September 30, 2025

IA Wealth Enhanced Bond Pool (Series F)

Fund Performance (%) - Series F

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
1.5	1.6	3.4	3.2	5.1	0.9	-	0.9

Calendar Year Returns (%) - Series F

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
-	-	-	-	-	-	-0.6	-10.8	6.4	4.7

Value of \$10,000 investment - Series F



What does the Fund invest in?

The Fund seeks to generate regular income, with the potential for modest long-term capital appreciation, by primarily investing, either directly or indirectly, in fixed-income securities.

Key Reasons to Invest

- An enhanced core fixed-income portfolio with the flexibility to capitalize on emerging opportunities.
- Core Canadian bonds with added diversification through access to foreign bonds, high-yield bonds and senior loans in a low-risk** classified offering.
- Active, multi-manager approach that combines fixed-income and asset allocation expertise.

Portfolio Manager

iA Global Asset Management Inc.

Tej Rai

Start date: April 2021 Alex Bellefleur, MA, CFA Start date: December 2024

Sébastien Mc Mahon, MA, PRM, CFA

Start date: July 2020

Fund Details

Fund Type: Trust

Size: \$81.5 million

Inception Date: Series F: July 16, 2020

NAV: Series F: \$8.79

MER*: Series F: 0.59% *as at Mar. 31, 2025

Risk Tolerance:

Low	Medium	High

Distribution Frequency:

Series F: Monthly, variable

Fund Codes (CCM)

Series	Front	Series	Fee-Based
В	3336	F	3337
Series	Exchange	Ticker	Cusip
ETF	TMX	IWEB	44934M100

Distributions (\$/unit)†	F
October 2024	0.027
November 2024	0.030
December 2024	0.029
January 2025	0.040
February 2025	0.023
March 2025	0.029

Distributions (\$/unit)†	F
April 2025	0.029
May 2025	0.029
June 2025	0.027
July 2025	0.031
August 2025	0.030
September 2025	0.030



1,763

Α

Asset Mix¹

Families	0.1%
Equity Other	0.170
o tire!	0.1%
Fixed Income	99.1%
Canadian Investment Grade Corporate Bonds	26.0%
Canadian Provincial and Municipal Bonds	20.5%
Canadian Government Bonds	10.4%
Mortgage Backed Securities	8.5%
U.S. Investment Grade Corporate Bonds	7.9%
Canadian High Yield Corporate Bonds	6.0%
Investment Fund(s) - Fixed Income	4.4%
U.S. High Yield Corporate Bonds	3.7%
U.S. Government Bonds	2.7%
Foreign Investment Grade Corporate Bonds	2.1%
Foreign High Yield Corporate Bonds	2.1%
Asset-Backed Securities	1.6%
U.S. Real Return Bonds	1.4%
Foreign Government Bonds	1.2%
Other	0.6%
Cash and Other	0.8%
Treasury Bills	2.0%
Options	0.0%
Futures	0.0%
Cash and Other Net Assets	-1.2%

Top Fixed-Income Holdings²

Government of Canada, 3.250%, 2035-06-01	5.3%
Province of Ontario, 3.600%, 2035-06-02	3.3%
Government of Canada, 2.750%, 2055-12-01	2.9%
BMO Long Federal Bond Index ETF	2.4%
SPDR Barclays Short Term High Field Bond ETF	1.9%
Government of United States, Real Return Bond, 1.875%, 2035-07-15	1.4%
Government of Canada, 2.750%, 2030-09-01	1.2%
The Toronto-Dominion Bank, 3.060%, 2032-01-26	1.0%
Province of British Columbia, 4.450%, 2055-12-18	1.0%
Province of Ontario, 1.900%, 2051-12-02	1.0%
Total Allocation	21.4%

Top Issuers²

Government of Canada	11.7%
Province of Ontario	6.7%
Province of Quebec	3.4%
Royal Bank of Canada	2.8%
Government of United States	2.6%
The Toronto-Dominion Bank	2.1%
Bank of Montreal	1.8%
Ford Credit Canada Co.	1.6%
Canadian Mortgage Pools	1.6%
Province of Manitoba	1.5%
Total Allocation	35.8%

Credit Risk³

17.7%
19.8%
23.3%
19.0%
8.8%
1.9%
0.6%
0.0%
0.0%
0.0%
2.1%
0.7%

Geographic Allocation

Total Number of Investments⁴

Average Credit Quality

Canada	68.1%
United States	23.7%
Europe	4.1%
Other	2.6%

Fixed Income	1,745
Equity	18
Portfolio Characteristics	
Portfolio Yield	4.3%
Average Coupon	4.5%
Modified Duration	6.4 yrs
Average Term	12.6 yrs

†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. It 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 Cl

¹ The term "Investment Fund(s)" refers to investment funds that are not managed by iA Clarington or an affiliate of iA Clarington. ² Cash and Other Net Assets are excluded. ³ 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. ⁴ Excludes Cash and Other Net Assets and applicable investment funds not managed by IA Clarington Investments Inc.

^{**}Please read the prospectus for information on the investment risk classification methodology and the specific risks related to the Fund.