

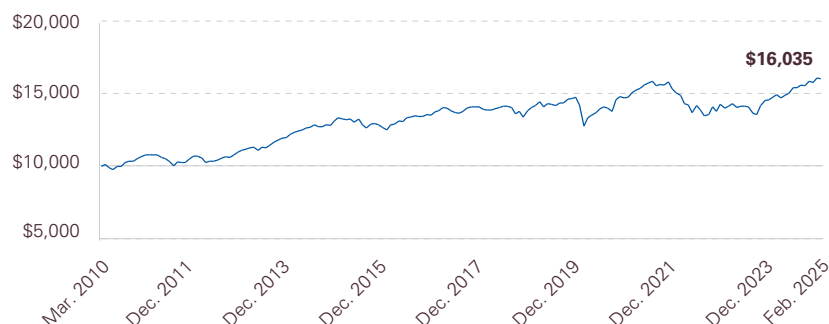
Fund Performance (%) – Guarantee B

| 1-month | 3-month | Y-T-D | 1-year | 3-year | 5-year | 10-year | Since inception |
|---------|---------|-------|--------|--------|--------|---------|-----------------|
| -0.3    | 0.9     | 1.7   | 8.5    | 2.1    | 2.4    | 1.9     | 3.2             |

Calendar Year Returns (%) – Guarantee B

| 2015 | 2016 | 2017 | 2018 | 2019 | 2020 | 2021 | 2022  | 2023 | 2024 |
|------|------|------|------|------|------|------|-------|------|------|
| 0.6  | 5.3  | 3.9  | -4.9 | 9.5  | 0.8  | 7.1  | -12.9 | 5.4  | 8.4  |

Value of \$10,000 investment – Guarantee B



What does the Fund invest in?

The Fund seeks to provide capital protection along with the potential for modest income and some capital growth 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 70% fixed-income securities and 30% equities, 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:** \$6.4 million

**Inception Date:** Guarantee B: Mar. 15, 2010

**NAV:** Guarantee A: \$15.30  
Guarantee B: \$16.05  
Guarantee C: \$19.36

**MER\*:** Guarantee A: 3.25%  
Guarantee B: 2.92%  
Guarantee C: 2.79%  
\*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 840 |
| Guarantee B | IAC 842 |
| Guarantee C | IAC 844 |

| Distributions (\$/unit)† | Guarantee A | Guarantee B | Guarantee C |
|--------------------------|-------------|-------------|-------------|
| March 2024               | -0.004      | -0.004      | -0.005      |
| April 2024               | -0.003      | -0.003      | -0.004      |
| May 2024                 | -0.001      | -0.001      | -0.001      |
| June 2024                | -0.001      | -0.001      | -0.001      |
| July 2024                | 0.003       | 0.004       | 0.004       |
| August 2024              | 0.007       | 0.008       | 0.009       |

| Distributions (\$/unit)† | Guarantee A | Guarantee B | Guarantee C |
|--------------------------|-------------|-------------|-------------|
| September 2024           | 0.009       | 0.010       | 0.012       |
| October 2024             | 0.020       | 0.021       | 0.026       |
| November 2024            | 0.003       | 0.003       | 0.004       |
| December 2024            | 0.013       | 0.014       | 0.017       |
| January 2025             | 0.007       | 0.007       | 0.008       |
| February 2025            | 0.006       | 0.007       | 0.008       |

**Asset Mix\*\*.1**

|   |              |
|---|--------------|
| <b>Equity</b>                             | <b>34.7%</b> |
| U.S. Equities                             | 14.0%        |
| Canadian Equities                         | 9.6%         |
| Foreign Equities                          | 5.6%         |
| Investment Fund(s) - Equity               | 5.1%         |
| Other                                     | 0.4%         |
| <b>Fixed Income</b>                       | <b>56.7%</b> |
| Canadian Investment Grade Corporate Bonds | 10.9%        |
| Canadian Provincial and Municipal Bonds   | 9.0%         |
| Investment Fund(s) - Fixed Income         | 6.2%         |
| Mortgage Backed Securities                | 6.0%         |
| U.S. Investment Grade Corporate Bonds     | 5.6%         |
| Canadian Government Bonds                 | 5.2%         |
| Canadian High Yield Corporate Bonds       | 2.9%         |
| U.S. High Yield Corporate Bonds           | 2.7%         |
| Other                                     | 1.7%         |
| Asset-Backed Securities                   | 1.4%         |
| Senior Loans                              | 1.4%         |
| Foreign Investment Grade Corporate Bonds  | 1.4%         |
| Foreign High Yield Corporate Bonds        | 1.2%         |
| Foreign Government Bonds                  | 1.1%         |
| <b>Cash and Other</b>                     | <b>8.6%</b>  |
| Treasury Bills                            | 8.2%         |
| Cash and Other Net Assets                 | 0.4%         |
| Futures                                   | 0.0%         |
| Options                                   | 0.0%         |

**Current Weightings\*\*.2**

|   |       |
|---|-------|
| IA Wealth Core Bond Pool, Series I                              | 28.1% |
| PIMCO Monthly Income Fund (Canada), Series I                    | 5.6%  |
| IA Clarington Loomis Global Multisector Bond Fund, Series I     | 5.2%  |
| Manulife Global Equity Class, Series I                          | 4.5%  |
| IA Clarington Canadian Leaders Class, Series I                  | 4.3%  |
| IA Clarington Core Plus Bond Fund, Series I                     | 4.3%  |
| IA Clarington Strategic Corporate Bond Fund, Series I           | 4.3%  |
| IA Clarington Agile Global Total Return Income Fund, Series I   | 4.2%  |
| IA Clarington Global Equity Fund, Series I                      | 4.1%  |
| IA Clarington Strategic Equity Income Fund, Series I            | 3.5%  |
| iShares Core MSCI EAFE ETF                                      | 3.3%  |
| IA Clarington Thematic Innovation Class, Series I               | 3.0%  |
| Fidelity Canadian Disciplined Equity® Fund, Series O            | 2.8%  |
| iShares iBoxx \$ High Yield Corporate Bond ETF                  | 2.7%  |
| IA Clarington Global Dividend Fund, Series I                    | 2.4%  |
| IA Clarington Loomis Global Equity Opportunities Fund, Series I | 1.9%  |
| IA Clarington Global Macro Advantage Fund, Series I             | 1.9%  |
| IA Clarington Floating Rate Income Fund, Series I               | 1.9%  |
| IA Clarington Canadian Small Cap Fund, Series I                 | 1.9%  |
| iShares Core MSCI Emerging Markets ETF                          | 1.8%  |
| Mackenzie US Small-Mid Cap Growth Fund, Series O                | 1.7%  |
| Vanguard Short-Term Corporate Bond ETF                          | 1.6%  |
| IA Clarington Loomis International Growth Fund, Series I        | 0.4%  |
| Cash and Equivalents  | 0.0%  |

**Geographic Allocation\*\***

|               |       |
|---------------|-------|
| United States | 41.9% |
| Canada        | 40.7% |
| Europe        | 6.4%  |
| International | 5.1%  |
| Other         | 2.3%  |
| Asia          | 1.4%  |

**Equity Sector Allocation\*\***

|                        |      |
|------------------------|------|
| Financials             | 5.8% |
| Information Technology | 4.8% |
| Industrials            | 4.6% |
| Consumer Discretionary | 3.1% |
| Health Care            | 2.9% |
| Consumer Staples       | 2.2% |
| Communication Services | 2.0% |
| Energy                 | 1.8% |
| Materials              | 1.1% |
| Utilities              | 0.8% |
| Real Estate            | 0.5% |

**Credit Risk\*\***

|           |       |
|-----------|-------|
| AAA       | 7.8%  |
| AA        | 7.0%  |
| A         | 10.3% |
| BBB       | 10.5% |
| BB        | 4.6%  |
| B         | 2.2%  |
| CCC       | 0.1%  |
| Below CCC | 0.0%  |
| Pfd-2     | 0.0%  |
| Pfd-3     | 0.0%  |
| R1        | 8.2%  |
| Not Rated | 0.6%  |

**Total Number of Investments<sup>2</sup> 2,713**

|              |       |
|--------------|-------|
| Fixed Income | 2,128 |
| Equity       | 585   |

**Portfolio Characteristics**

|                        |          |
|------------------------|----------|
| Portfolio Yield        | 3.7%     |
| Average Coupon         | 4.8%     |
| Modified Duration      | 5.5 yrs  |
| Average Term           | 10.9 yrs |
| Average Credit Quality | A        |

<sup>1</sup> The term "Investment Fund(s)" refers to investment funds that are not managed by iA Clarington or an affiliate of iA Clarington. <sup>2</sup> 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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