



RIDER TO THE ECOFLEXTRA FUND FACTS BOOKLET DATED DECEMBER 31, 2021

Ecoflextra Contract issued by
Industrial Alliance Insurance and Financial Services Inc.
1080 Grande Allée West, PO Box 1907, Station Terminus
Quebec City, Quebec G1K 7M3
1-844-442-4636
savings@ia.ca

AMENDMENT EFFECTIVE ON OCTOBER 24, 2022

The *Fund Facts* booklet, which forms part of the *Information Folder* related to the Ecoflextra Contract (hereinafter the "Booklet"), is amended to reflect the following changes:

- Five funds are added to the fund offer for the Classic Series 75/75 of the Ecoflextra product:
 - Sustainable Balanced Portfolio (iAIM)
 - Fidelity Climate Leadership Balanced™
 - Sustainable Canadian Equity (iAIM)
 - Climate Strategy (Wellington)
 - Global Equity Opportunistic Value (Wellington)

This rider amends the Booklet in accordance with the following provisions:

1. The section entitled "Table of Contents" of the Booklet is amended by the following additions:

DIVERSIFIED FUNDS

- Sustainable Balanced Portfolio (iAIM)
- Fidelity Climate Leadership Balanced™
- Sustainable Canadian Equity (iAIM)
- Climate Strategy (Wellington)

U.S. & INTERNATIONAL EQUITY FUNDS

- Global Equity Opportunistic Value (Wellington)

2. The *Fund Facts* for the added funds - Sustainable Balanced Portfolio (iAIM), Fidelity Climate Leadership Balanced™, Sustainable Canadian Equity (iAIM), Climate Strategy (Wellington) and Global Equity Opportunistic Value (Wellington) are inserted in the Booklet. The Booklet's table of contents is modified accordingly.

CERTIFICATION

Industrial Alliance Insurance and Financial Services Inc. certifies that the Booklet, as amended by this rider, briefly and simply discloses all material facts relating to the variable nature of the Funds offered under Individual Variable Annuity Contract – Ecoflextra.



Denis Ricard
President and Chief Executive Officer



Renée Laflamme
Executive Vice President,
Individual Insurance, Savings and Retirement

This rider, dated October 24, 2022, forms an integral part of the *Fund Facts* booklet dated December 31, 2021 and the *Ecoflextra Information Folder*.

INVESTED IN YOU.

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

ia.ca

F14-1A-8(22-09)/ACC

FUND FACTS

As at June 30, 2022



SUSTAINABLE BALANCED PORTFOLIO (iAIM) FUND

Information as at June 30, 2022

QUICK FACTS

Date of first offer under Ecoflextra: October 24, 2022
Portfolio Advisor: iA Investment Management
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER ¹	Net Asset Value per Unit
Classic 75/75 Series	2.70%	-

WHAT DOES THIS FUND INVEST IN?

The Fund is invested in a composition of underlying fixed income and equity fund units selected by the portfolio manager which are aligned with the sustainable investment process to reach the investment objectives.

Top investments of the underlying fund

Investment segmentation of the underlying fund

There is no data for the Fund as at June 30, 2022.

Total investments: -

WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation
- invests with below-average risk tolerance
- is looking for a fund that applies sustainable investment principles
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the Information Folder for further details.

RISK LEVEL



ARE THERE ANY GUARANTEES?

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the "Ongoing Fund Expenses" section.

HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic 75/75 Series guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

¹ iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2021, the waiver was set at 0.04% for all guarantee options.

SUSTAINABLE BALANCED PORTFOLIO (iAIM) FUND

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
Deferred Sales Charge	Surrender Fees	The deferred sales charge is a fixed rate and is deducted from the amount you surrender.
	If you surrender within:	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group.
	1st and 2nd year 5%	You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee.
	3rd year 4%	You may switch to units of another fund under the contract at any time without paying a deferred sales charge.
	4th year 3%	
	5th and 6th year 2%	
	After 6th year 0%	
Front End Sales Charge	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the Front End Sales Charge amount invested and is paid as a commission to your life insurance agent and his/her agency.
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the advisor and his/her agency may have to return all or part of their commission to iA Financial Group.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the fund. It also includes the insurance fee associated with the guarantees.

You don't pay these expenses directly but they will reduce the return on your investment. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> (Annual rate as a % of the Fund value)	<u>Fund Fee Rate</u>
Classic 75/75 Series	75%	75%	2.70%	-

* MER shown may differ from actual MER.

TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% of the monthly average market value of your investment in this Fund.

This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

WHAT IF I CHANGE MY MIND?

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

FOR MORE INFORMATION

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FIDELITY CLIMATE LEADERSHIP BALANCED™ FUND

Information as at June 30, 2022

QUICK FACTS

Date of first offer under Ecoflextra: October 24, 2022
Portfolio Advisor: Fidelity Investments
Total Fund Value: -
Number of Units: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER ¹	Net Asset Value per Unit
Classic 75/75 Series	2.93%	-

WHAT DOES THIS FUND INVEST IN?

The Fund is invested in units of the Fidelity Climate Leadership Balanced™ Fund, which is invested in fixed-income and equity funds that meet the portfolio manager’s sustainable investment process.

Top 10 investments of the underlying fund

- Mister Car Wash
- Canadian Pacific Railway
- Brookfield Asset Management Inc., Class A
- Microsoft Corp.
- Armstrong World Industries
- MSCI
- Alphabet Inc., Class A
- Chipotle Mexican Grill
- CGI Group Inc., Class A
- Nike Inc., Class B

Top 10 holdings represents 20.50% of the underlying fund’s net asset.

Total investments: -

Investment segmentation of the underlying fund

Canada	57.50%
United States	18.30%
Cash & Other	10.80%
United Kingdom	3.60%
France	3.50%
Italy	2.10%
Sweden	2.10%
Netherlands	1.60%
Spain	1.40%
Total	100.00%

WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation
- invests with below-average risk tolerance
- is looking for a fund that applies sustainable investment principles
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the Information Folder for further details.

RISK LEVEL



ARE THERE ANY GUARANTEES?

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The fees are summarized in the “Ongoing Fund Expenses” section.

HOW HAS THE FUND PERFORMED?

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AVERAGE RETURN

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YEAR-BY-YEAR RETURNS

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HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

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	1st and 2nd year	5%	You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee.
	3rd year	4%	You may switch to units of another fund under the contract at any time without paying a deferred sales charge.
	4th year	3%	
	5th and 6th year	2%	
	After 6th year	0%	
Front End Sales Charge	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the Front End Sales Charge amount invested and is paid as a commission to your life insurance agent and his/her agency.	
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ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the guarantees.

You don't pay these expenses directly but they will reduce the return on your investment. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> (Annual rate as a % of the Fund value)	<u>Fund Fee Rate</u>
Classic 75/75 Series	75%	75%	2.93%	-

* MER shown may differ from actual MER.

TRAILING COMMISSION

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OTHER FEES

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QUICK FACTS

Date of first offer under Ecoflextra: October 24, 2022
 Portfolio Advisor: iA Investment Management
 Total Fund Value: -
 Number of Units Outstanding: -
 Portfolio Turnover Rate: -
 Minimum Investment: \$25

Guarantee Option	MER ¹	Net Asset Value per Unit
Classic 75/75 Series	2.72%	-

WHAT DOES THIS FUND INVEST IN?

The Fund is invested primarily in Canadian equities that integrate good sustainable development practices within their respective industries.
 Top investments of the Fund Investment segmentation of the Fund

There is no data for the Fund as at June 30, 2022.

Total investments: -

WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation
- invests with average risk tolerance
- is looking for a fund that applies sustainable investment principles
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the Information Folder for further details.

RISK LEVEL



ARE THERE ANY GUARANTEES?

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.
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HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic 75/75 Series guarantee option. Returns shown are after the MER has been deducted.
 Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

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SUSTAINABLE CANADIAN EQUITY (iAIM) FUND

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
Deferred Sales Charge	Surrender Fees	The deferred sales charge is a fixed rate and is deducted from the amount you surrender.
	If you surrender within:	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group.
	1st and 2nd year 5%	You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee.
	3rd year 4%	You may switch to units of another fund under the contract at any time without paying a deferred sales charge.
	4th year 3%	
	5th and 6th year 2%	
	After 6th year 0%	
Front End Sales Charge	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the Front End Sales Charge amount invested and is paid as a commission to your life insurance agent and his/her agency.
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the advisor and his/her agency may have to return all or part of their commission to iA Financial Group.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the fund. It also includes the insurance fee associated with the guarantees.

You don't pay these expenses directly but they will reduce the return on your investment. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> (Annual rate as a % of the Fund value)	<u>Fund Fee Rate</u>
Classic 75/75 Series	75%	75%	2.72%	-

* MER shown may differ from actual MER.

TRAILING COMMISSION

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This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

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QUICK FACTS

Date of first offer under Ecoflextra: October 24, 2022
Portfolio Advisor: Wellington Management
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER ¹	Net Asset Value per Unit
Classic 75/75 Series	2.95%	-

WHAT DOES THIS FUND INVEST IN?

The Fund is invested in equities around the world that follow the portfolio manager's environmental sustainability investment principles.

Top 10 investments of the Fund

STIF Instruments	7.36%
Eversource Energy	4.89%
Verisk Analytics Inc.	4.78%
Exelon Corp.	4.73%
SolarEdge Tech Inc.	3.55%
FMC Corp.	3.32%
First Solar Inc.	2.57%
Aspen Technology Inc.	2.20%
Green Plains Inc.	1.56%
Wolfspeed Inc.	0.93%
Total	35.89%

Investment segmentation of the Fund

United States	78.00%
United Kingdom	6.00%
Japan	5.00%
Germany	4.00%
Other	4.00%
France	2.00%
Italy	1.00%
Total	100.00%

Total investments: -

WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation
- invests with average risk tolerance
- is looking for a fund that applies sustainable investment principles
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the Information Folder for further details.

RISK LEVEL



ARE THERE ANY GUARANTEES?

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HOW HAS THE FUND PERFORMED?

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Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

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ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the guarantees.

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<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> (Annual rate as a % of the Fund value)	<u>Fund Fee Rate</u>
Classic 75/75 Series	75%	75%	2.95%	-

* MER shown may differ from actual MER.

TRAILING COMMISSION

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Website: ia.ca

GLOBAL EQUITY OPPORTUNISTIC VALUE (WELLINGTON) FUND

Information as at June 30, 2022

QUICK FACTS

Date of first offer under Ecoflextra: October 24, 2022
Portfolio Advisor: Wellington Management
Total Fund Value: -
Number of Units Outstanding: -
Portfolio Turnover Rate: -
Minimum Investment: \$25

Guarantee Option	MER ¹	Net Asset Value per Unit
Classic 75/75 Series	2.95%	-

WHAT DOES THIS FUND INVEST IN?

The Fund is primarily invested in foreign equities.

Top 10 investments of the Fund

T-Mobile USA Inc.	2.35%
Meta Platforms Inc., cat. A	1.75%
Centene Corp.	1.75%
Airbus SE	1.74%
Vici Properties Inc.	1.74%
Unilever PLC	1.67%
Canadian Natural Resources Ltd.	1.63%
Iberdrola SA	1.63%
Seagen Inc.	1.50%
Vmware Inc.	1.47%
Total	17.23%

Total investments: -

Investment segmentation of the Fund

United States	54.68%
Europe	20.91%
Asia and Pacific	20.90%
Canada	2.92%
Short Term and others	0.59%
Total	100.00%

WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation
- invests with average risk tolerance
- is planning to invest for the long term

HOW RISKY IS IT?

The value of your investment can go down. Please refer to the Information Folder for further details.

RISK LEVEL



ARE THERE ANY GUARANTEES?

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HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic 75/75 Series guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

Performance data cannot be published for funds that have been in existence for less than 1 year.

YEAR-BY-YEAR RETURNS

Performance data cannot be published for funds that have been in existence for less than 1 year.

¹ iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2021, the waiver was set at 0.04% for all guarantee options.

GLOBAL EQUITY OPPORTUNISTIC VALUE (WELLINGTON) FUND

HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
Deferred Sales Charge	Surrender Fees	The deferred sales charge is a fixed rate and is deducted from the amount you surrender.
	If you surrender within:	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group.
	1st and 2nd year 5%	You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee.
	3rd year 4%	You may switch to units of another fund under the contract at any time without paying a deferred sales charge.
	4th year 3%	
	5th and 6th year 2%	
	After 6th year 0%	
Front End Sales Charge	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the Front End Sales Charge amount invested and is paid as a commission to your life insurance agent and his/her agency.
No Sales Charge	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the advisor and his/her agency may have to return all or part of their commission to iA Financial Group.

ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the guarantees.

You don't pay these expenses directly but they will reduce the return on your investment. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> (Annual rate as a % of the Fund value)	<u>Fund Fee Rate</u>
Classic 75/75 Series	75%	75%	2.95%	-

* MER shown may differ from actual MER.

TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.08% of the monthly average market value of your investment in this Fund.

This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

WHAT IF I CHANGE MY MIND?

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

FOR MORE INFORMATION

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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