Socially Responsible Investing

IA Clarington Inhance Monthly Income SRI GIF

September 30, 2026

Fund Performance (%) – Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-1.3	-3.0	5.5	8.1	11.8	4.2	4.8	5.1

Calendar Year Returns (%) – Guarantee B

2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
-	5.1	-7.4	13.9	1.9	18.5	-13.0	3.2	10.8	11.3

Value of $10,000 investment – Guarantee B



What does the Fund invest in?

The Fund aims to provide a reasonably consistent level of monthly income by investing primarily in fixed income and high yield equity securities of Canadian issuers which meet the portfolio manager's socially responsible investment principles.

Key Reasons to Invest

- An income-oriented balanced solution for investors who want to invest responsibly in the pursuit of their financial goals.
- Asset mix of equities and fixed income securities, broadly diversified across asset classes, geography and sectors.
- 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 2009
Marc Sheard, CFA
Jeffrey Adams, CFA, CIM, RIS
Wes Dearborn, CFA
Jeffrey Lew, CFA
Start date: April 2021

Fund Details

Guarantee Options: Guarantee B: 100% death / 75% maturity
Guarantee C: 75% death / 75% maturity

Size: $3.7 million

Inception Date: Guarantee B: May 12, 2016

NAV: Guarantee B: $17.00
Guarantee C: $17.97

MER*: Guarantee B: 3.19%
Guarantee C: 2.68%
*as at Dec. 31, 2025

Risk Tolerance:

Low	Medium	High

Distribution Frequency:
Guarantee B: Monthly, variable
Guarantee C: Monthly, variable

Fund Codes

Series	Front
Guarantee B	IAC 8202
Guarantee C	IAC 8204

Distributions ($/unit)†	Guarantee B	Guarantee C
October 2025	0.036	0.038
November 2025	0.053	0.058
December 2025	0.656	0.698
January 2026	0.038	0.038
February 2026	0.054	0.057
March 2026	0.079	0.083

Distributions ($/unit)†	Guarantee B	Guarantee C
April 2026	0.036	0.040
May 2026	0.052	0.055
June 2026	0.059	0.064
July 2026	0.093	0.098
August 2026	0.030	0.031
September 2026	0.145	0.154

iA Financial Group

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iA Clarington™ Investments

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Asset Mix**

Equity	**71.7%**
Canadian Equities	46.9%
Income Trusts	13.4%
Foreign Equities	6.7%
Preferred Equities	3.0%
U.S. Equities	1.7%
Fixed Income	**26.1%**
Canadian Investment Grade Corporate Bonds	24.7%
Other	1.4%
Cash and Other	**2.2%**
Cash and Other Net Assets	2.2%

Geographic Allocation**

Canada	86.7%
United States	4.4%
Europe-Other	3.2%
United Kingdom	2.5%
Asia	1.0%

Credit Risk**,[4]

AAA	0.7%
AA	8.7%
A	7.3%
BBB	8.7%
BB	0.8%
Pfd-2	2.7%
Pfd-3	0.3%

Top Equity Holdings**

Royal Bank of Canada	6.0%
The Toronto-Dominion Bank	4.1%
DRI Healthcare Trust	3.1%
Exchange Income Corp.	3.0%
Bank of Montreal	2.7%
Canadian Imperial Bank of Commerce	2.4%
Diversified Royalty Corp.	2.3%
The Bank of Nova Scotia	2.3%
Restaurant Brands International Inc.	2.1%
Sun Life Financial Inc.	2.0%
Total Allocation	**30.0%**

Equity Sector Allocation**,[2]

Financials	26.6%
Consumer Discretionary	10.2%
Real Estate	10.0%
Industrials	6.7%
Consumer Staples	5.5%
Materials	4.4%
Health Care	3.1%
Utilities	2.6%
Communication Services	1.5%
Information Technology	1.1%

Top Fixed-Income Holdings**,[1]

Canadian Imperial Bank of Commerce, 7.337%, 2029-03-12	1.3%
Bank of Montreal, 6.034%, 2033-09-07	1.3%
The Bank of Nova Scotia, 3.575%, 2030-05-01	1.2%
National Bank of Canada, 5.023%, 2029-02-01	1.1%
Dollarama Inc., 3.850%, 2030-12-16	1.1%
Bank of Montreal, 4.420%, 2029-07-17	1.1%
The Toronto-Dominion Bank, 7.232%, 2027-10-31	1.0%
Videotron Ltd., 4.650%, 2029-07-15	1.0%
National Bank of Canada, 3.542%, 2031-01-13	1.0%
The Toronto-Dominion Bank, 4.131%, 2032-09-11	0.8%
Total Allocation	**10.9%**

Total Number of Investments[3]	**90**
Fixed Income	35
Equity	55

Portfolio Characteristics

Portfolio Yield	3.7%
Average Coupon	5.5%
Modified Duration	2.2 yrs
Average Term	11.2 yrs
Average Credit Quality	A

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

**of the Underlying Mutual Fund

†Distributions ($/share) and Distributions ($/unit) are paid using a calculation rounded up to 5 decimal places. Please note the distributions presented above are rounded to the nearest 3 decimal places.

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