

*Effective May 29, 2023, the Deferred Sales Charge option will no longer be available for new investments and additional deposits.*

### QUICK FACTS

**Date of first offer under My Education+:** June 6, 2016  
**Portfolio Advisor:** iA Investment Management  
**Total Fund Value:** \$148.5 million  
**Number of Units Outstanding:** 7,780,398  
**Portfolio Turnover Rate:** 132.01%  
**Minimum Investment:** \$25

**Management Expense Ratio (MER):** 2.21%  
**Net Asset Value per Unit:** \$19.60

Prestige Preferential Pricing<sup>1</sup>  
**Management Expense Ratio (MER):** 2.05%  
**Net Asset Value per Unit:** \$19.86

### WHAT DOES THIS FUND INVEST IN?

This Fund mainly invests in bonds issued and guaranteed by Canadian governments and corporations.

#### Top 10 investments of the Fund

Government of Canada, 2.750%, 2027-09-01	5.77%
Province of Ontario, 2.400%, 2026-06-02	3.92%
Province of Manitoba, 2.450%, 2025-06-02	2.97%
The Toronto-Dominion Bank, 3.589%, 2028-09-14	2.12%
Royal Bank of Canada, 2.333%, 2023-12-05	1.82%
Canada Housing Trust No 1, 2.350%, 2023-06-15	1.71%
The Bank of Nova Scotia, 2.950%, 2027-03-08	1.62%
Province of Ontario, 2.600%, 2027-06-02	1.60%
Province of New Brunswick, 1.800%, 2025-08-14	1.55%
Province of Newfoundland and Labrador, 2.300%, 2025-06-02	1.54%
<b>Total</b>	<b>24.62%</b>

**Total investments:** 283

#### Investment segmentation of the Fund

Corporates	60.47%
Provinces	14.18%
Municipalities and Subsidized	8.57%
Canada	7.48%
Short Term and others	6.56%
Foreign Bonds	2.74%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks a reasonably high return and capital protection
- invests with low 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

Low	Low to moderate	Moderate	Moderate to high	High

### 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 fee for the guarantees. For details, please refer to the Information Folder and the contract.

<sup>1</sup> For details on the Prestige Preferential Pricing refer to Section 4.6.3 of the My Education+ Individual Variable Annuity Contract.

<sup>2</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, 2022, the waiver was set at 0.10%.

### HOW HAS THE FUND PERFORMED?

This section tells you how the Fund has performed over the past years for the Classic Series 75/75. 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 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 \$968. This works out to an average return of -0.33% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years.

The returns are estimated as if the Fund had been offered for the My Education+ Classic Series 75/75 prior to 2016. During this period, the Fund was up in value 5 years and down in value 5 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.

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
<b>No Sales Charge</b>	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.
<b>Front End Sales Charge</b>	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 amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year                    5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year        5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year        4.0% 6 <sup>th</sup> year                    3.0% 7 <sup>th</sup> year                    2.0% After 7 years              0.0%	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.  The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee.  You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**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.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)
My Education+	75%	75%	2.21%
My Education+ Prestige Preferential Pricing	75%	75%	2.05%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.04% 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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## **SHORT TERM BOND**

**Risk: I C D**

### **Investment Objectives**

Provides a reasonably high return by reinvesting the interest income in the Fund while ensuring capital protection. Mainly invests in bonds issued and guaranteed by Canadian governments and corporations.

### **Investment Strategy**

The Short Term Bond Fund is mainly composed of bonds and other high-quality debt securities with short and medium-term maturities from the federal and provincial governments, and from corporations offering good income and capital security potential.