# FUNDFACTS

## IA CLARINGTON TARGET CLICK 2030 FUND - SERIES F UNITS

June 16, 2026

This document contains key information you should know about IA Clarington Target Click 2030 Fund. You can find more details in the fund's simplified prospectus. Ask your representative for a copy, contact IA Clarington Investments Inc. at 1.800.530.0204 or iacfunds@ia.ca, or visit www.iaclarington.com.

**Before you invest in any fund, consider how the fund would work with your other investments and your tolerance for risk.**

This series is closed to new investors. Investors who currently hold this series may purchase additional securities. IA Clarington may re-open this series in its discretion.

## QUICK FACTS

**Fund code(s):** CCM8028
**Date series started:** July 4, 2008
**Total value of fund on April 30, 2026:** $4.11 million
**Management expense ratio (MER):** 1.19%

**Fund manager:** IA Clarington Investments Inc.
**Portfolio manager:** iA Global Asset Management Inc.
**Minimum investment:** Not applicable, closed to new investors

## What does the fund invest in?

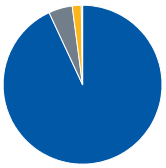
The fund aims to pay a guaranteed amount on its maturity date of June 30, 2030 (the "Maturity Date") with some potential for capital appreciation. It does this by investing in (1) units of another investment fund, IA Clarington Global Equity Exposure Fund, which provides exposure to global equity markets through the use of derivatives, (2) fixed income securities issued by the Canadian federal or provincial governments, and (3) cash equivalents. The portfolio manager allocates the assets based on a number of factors, including the remaining time to the Maturity Date, interest rates and equity market values. As the Maturity Date approaches, the fund will increase its investments in fixed income securities.

The charts below give you a snapshot of the fund's investments on April 30, 2026. If the fund invested in one or more mutual funds, the Investment mix chart shows the fund's proportionate sector allocation of the reference funds' investments and where applicable, the fund's direct investments. The Fund's investments will change.

### Top 10 investments (April 30, 2026)

| | | |
|---|---|---|
| 1. | Province of Ontario, Coupons 0.000%, 2030-06-02 | 93.06% |
| 2. | IA Clarington Global Equity Exposure Fund | 3.55% |
| 3. | Government of Canada, Treasury Bill, 2.560%, 2027-01-27 | 2.39% |
| 4. | Cash and Other Net Assets | 1.00% |
| **Total percentage of top 10 investments:** | | **100.00%** |
| **Total number of investments:** | | **4** |

### Investment mix (April 30, 2026)



**Sector allocation**

- Provincial Bonds and Guarantees 93.06%
- Short-Term Investments 4.83%
- Cash and Other Net Assets 1.85%
- Futures 0.25%
- Options 0.01%

## How risky is it?

The value of the fund can go down as well as up. You could lose money.

One way to gauge risk is to look at how much a fund's returns change over time. This is called "volatility".

In general, funds with higher volatility will have returns that change more over time. They typically have a greater chance of losing money and may have a greater chance of higher returns. Funds with lower volatility tend to have returns that change less over time. They typically have lower returns and may have a lower chance of losing money.

### Risk rating

IA Clarington Investments Inc. has rated the volatility of this fund as **low to medium**.

This rating is based on how much the fund's returns have changed from year to year. It doesn't tell you how volatile the fund will be in the future. The rating can change over time. A fund with a low risk rating can still lose money.

| Low | **Low to medium** | Medium | Medium to high | High |
|---|---|---|---|---|

For more information about the risk rating and specific risks that can affect the fund's returns, see the section "What are the Risks of Investing in this Fund?" of the fund's simplified prospectus.

### Guarantees

Industrial Alliance Insurance and Financial Services Inc. has provided a guarantee to the fund that it will have enough assets to pay the highest of the following on its Maturity Date: the highest month-end series unit value during the period from the start date of the fund until the Maturity Date, which was $19.0661 as at April 30, 2026, or the series unit value on the Maturity Date of the fund. This guarantee does not apply to the amount of any redemptions made before the Maturity Date. Redemptions made prior to the fund's Maturity Date are based on the series NAV on the date of redemption. For more information about the guarantee and the risks involved or the risk of an accelerated maturity date, please refer to the fund's simplified prospectus.

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# IA CLARINGTON TARGET CLICK 2030 FUND - SERIES F UNITS

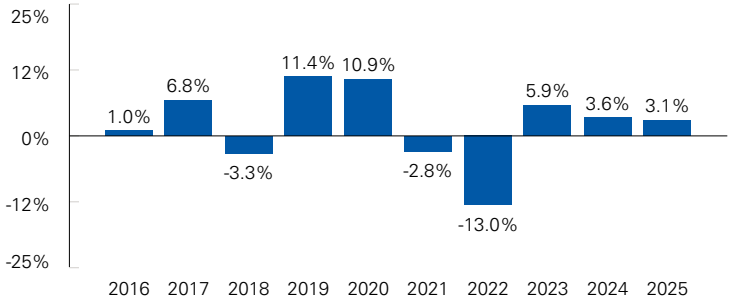
## How has the fund performed?

This section tells you how Series F units of the fund have performed over the past ten years. Returns are after expenses have been deducted. These expenses reduce the fund's returns.

### Year-by-year returns

This chart shows how Series F units of the fund performed in each of the past ten calendar years. The fund dropped in value in three of the ten years.

The range of returns and change from year to year can help you assess how risky the fund has been in the past. It does not tell you how the fund will perform in the future.




### Best and worst 3-month returns

This table shows the best and worst returns for Series F units of the fund in a 3-month period over the past ten years. The best and worst 3-month returns could be higher or lower in the future. Consider how much of a loss you could afford to take in a short period of time.

| | Return | 3 months ending | If you invested $1,000 at the beginning of the period |
|---|---|---|---|
| **Best return** | 7.46% | December 29, 2023 | Your investment would rise to $1,075 |
| **Worst return** | -8.62% | April 29, 2022 | Your investment would drop to $914 |

### Average return

A person who invested $1,000 in Series F units of the fund 10 years ago holds today $1,224, which represents an annual compounded rate of return of 2.04%.

## Who is this fund for?

**Investors who:**

- Seek preservation of capital and the possibility for capital appreciation over a set period of time until the Maturity Date;
- Have low to medium risk tolerance and are able to accept some fluctuations in the fund's value in advance of the fund's Maturity Date;
- Plan to invest for a period of time consistent with the fund's Maturity Date.

## A word about tax

In general, you'll have to pay income tax on any money you make on a fund. How much you pay depends on the tax laws where you live and whether or not you hold the fund in a registered plan, such as a Registered Retirement Savings Plan or a Tax-Free Savings Account.

Keep in mind that if you hold your fund in a non-registered account, fund distributions are included in your taxable income, whether you get them in cash or have them reinvested.

## How much does it cost?

The following tables show the fees and expenses you could pay to buy, own and sell Series F units of the fund. The fees and expenses, including any commissions, can vary among series of a fund and among funds. Higher commissions can influence representatives to recommend one investment over another. Ask about other funds and investments that may be suitable for you at a lower cost.

### 1. Sales charges

This series is sold with no sales charge and no redemption fee. However, your representative's firm may charge you a fee in respect of your investment; any such fee would be set out in an agreement between you and your representative's firm.

### 2. Fund expenses

You don't pay these expenses directly. They affect you because they reduce the fund's returns.

As at March 31, 2026, the fund's expenses were 1.19% of its value. This equals $11.90 for every $1,000 invested.

| | Annual rate (as a % of the fund's value) |
|---|---|
| **Management expense ratio (MER)**<br>This is the total of the fund's management fee (including the trailing commission), fixed administration fee and operating expenses. | 1.19% |
| **Trading expense ratio (TER)**<br>These are the fund's trading costs. | 0.00% |
| **Fund expenses** | **1.19%** |

### More about the trailing commission

There is no trailing commission paid for Series F units of the fund.

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# IA CLARINGTON TARGET CLICK 2030 FUND - SERIES F UNITS

### 3. Other fees

You may have to pay other fees when you buy, hold, sell or switch units of the fund.

| Fee | What you pay |
|---|---|
| **Dealer Advisor Fee** | This Series is designed for investors who participate in programs that charge fees directly to the investor. Investors in this Series may pay a dealer advisor fee to their dealer. This dealer advisor fee is determined between the investor and the dealer. Depending on the arrangement between the investor and the dealer, the dealer advisor fee may be a component or may be the only fee payable in respect of an investor's investment account. We may have an arrangement with your dealer to collect the dealer advisor fee from you on behalf of your dealer, by redeeming (without charges) a sufficient number of securities from your account on a monthly basis. Where we collect a dealer advisor fee, the dealer advisor fee must not exceed 1.50% annually of the value of the net assets of the fund in your account. The dealer advisor fee is in addition to any other fees that are separately negotiated with and directly payable to us. Please speak with your dealer about this option and whether it's available. This option is not available with order execution only dealers, such as discount brokers. |
| **Short-term trading fee** | Up to 2.00% of the value of units you sell or switch within 30 days of buying them. This fee goes to the fund. |
| **Switch fee** | Your representative's firm may charge you up to 2.00% of the value of units you switch. |

## What if I change my mind?

**Under securities law in some provinces and territories, you have the right to:**

- withdraw from an agreement to buy mutual fund securities within two business days after you receive a simplified prospectus or Fund Facts document, or
- cancel your purchase within 48 hours after you receive confirmation of the purchase.

In some provinces and territories, you also have the right to cancel a purchase, or in some jurisdictions, claim damages, if the simplified prospectus, Fund Facts document or financial statements contain a misrepresentation. You must act within the time limit set by the securities law in your province or territory. For more information, see the securities law of your province or territory or ask a lawyer.

## For more information

Contact IA Clarington Investments Inc. or your representative for a copy of the fund's simplified prospectus and other disclosure documents. These documents and the Fund Facts make up the fund's legal documents.

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To learn more about investing in mutual funds, see the brochure **Understanding mutual funds**, which is available on the website of the Canadian Securities Administrators at www.securities-administrators.ca.

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