

Company profile

Founded in 1892, iA Financial Group is one of the largest insurance and wealth management companies in Canada, with operations in the United States.

It is also one of Canada's largest public companies and is listed on the Toronto Stock Exchange under the ticker symbol IAG.

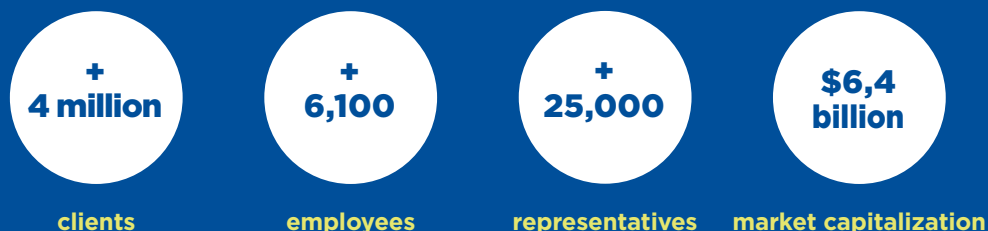
Our mission

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 five values



Today



Growth drives success

iA Financial Group's business growth is generated organically and through acquisitions. Organic growth contributes to the increase in business volume in day-to-day operations, while acquisitions increase business volume through the integration of newly acquired companies.

In 2017, **organic growth** was strong, carried by growth in sales, with a 19% increase in premiums and deposits compared to 2016.

In 2017, **growth through acquisitions** was excellent. The Company expanded its car dealer business to the

United States through a sizeable acquisition and completed the integration of HollisWealth, whose acquisition was announced at the end of 2016. The addition of HollisWealth's assets was a major contributor to the Company's 34% increase in assets under management and administration in 2017.

iA Financial Group has been successful in acquiring and integrating new operations. Including the acquisition of PPI Management Inc. communicated at the beginning of 2018, the Company has announced 38 acquisitions since going public in 2000.

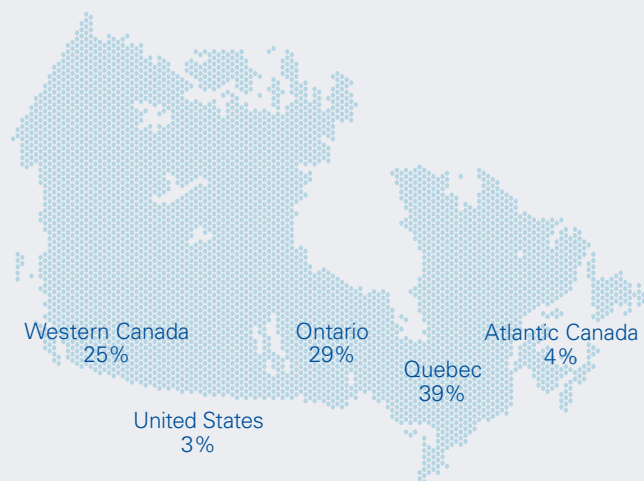
Create value

Canadian business	American business
Individual Insurance	Individual Insurance
Individual Wealth Management	Dealer Services
Group Savings and Retirement	
Group Insurance:	
— Employees Plans	
— Dealer Services	
— Special Markets Solutions	
Damage Insurance	

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.

Geographic presence

Premiums, premium equivalents and deposits by region – 2017



Stock performance

Since initial public offering on February 3, 2000, through December 31, 2017



iA Financial Group's strong 2017 performance translated into an 8% increase in book value per share, a 13% year-over-year increase in the dividend paid to common shareholders and a 12% increase in the value of the Company's stock (IAG).

EPS commitment:

annual growth of 10%

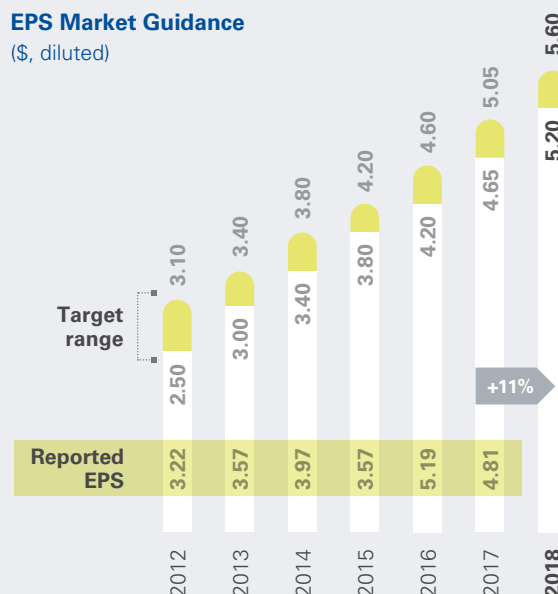
At the Investor Day held in June 2016, iA Financial Group announced its goal of increasing earnings per share (EPS) by 10% annually through 2019.

In 2017, the EPS target range given as guidance at the beginning of the year was \$4.65 to \$5.05. The Company reached this annual objective, reporting earnings per common share of \$4.81 for the year.

For 2018, the midpoint of the EPS guidance target range is 11% higher than the previous year.

EPS Market Guidance

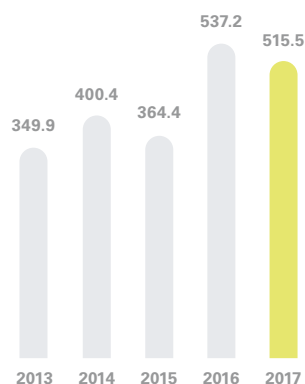
(\$, diluted)



Financial highlights

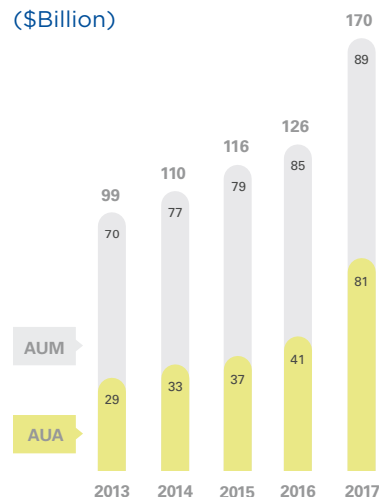
Net income attributed to common shareholders

(\$Million)



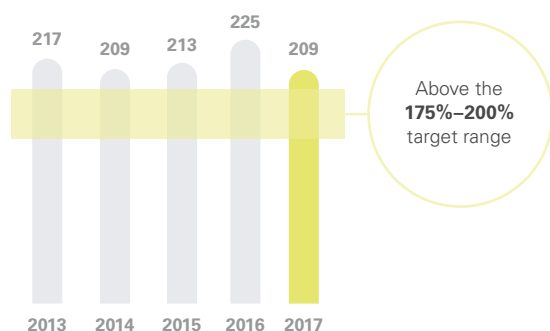
Assets under management (AUM) and administration (AUA)

(\$Billion)



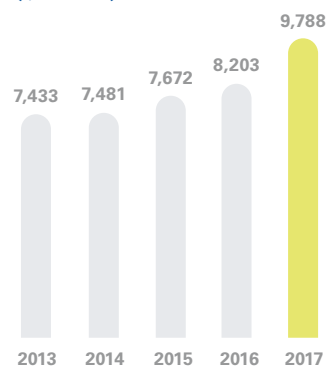
Solvency ratio

(%)



Premiums, premium equivalents and deposits

(\$Million)



Market share

(Canada)

Line of business	New business ¹		In force ²	
	Rank	Market share	Rank	Market share
Individual Insurance	4th	8.8%	4th	8.4%
Individual Wealth Management				
— Segregated funds	3rd	15.0%	3rd	11.9%
— Mutual funds	16th	-	19th	-
Group Insurance ³	5th	8.9%	7th	3.3%
Group Savings and Retirement	4th	9.8%	4th	5.2%

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

² Assets, except for Individual and Group Insurance where it refers to premiums

³ 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

Standard & Poor's	A+
A.M. Best	A+ (Superior)
DBRS	A (high)

Sustainable development

The iA Financial Group Sustainable Development Policy sets out seven guidelines for the company's strategy and actions in the area of sustainable development:

- 1 Ensure the financial wellbeing of our clients
- 2 Effectively manage risks
- 3 Follow high standards of governance
- 4 Actively contribute to our communities
- 5 Manage environmental impact
- 6 Create a rewarding work environment
- 7 Practice responsible sourcing

Social impact

In 2017, iA Financial Group donated \$4.3 million, or the equivalent of \$765 per employee, to close to 450 different organizations. These figures exclude subsidiary donations.



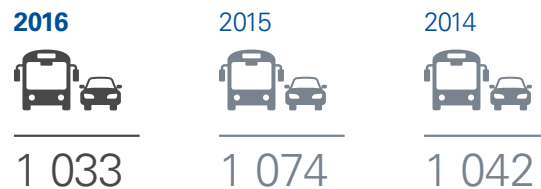
Environmental impact

Greenhouse gas emissions generated by iA Financial Group head office employees when travelling for business as well as on their commutes to and from work are calculated annually.

Business travel by plane (in CO₂ equivalent tons)



Employee commutes (in CO₂ equivalent tons)



To contact us

Customer Service

418-684-5000 or 1-800-463-6236
clientele@ia.ca

Public Relations

418-684-5000, ext. 101660
public.relations@ia.ca

Investor Relations

418-684-5000, ext. 105862
investors@ia.ca

iA Financial Group does its part to respect and protect the environment.

This document was printed on paper made of 100% postconsumer recycled fibres. iA Financial Group offers an online version of this document at ia.ca in order to reduce the quantity of documents printed.

The paper used for this document is alkaline based or neutral and is treated without elemental chlorine. It is produced using biogas and has the EcoLogo certification.



Industrial Alliance
 Insurance and Financial Services Inc.

Head Office

1080 Grande Allée West
 PO Box 1907, Station Terminus
 Quebec City, QC G1K 7M3

Notice to readers: The information contained in this document is provided for general information purposes only and cannot be considered as legal, tax, financial or professional advice. For more details about the company's financial results and inherent risks, refer to the complete financial documents published on our website (ia.ca) and on SEDAR (sedar.com).

INVESTED IN YOU.

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