)†	A	T4
April 2026	-	0.033
May 2026	-	0.033
June 2026	-	0.033
July 2026	-	0.033
August 2026	-	0.033
September 2026	-	0.033

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iA Clarington™ Investments

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September 30, 2026

Asset Mix[1]

Equity	**26.4%**
Canadian Equities	10.1%
U.S. Equities	7.9%
Foreign Equities	3.6%
Income Trusts	2.5%
Preferred Equities	2.3%
Fixed Income	**71.5%**
Canadian Investment Grade Corporate Bonds	30.6%
Canadian Provincial and Municipal Bonds	17.5%
Canadian Government Bonds	14.9%
Canadian Government Agencies Bonds	3.5%
Canadian High Yield Corporate Bonds	1.4%
Other	1.4%
U.S. Investment Grade Corporate Bonds	1.2%
Asset-Backed Securities	1.0%
Cash and Other	**2.1%**
Cash and Other Net Assets	2.1%

Current Weightings[1,2]

IA Clarington Inhance Bond SRI Fund, Series I	69.4%
IA Clarington Inhance Monthly Income SRI Fund, Series I	17.9%
IA Clarington Inhance Global Equity SRI Fund, Series I	9.7%
IA Clarington Inhance Canadian Equity SRI Class, Series I	1.5%
Cash and Equivalents	0.8%
IA Clarington Inhance Global Small Cap SRI Fund, Series I	0.7%

Geographic Allocation[1]

Canada	83.3%
United States	9.6%
Europe	3.3%
Other	1.7%

Equity Sector Allocation[1,3]

Financials	8.6%
Information Technology	3.8%
Consumer Discretionary	3.3%
Industrials	3.2%
Real Estate	1.9%
Consumer Staples	1.4%
Health Care	1.3%
Materials	1.1%
Communication Services	1.1%
Utilities	0.6%

Credit Risk[1,4]

AAA	22.4%
AA	31.4%
A	6.9%
BBB	9.5%
BB	1.4%
Pfd-2	2.2%
Pfd-3	0.1%

Total Number of Investments[1]	**328**
Fixed Income	112
Equity	216

Portfolio Characteristics[1]	
Portfolio Yield	3.9%
Average Coupon	4.2%
Modified Duration	6.9 yrs
Average Term	11.4 yrs
Average Credit Quality	AA

[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. [2] Excludes Other Assets less Liabilities. [3] Excludes applicable sector allocations of exchange traded funds. [4] 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.

* The listed portfolio managers under VCIM have an effective start date of April 2021. iA Global Asset Management Inc. (iAGAM) and the listed portfolio manager Tej Rai under iAGAM joined the Fund's portfolio management team in January 2022. Alex Bellefleur joined the Fund's portfolio management team in December 2024. iAGAM is a subsidiary of Industrial Alliance Investment Management Inc. (iAIM).

†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).