

Fourth Quarter 2016 Conference Call

Presenters:

Yvon Charest, President and CEO

René Chabot, EVP, CFO and Chief Actuary

February 16, 2017



INVESTED IN YOU.

Year ends on a solid note

Profit

- ▶ Reported EPS of \$1.48: 23% above top of guidance (\$1.10-\$1.20 EPS)
- ▶ Core EPS of \$1.16, within guidance and +10% YoY
- ▶ Favourable policyholder experience (+\$0.05 EPS) and favourable strain ratio of 5% (+\$0.01 EPS)
- ▶ \$0.02 market-related gain: UL policies (+\$0.03 EPS) and hedging (-\$0.01 EPS)
- ▶ Exceptional items: Reserve release (+\$0.22 EPS), tax gain (+\$0.06 EPS) and higher financing costs (-\$0.03 EPS)

Business Growth

- ▶ Strong momentum continues in Individual Insurance sales (+27% YoY)
- ▶ Positive net sales for mutual funds
- ▶ iA seg funds continue to lead industry for net sales (3rd for assets)
- ▶ Record level of premiums and deposits (+12% YoY) driven by retail sectors

Financial Strength

- ▶ Solvency ratio of 225% (less ~14 percentage points after HollisWealth closing in Q3/17)
- ▶ Increased interest rate protection: 75 bps for IRR (up from 43 bps) and 20 bps ahead of the prescribed URR
- ▶ Book value per share of \$40.97: +11% YoY and +6% QoQ
- ▶ Dividend increased by 3 cents (+9%) to \$0.35 per common share

Very strong quarter for retail insurance and turnaround in mutual fund net sales

(\$Million, unless otherwise indicated)

	Fourth quarter			Year-to-date at December 31		
	2016	2015	Variation	2016	2015	Variation
▶ Individual Insurance						
Canada	71.4	52.2	37%	212.1	176.9	20%
United States	22.0	21.5	2%	94.6	77.4	22%
Total	93.4	73.7	27%	306.7	254.3	21%
▶ Individual Wealth Management						
Segregated funds - net sales	74.1	82.3	(8.2)	341.7	422.4	(80.7)
Mutual funds - net sales	77.2	(247.5)	324.7	(404.4)	(995.3)	590.9
Total - net sales	151.3	(165.2)	316.5	(62.7)	(572.9)	510.2
▶ Group Insurance						
Employee Plans	23.1	14.5	59%	71.4	68.0	5%
Dealer Services (Creditor Insurance & P&C)	129.3	138.4	(7%)	559.9	560.7	0%
Special Markets Solutions	59.8	59.1	1%	194.1	190.3	2%
Total	212.2	212.0	0%	825.4	819.0	1%
▶ Group Savings and Retirement	367.2	477.0	(23%)	1,481.4	1,316.2	13%
▶ iA Auto and Home	59.4	52.2	14%	278.6	247.3	13%

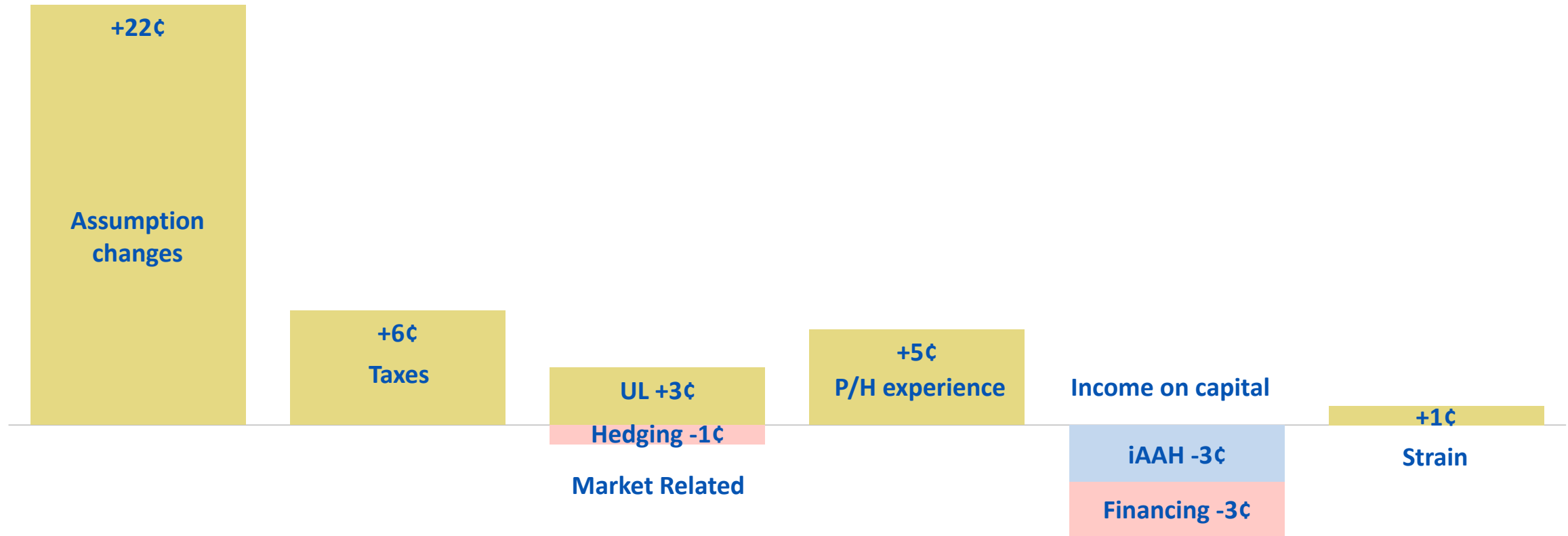
Q4 Results vs. Guidance

A strong end to a strong year

	Q4/2016		2016	
	Guidance	Reported	Guidance	Reported
EPS	\$1.10 to \$1.20	\$1.48 <i>Core: \$1.16</i>	\$4.20 to \$4.60	\$5.19 <i>Core: \$4.77</i>
ROE¹	11.0% to 12.5%	14.9% <i>Core: 11.6%</i>	11.0% to 12.5%	13.2% <i>Core: 12.2%</i>
Strain	15% ± 5%	5%	15% ± 5%	11%
Effective tax rate	18% to 20%	17%	18% to 20%	18%
Solvency ratio	175% to 200%	225%	175% to 200%	225%
Payout ratio	25% to 35% (mid-range)	21%	25% to 35% (mid-range)	24%

Continuation of favourable policyholder experience

Q4 items of note (gains and losses)



Policyholder Experience (ex-market gains)

A strong trend for Individual Insurance

Experience by line of business (EPS impact in cents)	2016				2015				2016 Annual	2015 Annual
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1		
Individual Insurance	16	7	4	2	9	9	14	(4)	29	28
Group Insurance	(9)	0	1	7	(2)	5	1	(3)	(1)	1
Individual Wealth Management	0	4	3	0	(7)	(2)	0	2	7	(7)
Group Savings and Retirement	(2)	1	2	0	(1)	2	0	1	1	2
Total	5	12	10	9	(1)	14	15	(4)	36	24
iAAH (Income on capital)	(3)	(3)	(1)	0	(3)	0	1	(6)	(7)	(8)

Management's View of Core

\$1.16 EPS for Q4, within guidance and close to consensus



Q4 Reported EPS	\$1.48
Exceptional items	
▶ Assumption changes	(\$0.22)
▶ Taxes	(\$0.06)
▶ Financing cost	+\$0.03
Items greater than ±4¢	
▶ Individual Insurance	(\$0.12)
▶ Group Insurance	+\$0.05
Q4 Core EPS	\$1.16
+10% vs. \$1.05 core in Q4/2015	

2016 Year-End Assumption Review

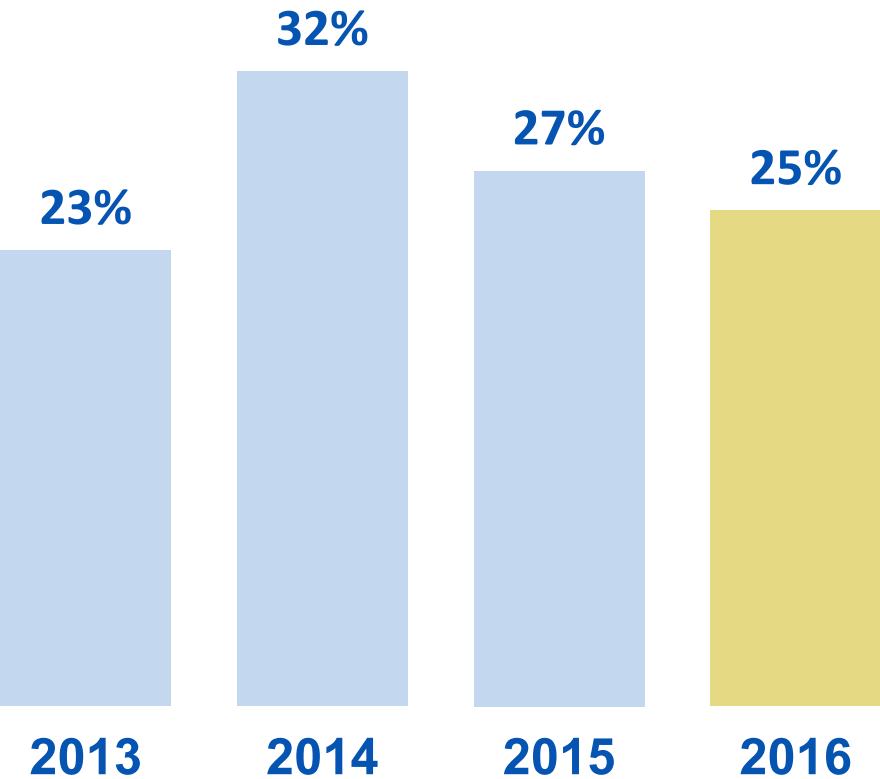
URR dropped by 20 bps and IRR protection increased to 75 bps

Impact on net income (\$Million)	Pre-tax	After-tax	
Mortality & Morbidity	43	31	+ Annual assumption review
Policyholder behaviour	(50)	(37)	- Minor change related to lapse
Economic assumptions	22	16	- URR decreased from 3.30% to 3.10% (~-\$120M) + IRR increased from 2.17% to 2.35% (~\$40M) - IRR margin increased from 43 bps to 75 bps (~-\$75M) + Investment gains, model refinements and other (~\$170M)
Expenses & Other	17	13	+ Model and assumption reviews
Total	32	23	+\$0.22 EPS from reserve release

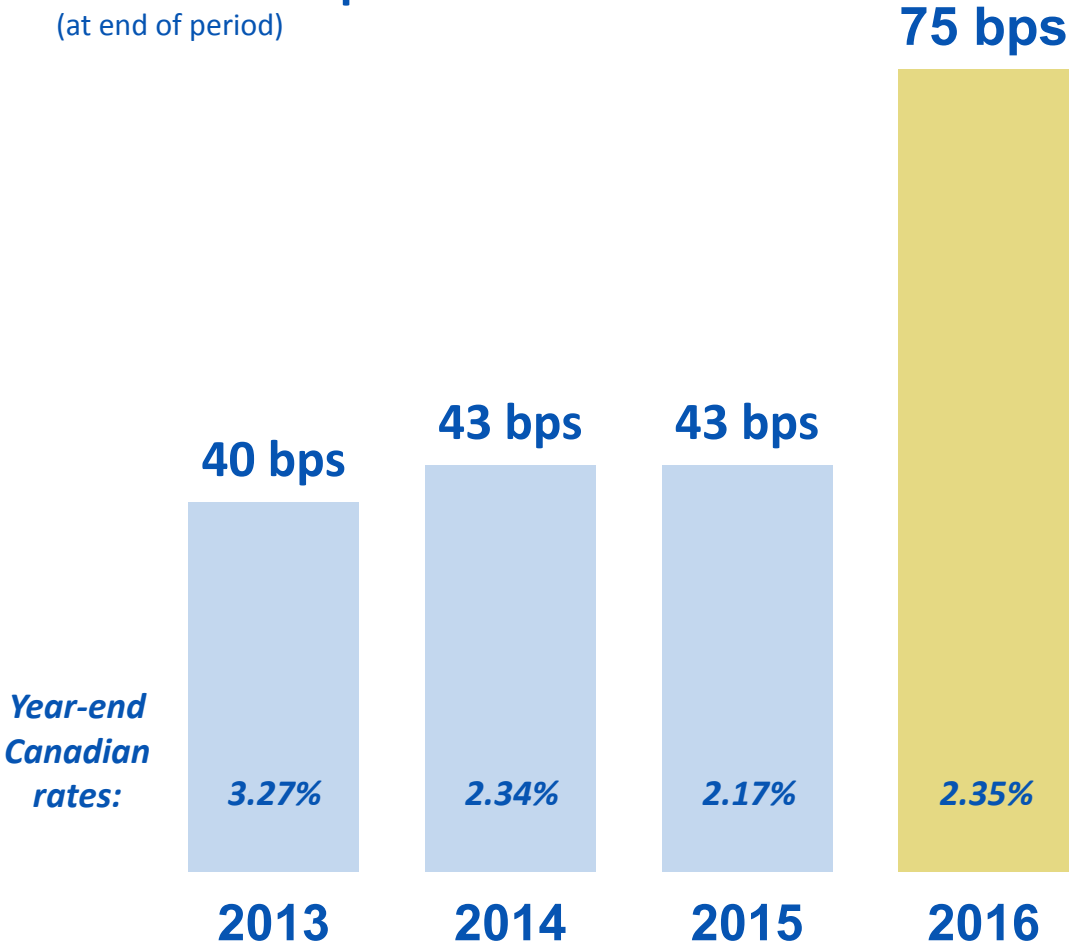
Macroeconomic Protection at Year-End

Markets can drop 25% and interest rates by 75 bps before reserves need strengthening

Stock market protection (at end of period)



Interest rate protection (at end of period)



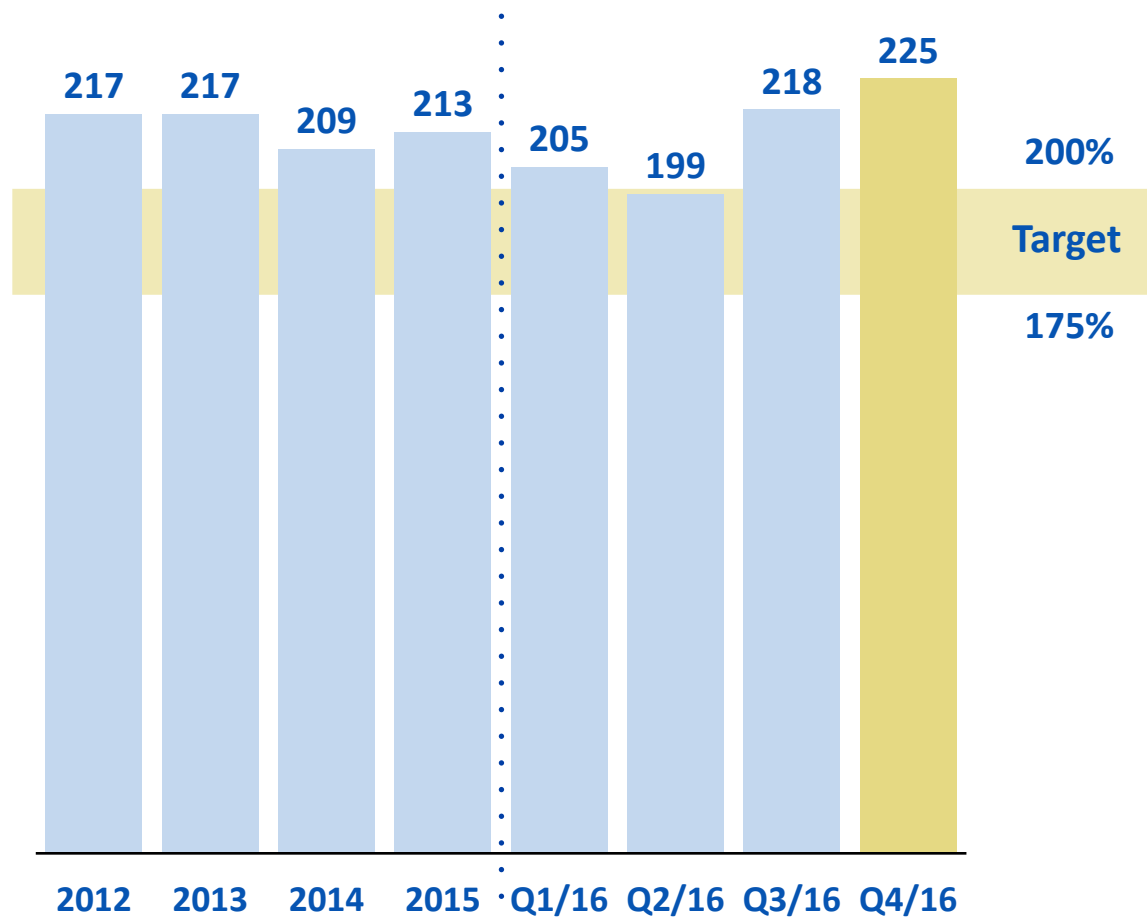
*Year-end
Canadian
rates:*

3.27% 2.34% 2.17% 2.35%

Ratio is above guidance

Solvency Ratio

(%, end of period)



Key changes during the quarter

- ▶ +9% Macroeconomics (mostly interest rate)
- ▶ -4% Debt redemption (-) and share issue (+)
- ▶ +2% Profit and others

HollisWealth closing in Q3/17 will have an estimated impact of -14 percentage points

Sensitivity of Solvency Ratio to Rates and Markets

		Interest rates (Quebec long)		
TSX level	TSX variation	+0.20% ¹	At Dec. 31/16	-0.20% ¹
16,800	+10%	229%	227%	225%
16,100	+5%	226%	224%	222%
15,300	At Dec. 31/16	227%	225%	222%
14,500	-5%	229%	227%	224%
13,800	-10%	230%	228%	226%
13,000	-15%	232%	230%	227%
12,200	-20%	230%	228%	226%
11,500	-25%	228%	226%	223%
10,700	-30%	220%	218%	215%

Mid-Point of 2017 EPS Guidance up 10% YoY

Let's not forget seasonality of earnings and strain

EPS ¹	
Q1	\$1.00 to \$1.10
Q2	\$1.15 to \$1.25
Q3	\$1.25 to \$1.35
Q4	\$1.25 to \$1.35
2017	\$4.65 to \$5.05

ROE ¹	11.0% to 12.5%
Strain	6% annual target (quarterly range from 0% to 15%)
Effective tax rate	20% to 22%
Solvency ratio	175% to 200%
Payout ratio	25% to 35% (mid-range)

Income on Capital

iA Auto and Home seasonality could be as high as \pm \$5M

QUARTERLY RUN RATE (\$Million, pre-tax)	2017	2016	2015	2014
Investment income	33.0	30.0	28.5	25.0
Financing & Intangibles	(14.0)	(12.0)	(8.0)	(6.0)
Subtotal	19.0	18.0	20.5	19.0
iA Auto and Home (with seasonality)	0.5	(0.5)	1.5	1.0
Total	19.5	17.5	22.0	20.0

Updated Core Earnings Definition Starting in 2017

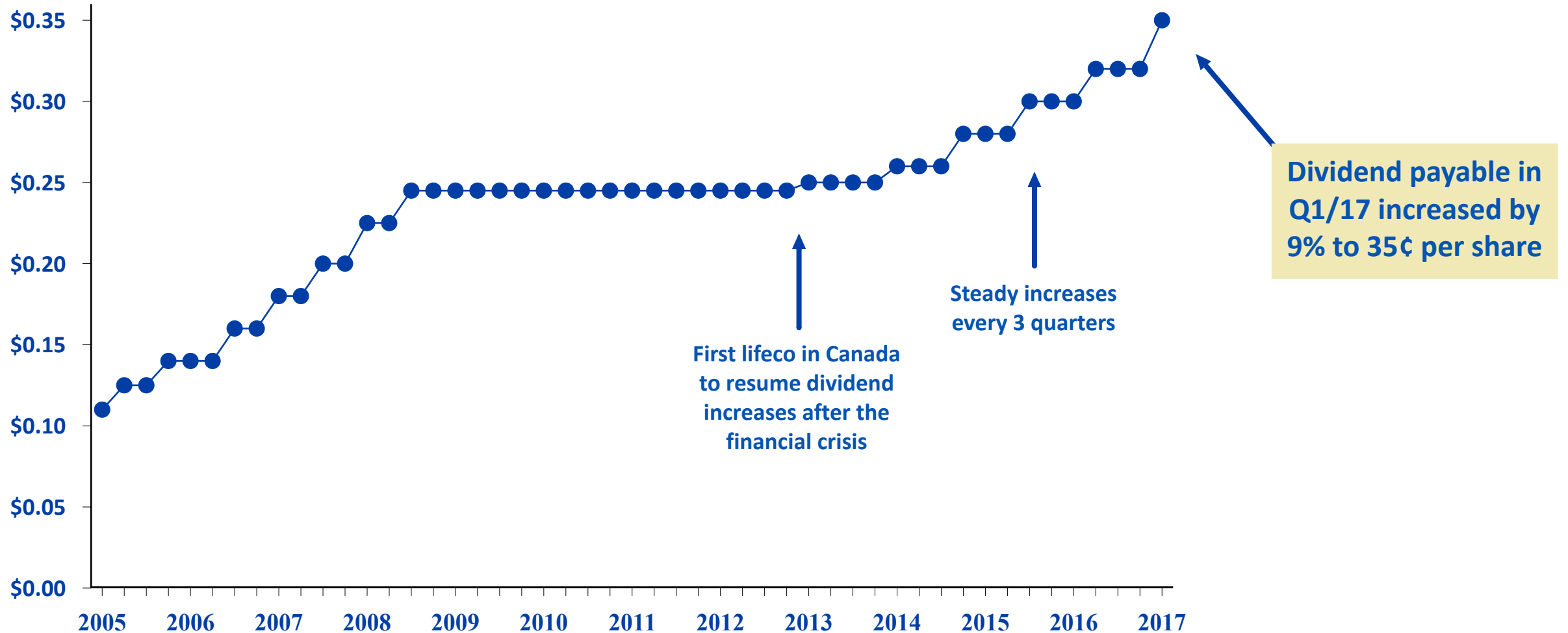
Market gains and losses excluded in updated definition

	Excluded from core earnings
Expected profit on in-force	NO
Policyholder experience gain (loss)	G/L in excess of \$0.04 EPS, by line of business
Market gain (loss)	YES
Strain on sales in Individual Insurance	G/L in excess of \$0.04 EPS
Changes in assumptions and management actions	YES
Income on capital	G/L in excess of \$0.04 EPS
iAAH	G/L in excess of \$0.04 EPS
Exceptional items (tax gains, goodwill impairment charges, dispositions of businesses and other material non-recurring items)	YES

2016 Core EPS		
	Old definition	Updated definition
Q1	\$0.98	\$1.07
Q2	\$1.26	\$1.21
Q3	\$1.37	\$1.28
Q4	\$1.16	\$1.14
2016	\$4.77	\$4.70
2015	\$4.21	\$4.13
Growth	13%	14%

Growth in Dividend to Common Shareholders

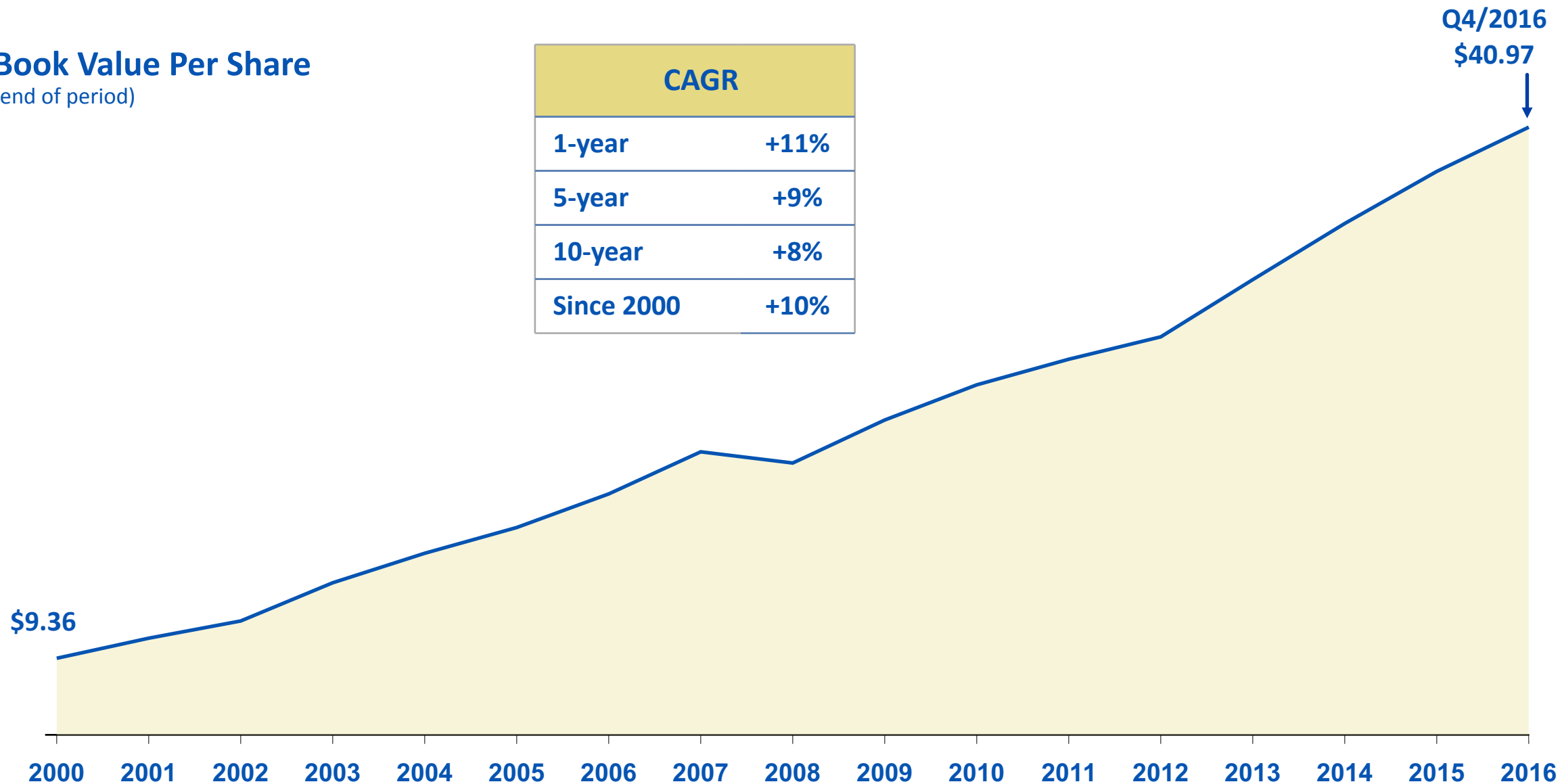
9% dividend increase



Steady Value Creation for Shareholders

Book Value Per Share (end of period)

CAGR	
1-year	+11%
5-year	+9%
10-year	+8%
Since 2000	+10%



A solid quarter

(\$Million, unless otherwise indicated)

	Fourth quarter			Year-to-date at December 31		
	2016	2015 ¹	Variation	2016	2015 ¹	Variation
Net income attributed to shareholders	159.2 ²	8.3	<i>Not meaningful</i>	553.7	386.4	<i>Not meaningful</i>
Less: dividends attributed to preferred shares	4.2 ³	4.1		16.5	18.0	
Less: redemption premium on preferred shares	—	—		—	4.0	
Net income attributed to common shareholders	155.0	4.2		537.2	364.4	
Earnings per common share (EPS) (diluted)	\$1.48	\$0.04		\$5.19	\$3.57	
Return on common shareholders' equity (ROE) ⁴	14.9%	0.4%		13.2%	10.2%	
Book value per share	\$40.97	\$36.76	+11%	\$40.97	\$36.76	+11%

¹ 2015 results reflect a reserve strengthening of \$1.05 per share. ² \$160M in Financial Statements due to rounding. ³ \$5M in Financial Statements due to rounding.

⁴ Annualized for the quarter and trailing twelve months for the year to date.

A Flexible Balance Sheet

Good capacity to fund our growth

	December 31 2016	September 30 2016	December 31 2015
Solvency ratio	225%	218%	213%
Leverage ratio	23.8%	28.7%	24.3%
Coverage ratio	12.8x	10.3x	8.2x

Agency	Rating
S&P	A+ (Strong)
A.M. Best	A+ (Superior)
DBRS	A (high)

Equity Market Sensitivity

(End of period)		Q4/2016	Q3/2016	Q4/2015
S&P/TSX index		15,288 pts	14,726 pts	13,010 pts
iA solvency ratio		225%	218%	213%
Sensitivities				
Stocks matching long-term liabilities	Level of S&P/TSX before reserves require strengthening for future policy benefits	11,400 pts (-25%)	10,000 pts (-32%)	9,500 pts (-27%)
Solvency ratio	Level of S&P/TSX at which solvency ratio is 175%	7,400 pts (-52%)	7,300 pts (-50%)	7,900 pts (-39%)
	Level of S&P/TSX at which solvency ratio is 150%	5,600 pts (-63%)	5,800 pts (-61%)	6,100 pts (-53%)
Net income	Full-year potential impact of a sudden 10% decrease in equity markets	(\$28M)	(\$29M)	(\$28M)

Interest Rate Sensitivity

(End of period)		Q4/2016	Q3/2016	Q4/2015
IRR	<ul style="list-style-type: none"> ▶ IRR = Initial Reinvestment Rate ▶ Assumption is a direct function of current long-term rate ▶ 75 bps protection as of Dec. 31, 2016 			
	▶ Potential after-tax impact on reserves of a 10 bps decrease in IRR	(\$24M)	(\$25M)	(\$31M)
URR	<ul style="list-style-type: none"> ▶ URR = Ultimate Reinvestment Rate ▶ Maximum assumption is prescribed by CIA; currently at 3.30% ▶ iA is positioned 20 bps lower at 3.10% 			
	▶ Potential after-tax impact on reserves of a future 10 bps decrease in URR	(\$62M)	(\$66M)	(\$60M)

This does not take into consideration the protection of 75 basis points for the IRR and 20 basis points for the URR in the actuarial reserves.

S&P/TSX Thresholds for Q1/2017 Gain/Loss

Earnings driver	TSX threshold for gain or loss	Threshold is compared to:	Potential impact on Q1/2017 net income of a $\pm 10\%$ variation vs. threshold
Revenues on UL policy funds	15,498 ¹	Actual TSX value at the end of Q1/2017	$\pm \$9.3M$
MERs collected on investment funds	15,393 ²	Actual average value ³ of TSX during Q1/2017	$\pm \$4.7M$

Individual Insurance Strain on New Business

+\$0.01 EPS in Q4 on strong sales in Canada

(\$Million, unless otherwise indicated)

	2016				2015				2014			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Sales	93.4	75.0	72.9	65.4	73.7	63.8	61.7	55.1	62.1	51.1	55.5	47.3
Strain	5.1	8.8	9.3	11.3	14.4	15.2	15.2	21.3	16.0	17.3	12.7	12.7
Strain (%)	5%	12%	13%	17%	20%	24%	25%	39%	26%	34%	23%	27%
Annual total	11%				26%				27%			

2016 strain is better than 15% guidance

Income on Capital

Higher financing costs, higher claims and expenses at iAAH

(\$Million, pre-tax)	2016 Quarterly Run Rate	2016				2015				2014			
		Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Investment income	30.0	29.4	32.1	33.5	33.5	33.7	27.7	28.4	32.6	29.8	29.3	27.2	26.7
Financing & Intangibles	(12.0)	(15.4)	(12.8)	(12.0)	(11.8)	(10.6)	(10.0)	(9.9)	(8.8)	(6.8)	(6.7)	(7.4)	(7.1)
Subtotal	18.0	14.0	19.3	21.5	21.7	23.1	17.7	18.5	23.8	23.0	22.6	19.8	19.6
iA Auto and Home	(0.5) with seasonality	(1.8)	1.3	(4.0)	(6.9)	(2.9)	5.8	1.7	(10.2)	5.1	4.7	0.1	(3.5)
Total	17.5	12.2	20.6	17.5	14.8	20.2	23.5	20.2	13.6	28.1	27.3	19.9	16.1

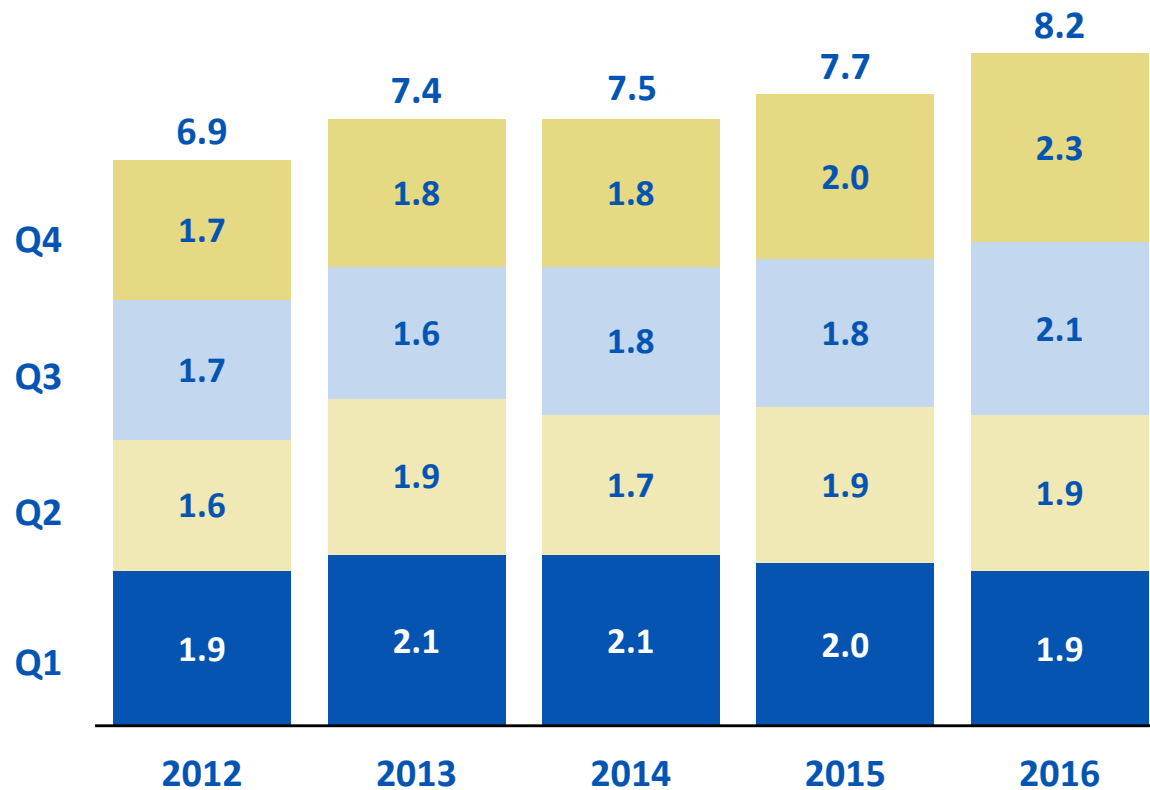
Effective Tax Rate (ETR)

Expecting an increase to 20%-22% in 2017

(\$Million, unless otherwise indicated)	2016				2015				2014			
	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q4	Q3	Q2	Q1
Operating income	180.4	165.6	157.7	108.3	(20.7)	122.5	142.5	102.7	78.8	92.2	109.2	93.2
Income on capital	12.2	20.6	17.5	14.8	20.2	23.5	20.2	13.6	28.1	27.3	19.9	16.1
Pre-tax income	192.6	186.2	175.2	123.1	(0.5)	146.0	162.7	116.3	106.9	119.5	129.1	109.3
Income taxes	33.4	37.7	31.6	20.7	(8.8)	28.4	16.6	1.9	(16.8)	21.0	8.4	19.3
ETR	17%	20%	18%	17%	NM	19%	10%	2%	NM	18%	7%	18%

Premiums and Deposits

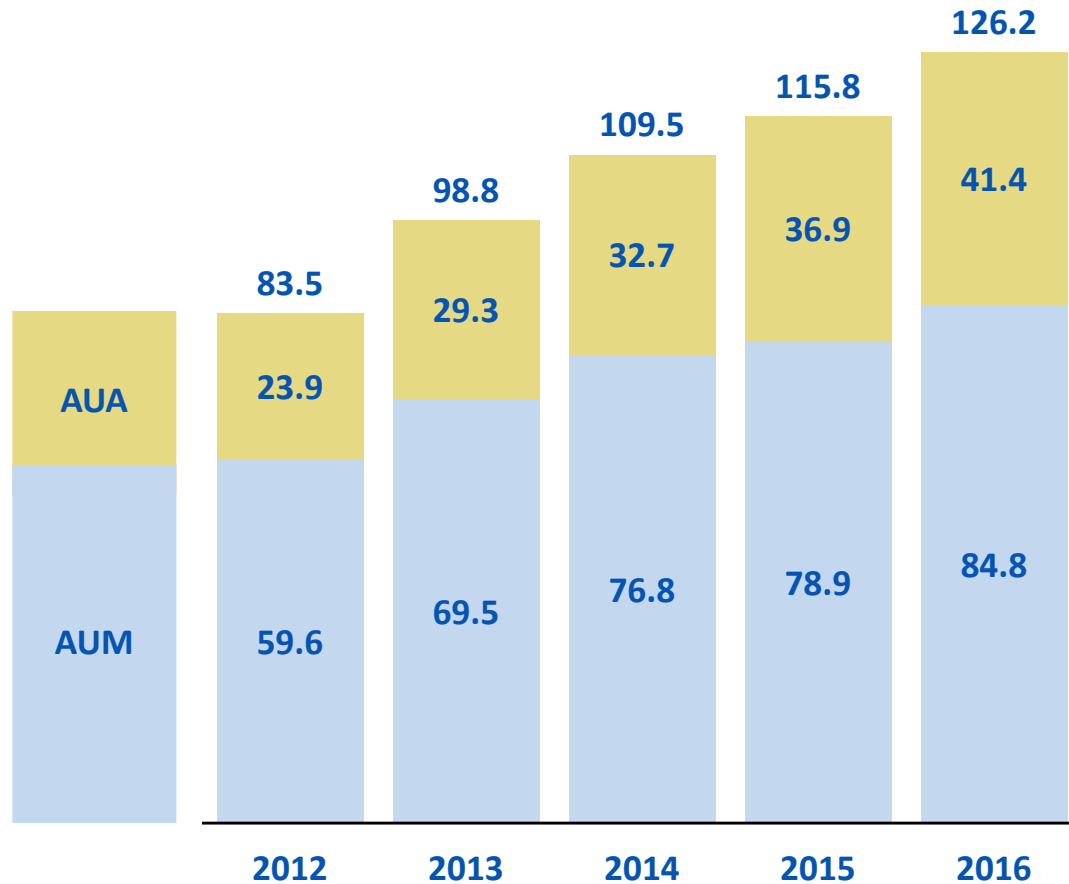
Net premiums, premium equivalents and deposits (\$Billion)



Q4/2016	\$Million	YoY
Individual Insurance	453.8	10%
Individual Wealth Management	991.8	43%
Group Insurance	379.6	0%
Group Savings and Retirement	360.6	(24%)
General Insurance	66.6	29%
TOTAL	2,252.4	12%

AUM/AUA

(assets under management and administration, \$Billion)



Assets Under Management and Administration		
(\$Billion, unless otherwise indicated)	December 31 2016	YoY
Assets under management		
General fund	35.2	6%
Segregated funds	21.8	10%
Mutual funds	10.9	5%
Other	16.9	9%
Subtotal	84.8	8%
Assets under administration	41.4	12%
Total	126.2	9%

(\$Million, unless otherwise indicated)	Fourth quarter			Year-to-date at December 31		
	2016	2015	Variation	2016	2015	Variation
Sales¹						
Canada - Minimum premiums²	62.6	43.0	46%	186.4	155.0	20%
Canada - Excess premiums³	8.8	9.2	(4%)	25.7	21.9	17%
Canada - Total	71.4	52.2	37%	212.1	176.9	20%
US	22.0	21.5	2%	94.6	77.4	22%
Total	93.4	73.7	27%	306.7	254.3	21%
Premiums	453.8	410.8	10%	1,686.1	1,578.5	7%
Number of policies (Canada)	33,680	28,754	17%	118,312	108,643	9%

Individual Wealth Management

(\$Million, unless otherwise indicated)	Fourth quarter			Year-to-date at December 31		
	2016	2015	Variation	2016	2015	Variation
Gross sales¹						
General fund	73.2	29.3	150%	300.6	130.4	131%
Segregated funds	383.2	366.8	4%	1,559.6	1,581.2	(1%)
Mutual funds	535.4	296.1	81%	1,474.3	1,428.5	3%
Total	991.8	692.2	43%	3,334.5	3,140.1	6%
Net sales						
Segregated funds	74.1	82.3	(8.2)	341.7	422.4	(80.7)
Mutual funds	77.2	(247.5)	324.7	(404.4)	(995.3)	590.9
Total	151.3	(165.2)	316.5	(62.7)	(572.9)	510.2

(\$Million, unless otherwise indicated)	December 31	Q4	1-year
	2016	variation	variation
Assets under management			
General fund	1,186.1	1%	9%
Segregated funds	13,347.7	2%	9%
Mutual funds	10,937.5	4%	5%
Other	3,998.3	3%	8%
Total	29,469.6	3%	7%
Assets under administration	41,354.5	2%	12%
Total AUM/AUA	70,824.1	2%	10%

¹ Defined as net premiums for general and segregated funds, and deposits for mutual funds.

Group Insurance

(\$Million, unless otherwise indicated)	Fourth quarter			Year-to-date at December 31		
	2016	2015	Variation	2016	2015	Variation
Sales¹						
Employee Plans	23.1	14.5	59%	71.4	68.0	5%
Dealer Services - Creditor Insurance ²	85.5	89.3	(4%)	363.0	363.0	0%
Dealer Services - P&C Insurance	43.8	49.1	(11%)	196.9	197.7	0%
Dealer Services - Total	129.3	138.4	(7%)	559.9	560.7	0%
Special Markets Solutions	59.8	59.1	1%	194.1	190.3	2%
Total Group Insurance	212.2	212.0	0%	825.4	819.0	1%
Car loans³						
Dealer Services - Loan originations	93.9	58.2	61%	391.1	---	---
Dealer Services - Finance receivables	505.0	291.6	73%	505.0	291.6	73%
Premiums and equivalents						
Premiums	349.2	351.4	(1%)	1,357.1	1,328.3	2%
Service contracts (ASO)	10.8	10.6	2%	45.0	42.8	5%
Investment contracts	19.6	16.8	17%	74.3	71.2	4%
Total	379.6	378.8	0%	1,476.4	1,442.3	2%

¹ Employee Plans: first-year annualized premiums (including premium equivalents), Dealer Services (Creditor): gross premiums (before reinsurance and cancellations), Dealer Services (P&C): direct written premiums, Special Markets Solutions: premiums before reinsurance. ² Includes all creditor insurance business sold by the Company. ³ Includes all car loans. Data begins on October 2, 2015, with the acquisition of CTL.

Group Savings and Retirement

Sales ¹ (\$Million, unless otherwise indicated)	Fourth quarter			Year-to-date at December 31		
	2016	2015	Variation	2016	2015	Variation
Accumulation products	349.0	375.0	(7%)	1,334.9	1,114.8	20%
Insured annuities	5.5	91.3	(94%)	85.1	112.6	(24%)
Deposits ²	12.7	10.7	19%	61.4	88.8	(31%)
Total	367.2	477.0	(23%)	1,481.4	1,316.2	13%

Funds under management	December 31, 2016	Q4 variation	1-year variation
Accumulation products	9,517.7	1%	11%
Insured annuities	3,196.0	(4%)	(1%)
Total	12,713.7	(1%)	8%

¹ Sales are defined as gross premiums (before reinsurance) and deposits.

² Deposits include GICs held in trust and institutional management contracts.

Continues to be of highest quality

	December 31 2016	September 30 2016	December 31 2015
IMPAIRED INVESTMENTS AND PROVISIONS			
Gross impaired investments	\$29.0M	\$17.8M	\$19.7M
Provisions for impaired investments	\$5.6M	\$5.1M	\$5.5M
Net impaired investments	\$23.4M	\$12.7M	\$14.2M
Net impaired investments as a % of investment portfolio	0.08%	0.04%	0.05%
Provisions as a % of gross impaired investments	19.3%	28.7%	27.9%
BONDS			
Proportion rated BB or lower	0.76%	0.66%	0.66%
Delinquency rate	0.00%	0.00%	0.00%
MORTGAGES – Delinquency rate	0.27%	0.27%	0.29%
REAL ESTATE – Occupancy rate on investment properties	90.2%	89.4%	90.1%
CAR LOANS - Average credit loss rate (trailing twelve months)¹	3.5%	3.5%	--- ¹

¹ Includes all loans (prime and non-prime) and represents the total credit losses for the prior twelve months divided by the average finance receivables over the same period. Data first presented in Q3 2016 as CTL was acquired on October 2, 2015.

Contact

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Next Reporting Dates

Q1/2017 - May 11, 2017

Q2/2017 - August 3, 2017

Q3/2017 - November 8, 2017

Q4/2017 - February 15, 2018

For information on our earnings releases, conference calls and related disclosure documents, consult the Investor Relations section of our website at www.ia.ca.

iA Financial Group reports its financial results in accordance with International Financial Reporting Standards (IFRS). It also publishes certain non-IFRS financial measures that do not have an IFRS equivalent, including sales, loan originations, finance receivables, credit loss rate and solvency ratio, or which have an IFRS equivalent such as data on operating profit and income taxes on earnings presented in the sources of earnings table. The Company also uses non-IFRS adjusted data in relation to net income, earnings per share and return on equity. These non-IFRS financial measures are often accompanied by and reconciled with IFRS financial measures.

The Company believes that these non-IFRS financial measures provide investors and analysts with additional information to better understand the Company's financial results as well as assess its growth and earnings potential. Since non-IFRS financial measures do not have a standardized definition, they may differ from the non-IFRS financial measures used by other institutions. The Company strongly encourages investors to review its financial statements and other publicly-filed reports in their entirety and not to rely on any single financial measure.

No Offer or Solicitation to Purchase

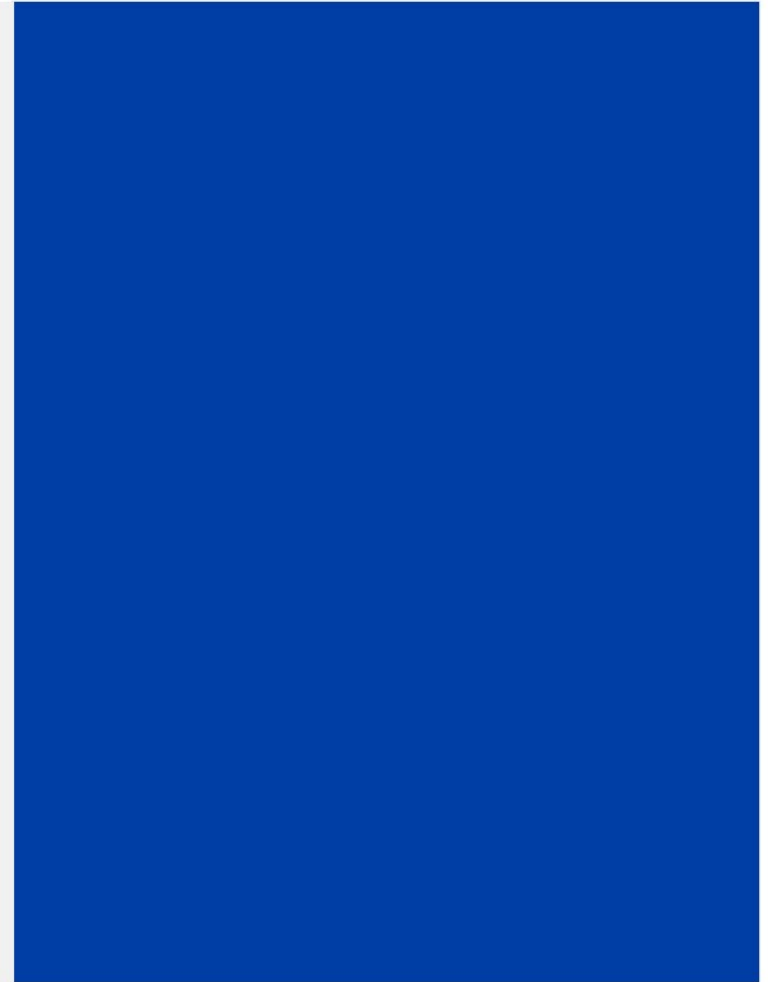
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