

### QUICK FACTS

**Date of first offer under My Education:** November 1, 2005  
**Total Fund Value:** \$878.6 million  
**Net Asset Value per Unit:** \$20.36  
**Number of Units Outstanding:** 40,904,383

**Management Expense Ratio (MER):** 2.89%  
**Portfolio Advisor:** Industrial Alliance Investment Management Inc.  
**Portfolio Turnover Rate:** 6.88%  
**Minimum Investment:** \$25

### WHAT DOES THIS FUND INVEST IN?

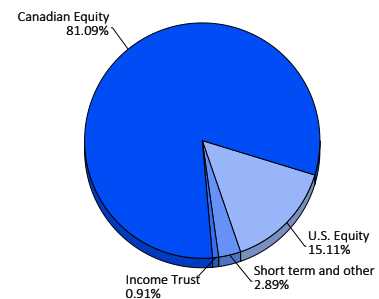
This fund invests in units of the IA Clarington Dividend Growth class which invests in stocks of Canadian blue chip style companies. Mainly invests in equities of large capitalization companies.

#### Top 10 investments of the underlying fund

Royal Bank of Canada	6.39%
The Toronto-Dominion Bank	6.23%
Enbridge Inc.	6.07%
Bank of Montreal	4.60%
Brookfield Asset Management Inc.	4.16%
Sun Life Financial Services of Canada Inc.	4.02%
TELUS Corp.	3.99%
Suncor Energy Inc.	3.85%
Canadian National Railway Co.	3.68%
Bank of Nova Scotia	3.44%
<b>Total</b>	<b>46.43%</b>

**Total investments:** 57

#### Investment segmentation of the underlying fund



### WHO IS THIS FUND FOR?

The fund may be suitable for an investor who:

- seeking dividend income with the possibility of capital appreciation
- invests with average risk tolerance
- is planning to invest for the medium to 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. The MER includes the insurance cost for the guarantees. For details, please refer to the information folder and contract.

<sup>1</sup> 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, 2017, the waiver was set at 0.05%.

### HOW HAS THE FUND PERFORMED?

This section tells you how the fund has performed over the past years. Returns shown are after the MER has been deducted.

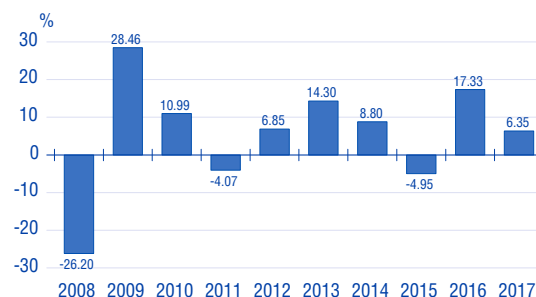
Important: Past performance does not indicate how the fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### AVERAGE RETURN

A person who invested \$1,000 in the fund 10 years ago (or since the date it was first offered under My Education if less than 10 years) now has \$1,591. This works out to an average return of 4.75% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the segregated fund has performed for the last 10 years. In this period, the funds were up in value 7 years and down in value 3 years.



## 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 according to the category of each fund.

The following sales charge will apply, see information folder or contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
Deferred Sales Charge	<b>Surrender Fees</b>	<p>The deferred sales charge is a fixed rate and is deducted from the amount 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. Any deferred sales charges paid go to iA Financial Group.</p> <p>You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee.</p> <p>You may switch to units of another fund under the contract at any time without paying a deferred sales charge.</p>
	If you surrender within:	
	1 <sup>st</sup> and 2 <sup>nd</sup> year      5%	
	3 <sup>rd</sup> year                      4%	
	4 <sup>th</sup> year                        3%	
5 <sup>th</sup> and 6 <sup>th</sup> year          2%		
After 6 <sup>th</sup> year              0%		

## 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 contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> (Annual rate as a % of the fund value)
Full Guarantee	100%	100%	2.89%

\*MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.0408% of the monthly average market value of your investment in the 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.

## 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 then 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 read the information folder and the contract.

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