

## About iA Financial Group

iA Financial Group operates in all regions of Canada, as well as in the United States. Through a multi-channel distribution network of more than 25,000 representatives, it offers life and health insurance, savings and retirement plans, mutual and segregated funds, auto and home insurance, mortgage loans, car loans, creditor insurance and extended warranties.

- › **Founded in 1892**
- › **Listed on the TSX in 2000**
- › **More than 4,000,000 clients**
- › **More than 6,000 employees**

### › Credit ratings:

S&P:	A+
A.M. Best:	A+ (Superior)
DBRS:	A (high)

## Third Quarter Highlights

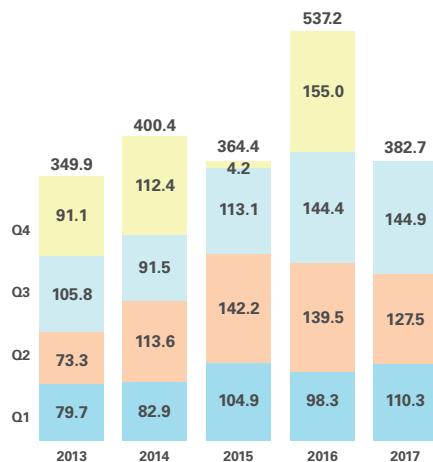
	Q3/2017	Q3/2016
› <b>Net income attributed to common shareholders</b>	<b>\$144.9M</b>	\$144.4M
› <b>EPS (diluted)</b>	<b>\$1.35</b>	\$1.40
› <b>ROE (trailing twelve months)</b>	<b>12.5%</b>	10.1%
› <b>Solvency ratio</b>	<b>213%</b>	218%
› <b>Premiums &amp; deposits</b>	<b>\$2,184.2M</b>	\$2,080.4M
› <b>Assets under management &amp; administration</b>	<b>\$164.8B</b>	\$126.2B
› <b>Book value</b>	<b>\$43.27</b>	\$38.63

"This quarter marked some important milestones in the expansion of our financial services network. We completed our acquisition of HollisWealth that firmly establishes iA Financial Group among the largest independent wealth management advisory firms in Canada. In the U.S., we expanded our geographic footprint and entered a second business segment by acquiring a manufacturer and distributor of extended warranties for vehicles. With these strategic initiatives and the momentum in our existing insurance and wealth management operations, we are laying a strong foundation for continued value creation in terms of book value and dividend growth."

Yvon Charest, President and Chief Executive Officer

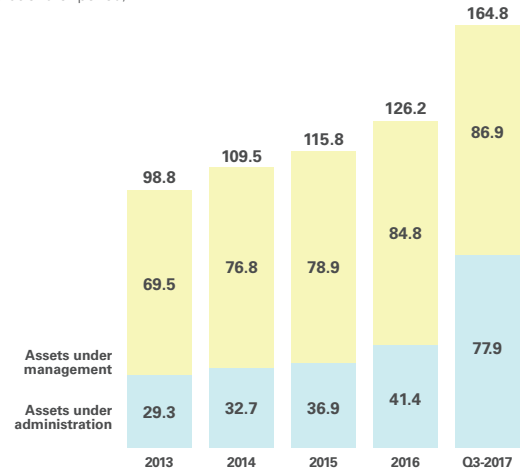
## Net Income Attributed to Common Shareholders

(\$Million)



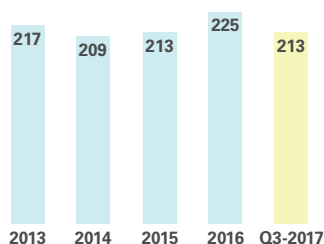
## Assets Under Management & Administration

(\$Billion and at end of period)



## Solvency Ratio

(% and at end of period)

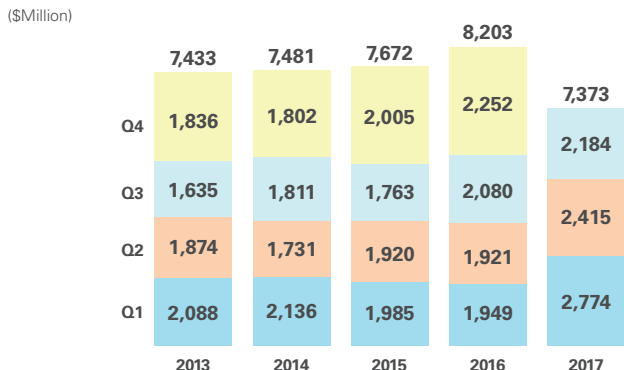


## Share Information

(As at September 30, 2017)

- › **Ticker:** IAG (TSX)
- › **Share price for last 12 months (high/low/close):** \$59.41/\$48.74/\$56.50
- › **Market capitalization:** \$6.0 billion
- › **Dividend per common share:** \$0.35 (\$0.38 in Q4)
- › **Weighted average of outstanding shares diluted:** 107,323,717

## Premiums, Premium Equivalents & Deposits

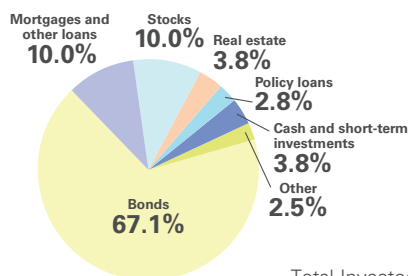


Note: Columns do not always add up due to rounding differences.

## Quality of Investments

(As at September 30, 2017)

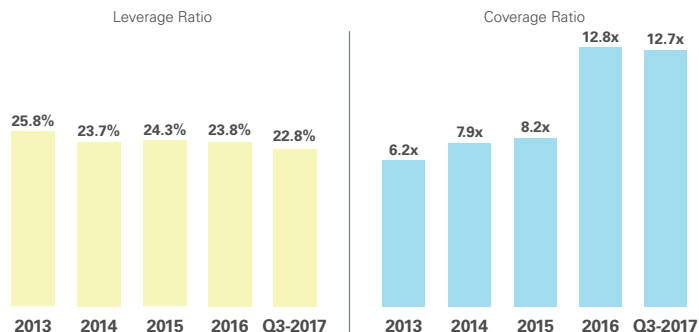
- Net impaired investments: 0.08% of total investments
- Bonds rated BB and lower: 0.85% of bond portfolio
- Mortgage loan delinquency rate: 0.34%
- Real estate occupancy rate: 89.0%



Total Invested Assets  
**\$32.7B**

## Debt Measures

(At end of period)



## Calendar of Events

- February 15, 2018 4th quarter 2017 financial results

## Sales Growth

Line of business (\$Million)	Q3/2017	Q3/2016
Individual Insurance	68.6	75.0
Individual Wealth Management		
- General fund	69.3	83.9
- Segregated funds	423.2	370.2
- Mutual funds	461.8	336.9
Group Insurance		
- Employee Plans	35.5	13.2
- Dealers – Creditor Insurance	120.3	109.7
- Dealers – P & C	66.1	55.6
- Special Markets Solutions	54.1	42.9
Group Savings and Retirement	309.2	455.1
General Insurance (auto and home)	82.5	74.9

## Market Shares

Line of business	New Business <sup>1</sup>		In force <sup>2</sup>	
	Rank	Market Share	Rank	Market Share
Individual Insurance	4th	8.1%	4th	8.4%
Individual Wealth Management				
- Segregated funds	3rd	15.0%	3rd	11.9%
- Mutual funds	16th	-	19th	-
Group Insurance <sup>3</sup>	5th	8.9%	7th	3.3%
Group Savings and Retirement	4th	9.8%	4th	5.2%

<sup>1</sup> First-year annualized minimum premiums (life, disability and critical illness) for Individual Insurance, gross sales for Individual Wealth Management and first-year annualized premiums for other sectors

<sup>2</sup> Premiums for Individual Insurance (life only) and Group Insurance, assets for other sectors

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

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

## Stock Market and Interest Rate Sensitivity

(As at September 30, 2017)

S&P/TSX closing value	15,635
S&P/TSX level at which provisions for future policy benefits would have to be strengthened	11,700
S&P/TSX level at which the solvency ratio decreases to 150%	6,400
Full year impact on net income of a sudden 10% decrease in stock markets	(\$30M)
After-tax impact on reserves of a 10 bps decrease in the Initial Reinvestment Rate (IRR)	(\$15M)

### Head Office

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