

Changes to the Investment Fund Lineup

iA Financial Group's investment specialists continuously monitor the investment funds offered in your group savings and retirement plan. Following a recent assessment, our specialists decided to remove thirteen investment funds that no longer meet their criteria. This is a normal part of our process to maintain the high quality of the investment funds offered to you.

Important: You currently have investments in at least one of the funds that will soon be closed¹. Your money will be transferred to the replacement funds offered in your plan. This transfer will be made automatically on November 22, 2024. **You do not have to take any action.**

If you have investments in a non-registered plan, the transfer from the closing funds to the replacement funds could result in capital gains or losses. If this is the case, you will receive a tax slip for your next tax return.

If you have investment instructions for upcoming contributions involving funds to be closed, these will be adjusted accordingly. The funds to be closed will be replaced with replacement funds, as indicated in the table below.

Fund to be closed	Code	Replacement fund	Code
Asset Allocation Funds		Asset Allocation Funds	
Portfolio Series Income (CI)	922	⇒ Asset Allocation – Conservative (iA)	506
Portfolio Series Conservative (CI)	923	⇒ Asset Allocation – Moderate (iA)	507
Portfolio Series Balanced (CI)	924	⇒ Asset Allocation – Balanced (iA)	508
Portfolio Series Balanced Growth (CI)	925	⇒ Asset Allocation – Growth (iA)	509
Portfolio Series Growth (CI)	926	⇒ Asset Allocation – Aggressive Growth (iA)	510
Diversified Fund		Diversified Fund	
Sustainable Balanced (iA)	944	⇒ Fidelity Climate Leadership Balanced™	946
Canadian Equity Fund		Canadian Equity Fund	
Canadian Equity Fossil Fuel Free (Jarislowsky)	385	⇒ Canadian Equity Ethical Fossil Fuel Free (Fiera Capital)	384
Foreign Equity Funds		Foreign Equity Funds	
Global Equity (Sprucegrove)	754	⇒ Global Equity Opportunistic Value (Wellington)	358
Global Stewardship Equity (Baillie Gifford)	387	⇒ Global Sustainable Growth (Schroders)	366
U.S. Equity (iA)	705	⇒ Thematic Innovation (iA)	233
Emerging Markets (abrdn)	122	⇒ Emerging Markets (Templeton)	758
Alternative/Specialty Fund		Diversified Fund	
Balanced-Risk Allocation (Invesco)	491	⇒ Diversified (iA)	040
Alternative/Specialty Fund		Alternative/Specialty Fund	
Global Developed Real Estate Index (BlackRock)	896	⇒ Fidelity Global Real Estate	540

The replacement funds may have different management fees than the funds to be closed. Information about fees related to your plan is available in [My Client Space](#).

If you would like to choose different replacement funds, you must do so before November 22, 2024.

You can choose funds other than those indicated above as replacement funds for the savings accumulated in your plan and for your investment instructions for future contributions.

To make your selection, go to My Client Space at ia.ca/myaccount. In the Group Savings and Retirement plan dashboard, go to the **Investments** section in the menu on the left-hand side and select **Change**. If you participate in more than one plan, you will need to make modifications for each plan.

If you don't have access to My Client Space, you can contact Customer Service at 1-800-567-5670 or by email at pension@ia.ca.

LifePath Index 2025 Fund (BlackRock)

BlackRock has informed our team of investment specialists that the composition of the LifePath Index 2025 Fund will be identical to that of the LifePath Retirement Index I from the end of 2024. We are therefore advising our clients that we will be closing the LifePath Index 2025 Fund in 2025, as there may be tax implications associated with the transfer of non-registered amounts invested in this fund. As a result, plan members will be able to choose whether to transfer their funds this year or in 2025.

Addition of new investment funds

To give you access to a wide range of quality investment options, we've recently added the following investment funds²:

	Code
Diversified Fund	
Fidelity Climate Leadership Balanced™	946
Foreign Equity Funds	
Global Sustainable Equity (Mirova)	367
Global Sustainable Growth (Schroders)	366

See the **Investments** section in [My Client Space](#) for information about these new investment funds and the options that are available in your plan.

¹ If you have changed the allocation of your savings within the last few days, you may no longer have sums invested in the closing funds.

² Depending on the selections made by your plan sponsor or your employer, these funds may not all be available under your group retirement savings plan.

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