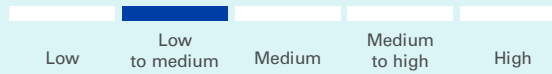


Active Management Index Accounts
EquiBuild Account
 Series V Equibuild

Risk level



Launch date: September 2015

Underlying fund name: EquiBuild Fund

Portfolio manager

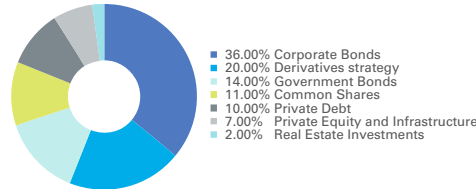
iA Global Asset Management



Global Asset Management

Management team composed of several managers

Asset mix



Asset Mix of the target portfolio

Corporate Bonds	35.00%
Derivatives Strategy	20.00%
Government Bonds	15.00%
Private Equity and Infrastructure	15.00%
Private Debt	10.00%
Real Estate Investments	5.00%

Objectives of the Account

- The EquiBuild Account is based on the return of the EquiBuild Fund.
- The purpose of the Fund is to optimize the diversification of the assets in order to obtain higher returns than the guaranteed rates of investment, as well as long term performance stability.

Investment style and other characteristics

- Style: Diversified strategy, focusing on optimizing risk-adjusted returns over the long term.
- The fund is primarily invested in high-quality fixed-income securities, derivatives, private investments, infrastructure, and real estate.

Credited return

The company uses a smoothing formula to determine the credited return. The purpose of this process is to:

- Reduce the volatility of the credited return declared each year
- Ensure that 100% of the net return of the underlying Fund, minus current annual fees, is returned to policyholders over several years

Current annual fees: 1.50%

Maximum annual fees: 2.00%

The net rate credited to the Account cannot be negative.

Market Value Adjustment

Certain types of transactions may trigger a market value adjustment (MVA). The MVA depends on the contract's specifics and economic conditions. To find out the specific MVA for a contract, please can contact customer service.

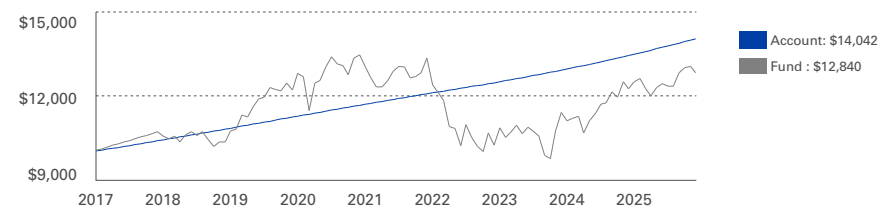
Top holdings

(Total number of investments: N/A)

Province of Ontario, 3.950%, 2035-12-02	18.00%
Province of Quebec, 4.400%, 2055-12-01	10.00%
SPDR S&P 500 ETF Trust	6.00%
Province of Quebec, 4.000%, 2035-09-01	4.00%
SPX Options	3.00%
Vanguard FTSE All-World EX-US ETF	3.00%
Hydro One Inc., 3.900%, 2033-11-21	2.00%
CU Inc., 4.543%, 2041-10-24	1.00%
GM Holdings S.A.	1.00%
iShares S&P/TSX 60 Index ETF	1.00%
Total	49.00%

Growth of \$10,000

Change in value of the EquiBuild Account (Blue line), and, for illustrative purpose only, of the underlying fund (Gray line), after deduction of current annual fees.

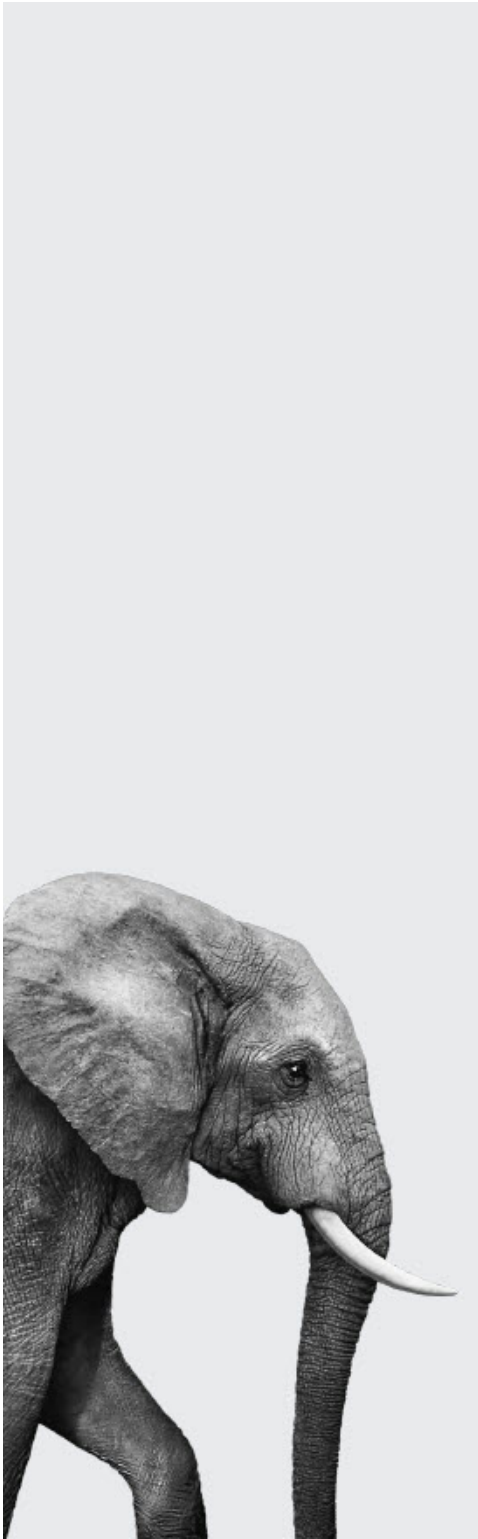


Annuals returns as at December 31

The annual returns of the Account correspond to the net rate credited to the EquiBuild Account for my given calendar year, based on the declared rate that year.

The Fund annual returns are provided for illustrative purpose only, and correspond to the net returns of the underlying EquiBuild Fund.

	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
Account	4.50	4.00	3.60	3.25	3.50	3.75	4.00	4.00	4.00	-
Funds	4.71	7.49	11.28	-23.21	-0.79	10.30	17.75	-3.37	7.24	-



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