LIFE INSURANCE

As at September 30, 2026

Active Management

NorthStar® (Fidelity) Account

Series IV Genesis Plus

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

Launch date: December 2005

Underlying fund name: Fidelity NorthStar®

Portfolio manager

Fidelity Investments

Daniel Dupont, BA

Joel Tillinghast, MBA, CFA

Kyle Weaver

Rebecca Baker

Objectives of the Account

- The NorthStar® (Fidelity) Account, reflects the performance of the Fidelity NorthStar® Fund.
- Fund invested primarily in global equity securities and offers an unconstrained strategy that seeks to invest in the best companies anywhere in the world.
- Managed by two veteran portfolio managers who are supported by Fidelity's global resources.

Investment style and other characteristics

- The Fund may sometimes have significant exposure to relatively few companies, industries or countries, or to one size of company, based on the convictions of its portfolio managers.
- Unique co-management approach that aims to mitigate downside risk in volatile markets.

Credited return

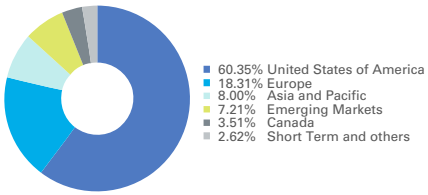
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 0.00%

Maximum annual fees: 0.50%

Fees of the underlying fund: 2.50%

Geographic allocation



Top holdings

(Total number of investments: 778)

NVIDIA Corp.
Microsoft Corp.
Meta Platforms Inc.
Apple Inc.
Alphabet Inc.
British American Tobacco PLC
Alphabet Inc.
Taiwan Semiconductor Manufacturing Co. Ltd.
Imperial Brands PLC
Warner Bros. Discovery Inc.

The top holdings represents 15.37% of the underlying fund's net assets.

Growth of $10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV Plus

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
14.34	**0.85**	**15.54**	**14.37**	**18.50**	**10.61**	**8.25**	**7.40**

Annuals returns as at December 31 - Series IV Plus

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
12.77	**20.74**	**14.25**	**-6.67**	**7.56**	**19.82**	**9.07**	**-9.15**	**3.92**	**-2.22**

Past returns are not indicative of future returns.
The returns shown are based on the performances of all underlying funds that made up this account since it was created.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: N75



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