

# Company Profile

## Responsible Choices

STRENGTH  
GROWTH  
AMBITION



iA Financial Group is one of the largest insurance and wealth management groups in Canada, with operations in the United States.

Founded in 1892, it is one of Canada's largest public companies and is listed on the Toronto Stock Exchange under the ticker symbols IAG (common shares) and IAF (preferred shares).

### OUR PURPOSE

For our clients to be confident and secure about their future.

### OUR MISSION

To ensure the financial wellbeing of our clients by offering them personal insurance coverage and investment solutions to help them achieve their personal goals.

### OUR AMBITION

To be the company that best meets client expectations, in partnership with our distributors.

## OUR FIVE VALUES

Teamwork

1

High performance environment

2

Continuous improvement

3

Respect for individuals and distributors

4

Service-oriented

5

4 million +

clients

7,400 +

employees

25,000 +

representatives

\$189.5 billion

asset under management and administration

\$7.6 billion

market capitalization

# SUSTAINABLE GROWTH

In Canada, iA Financial Group has four main lines of business: Individual Insurance and Individual Wealth Management, which address the needs of retail customers; and Group Insurance and Group Savings and Retirement, which address the needs of groups and businesses. A fifth line of business comprises the company's US Operations.

## LINES OF BUSINESS

**Individual Insurance**

**Individual Wealth Management**

**Group Insurance**

**Group Savings and Retirement**

**US Operations**

**Subsidiary:  
iA Auto and Home**

## DIVISIONS

> Employee Plans

> Dealer Services

> Special Markets Solutions

> Individual Insurance

> Dealer Services

## Financial strength and shareholder return

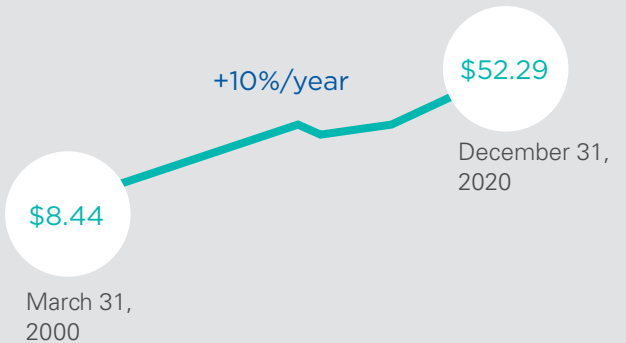
We have a solid balance sheet and a low debt ratio that provides us with great financial flexibility. Our capital position is robust and we manage our business with a long-term perspective, all of which supports our growth strategy.

Since initial public offering on February 3, 2000, through December 31, 2019



iA Financial Group's strong 2019 performance translated into a 10% increase in book value per share and an 11% year-over-year increase in the dividend paid to common shareholders. In addition, the company's solvency ratio finished well above the target range at 133%.

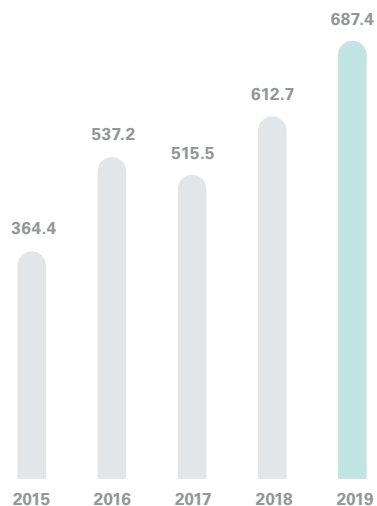
## Book value per share



# FINANCIAL HIGHLIGHTS

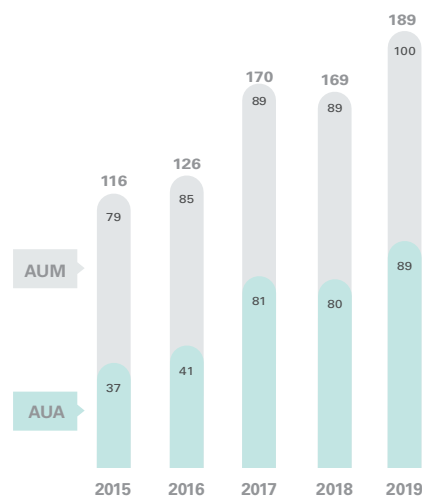
## Net income attributed to common shareholders

(\$Million)



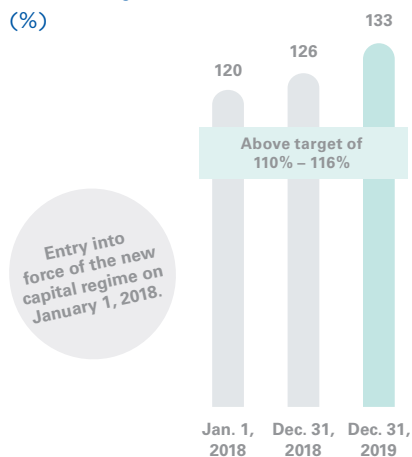
## Assets under management (AUM) and administration (AUA)

(\$Billion)



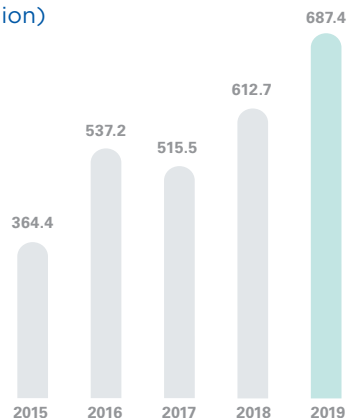
## Solvency ratio

(%)



## Net premiums, premium equivalents and deposits

(\$Billion)



## Market share

(Canada)

Line of business	New business <sup>1</sup>		In force <sup>2</sup>	
	Rank	Market share	Rank	Market share
Individual Insurance	4th	9.1 %	4th	7.6 %
Individual Wealth Management				
— Segregated funds	2th	21.0 %	3th	13.3 %
— Mutual funds	18th	—	18th	1.2 %
Group Insurance <sup>3</sup>	11th	3.2 %	6th	4.1 %
Group Savings and Retirement	5th	7.3 %	4th	4.4 %

<sup>1</sup> First-year annualized premiums, except for Individual Wealth Management where it refers to gross sales

<sup>2</sup> Assets, except for Individual and Group Insurance where it refers to premiums

<sup>3</sup> Employee Groups Market of 50 to 1,000 employees

Source: Latest available industry data from: CLHIA, Fraser Group, Investor Economics, IFIC and LIMRA

## Credit ratings

(as at March 31, 2019)

iA Financial Corporation Inc.

Credit Agency	S&P	DBRS
Issuer rating	A	A (low)

Industrial Alliance Insurance and Financial Services Inc.

Credit Agency	S&P	DBRS	A.M. Best
Financial strength	AA-	A (high)	A+ (Superior)

# SUSTAINABLE DEVELOPMENT



## ENVIRONMENTAL

- All GHG emissions that cannot be eliminated are calculated and offset in support of our commitment to becoming carbon neutral as of 2020
- Continuing projects and initiatives aimed at reducing GHG emissions at the source
- Over 50% of our forty plus properties in Canada are BOMBA BEST or LEED certified



## SOCIAL

- Community support with over \$6 million in donations, equivalent to \$850/employee, to more than 600 Canadian charities
- Annual Canada-wide philanthropic contest
- Offering a suite of socially responsible mutual funds and portfolio solutions



## GOVERNANCE

- Top 10 in Globe and Mail 2019 governance ranking (out of 224 companies)
- Solid diversity and inclusion program adopting in early 2019 a *Board Diversity Policy*
- Signatory of United Nations Principles for Responsible Investment (PRI)



### To contact us

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## INVESTED IN YOU.

iA Financial Group is a business name and trademark of **iA Financial Corporation Inc.** and **Industrial Alliance Insurance and Financial Services Inc.**

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