

Fund Performance (%) – Guarantee B

1-month	3-month	Y-T-D	1-year	3-year	5-year	10-year	Since inception
-1.2	0.9	1.8	10.1	4.2	4.7	3.1	4.5

Calendar Year Returns (%) – Guarantee B

2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
0.2	9.4	5.0	-7.3	10.9	-1.0	12.6	-14.1	9.2	12.0

Value of \$10,000 investment – Guarantee B

What does the Fund invest in?

The Fund seeks to provide capital growth with some exposure to fixed income by investing primarily in a diversified portfolio of other mutual funds. The Fund may also invest in ETFs or other securities to gain direct exposure to an asset class.

Key Reasons to Invest

- Balanced exposure to a target asset mix of 65% equities and 35% fixed income securities, broadly diversified across asset classes, geography and sectors.
- Active asset allocation managed by an experienced asset allocation and economic team which leverages an integrated, multifaceted and disciplined institutional investment approach to asset allocation.
- Daily portfolio monitoring with ongoing rebalancing and currency management.

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: November 2019

Fund Details

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

Size: \$20.9 million

Inception Date: Guarantee B: Mar. 15, 2010

NAV: Guarantee A: \$17.86
Guarantee B: \$19.22
Guarantee C: \$23.46

MER*: Guarantee A: 3.63%
Guarantee B: 3.15%
Guarantee C: 3.07%
*as at Dec. 31, 2023

Risk Tolerance:

Distribution Frequency:

Guarantee A: Monthly, variable
Guarantee B: Monthly, variable
Guarantee C: Monthly, variable

Fund Codes

Series	Front
Guarantee A	IAC 860
Guarantee B	IAC 862
Guarantee C	IAC 864

Distributions (\$/unit)†	Guarantee A	Guarantee B	Guarantee C
March 2024	0.021	0.021	0.026
April 2024	0.027	0.029	0.036
May 2024	0.024	0.026	0.032
June 2024	0.030	0.032	0.039
July 2024	0.030	0.032	0.039
August 2024	0.014	0.015	0.019

Distributions (\$/unit)†	Guarantee A	Guarantee B	Guarantee C
September 2024	0.037	0.040	0.049
October 2024	0.051	0.054	0.066
November 2024	0.041	0.044	0.054
December 2024	0.082	0.089	0.108
January 2025	0.036	0.038	0.047
February 2025	0.074	0.079	0.096

Asset Mix.1**

Equity	66.8%
U.S. Equities	27.3%
Canadian Equities	15.0%
Investment Fund(s) - Equity	12.8%
Foreign Equities	11.1%
Other	0.6%
Fixed Income	24.4%
Canadian Investment Grade Corporate Bonds	4.4%
Investment Fund(s) - Fixed Income	3.7%
Canadian Provincial and Municipal Bonds	3.6%
Other	3.4%
Mortgage Backed Securities	2.8%
U.S. Investment Grade Corporate Bonds	2.1%
Canadian Government Bonds	2.1%
Canadian High Yield Corporate Bonds	1.2%
U.S. High Yield Corporate Bonds	1.1%
Cash and Other	8.8%
Treasury Bills	7.3%
Cash and Other Net Assets	1.5%
Options	0.0%
Futures	0.0%

Current Weightings.2**

IA Wealth Core Bond Pool, Series I	11.2%
iShares Core MSCI EAFE ETF	8.9%
Manulife Global Equity Class, Series I	8.9%
IA Clarington Global Equity Fund, Series I	8.1%
IA Clarington Canadian Leaders Class, Series I	6.4%
IA Clarington Thematic Innovation Class, Series I	5.7%
IA Clarington Global Dividend Fund, Series I	5.4%
IA Clarington Strategic Equity Income Fund, Series I	5.2%
IA Clarington Loomis Global Equity Opportunities Fund, Series I	4.3%
Fidelity Canadian Disciplined Equity® Fund, Series O	4.0%
iShares Core MSCI Emerging Markets ETF	3.8%
Mackenzie US Small-Mid Cap Growth Fund, Series O	3.7%
IA Clarington Canadian Small Cap Fund, Series I	3.3%
PIMCO Monthly Income Fund (Canada), Series I	2.8%
IA Clarington Global Macro Advantage Fund, Series I	2.0%
IA Clarington Loomis Global Multisector Bond Fund, Series I	1.8%
IA Clarington Strategic Corporate Bond Fund, Series I	1.8%
IA Clarington Core Plus Bond Fund, Series I	1.8%
Vanguard Short-Term Corporate Bond ETF	1.6%
iShares iBoxx \$ High Yield Corporate Bond ETF	1.4%
IA Clarington Agile Global Total Return Income Fund, Series I	1.2%
IA Clarington Floating Rate Income Fund, Series I	1.0%
IA Clarington Loomis International Growth Fund, Series I	0.8%
Cash and Equivalents	-0.3%

Geographic Allocation**

United States	45.5%
Canada	27.0%
International	12.8%
Europe	8.3%
Asia	2.3%
Other	1.8%

Equity Sector Allocation**

Financials	10.2%
Information Technology	9.1%
Industrials	8.5%
Consumer Discretionary	5.9%
Health Care	5.7%
Consumer Staples	4.0%
Communication Services	3.7%
Energy	2.9%
Materials	1.9%
Utilities	1.4%
Real Estate	0.9%

Credit Risk**

AAA	3.0%
AA	2.8%
A	4.1%
BBB	4.0%
BB	1.8%
B	1.0%
CCC	0.0%
Below CCC	0.0%
Pfd-2	0.0%
Pfd-3	0.0%
R1	7.3%
Not Rated	0.2%

Total Number of Investments²	2,713
Fixed Income	2,128
Equity	585

Portfolio Characteristics

Portfolio Yield	2.9%
Average Coupon	4.8%
Modified Duration	4.6 yrs
Average Term	9.1 yrs
Average Credit Quality	A

¹ The term "Investment Fund(s)" refers to investment funds that are not managed by iA Clarington or an affiliate of iA Clarington. ² Excludes Other Assets less Liabilities.

**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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