

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 IAG SRP: October 26, 2020

Portfolio Advisor: Vancity

Total Fund Value: \$67.6 million

Number of Units Outstanding: 7,062,404

Portfolio Turnover Rate: 6.42%

Minimum Investment: \$25

Guarantee Option	MER ²	Net Asset Value per Unit
Classic Series 75/75	2.88%	\$9.60
Classic Series 75/75 Prestige 300 ¹	2.67%	\$9.65
Classic Series 75/75 Prestige 500 ¹	2.60%	-
Series 75/100	3.14%	\$9.55
Series 75/100 Prestige 300 ¹	2.72%	\$9.63
Series 75/100 Prestige 500 ¹	2.68%	-
Ecoflex Series 100/100	3.36%	\$9.50

WHAT DOES THIS FUND INVEST IN?

The Fund invests in units of the IA Clarington Inhance Growth SRI Portfolio, which follows the portfolio manager's socially responsible investment principles, and whose portfolio is invested primarily in fixed-income and equity securities of Canadian and foreign companies. Moreover, equity securities are preferred.

Top investments of the underlying fund

IA Clarington Inhance Canadian Equity SRI Class, Series I	30.25%
IA Clarington Inhance Bond SRI Fund, Series I	29.78%
IA Clarington Inhance Monthly Income SRI Fund, Series I	15.03%
IA Clarington Inhance Global Equity SRI Class, Series I	14.78%
IA Clarington Inhance Global Equity SRI Fund, Series I	8.05%
IA Clarington Money Market Fund, Series I	1.53%
Other Assets	0.58%
Total	100.00%

Total investments: 6

Investment segmentation of the underlying fund

Canadian Equity Funds	45.28%
Fixed Income Funds	29.78%
Global Equity Funds	22.84%
Short Term and others	2.10%
Total	100.00%

WHO IS THIS FUND FOR?

This Fund may be suitable for an investor who:

- seeks long-term capital appreciation
- has an 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

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. You pay fees for the guarantees.

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

¹ For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

² 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% for all guarantee options.

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 Series 75/75 guarantee option of the IAG SRP. Returns shown are after the MER has been deducted.

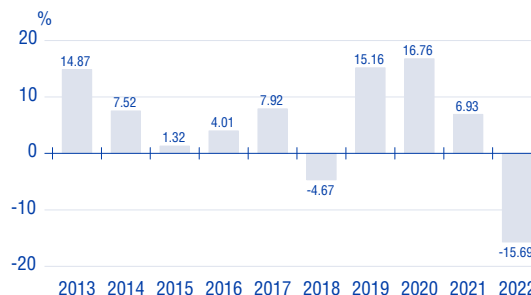
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

AVERAGE RETURN

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$967. This works out to an average return of -1.52% a year.

YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered prior to the date of first offer in the product and series aforementioned, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 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 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
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.
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 amount invested and is paid as a commission to your life insurance agent and his/her agency.
Deferred Sales Charge	If you surrender within: 1 st year 5.5% 2 nd and 3 rd year 5.0% 4 th and 5 th year 4.0% 6 th year 3.0% 7 th 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 Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 guarantee options and is paid out of the contract each year. 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)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.88%	-
Classic Series 75/75 Prestige 300	75%	75%	2.67%	-
Classic Series 75/75 Prestige 500	75%	75%	2.60%	-
Series 75/100	75%	100%	3.14%	0.10%
Series 75/100 Prestige 300	75%	100%	2.72%	0.10%
Series 75/100 Prestige 500	75%	100%	2.68%	0.10%
Ecoflex Series 100/100	100%	100%	3.36%	0.50%

* 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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SRI GROWTH (INHANCE)

Risk: All risks

Investment Objectives

Generate capital appreciation as well as some interest and dividend income by investing in a diversified portfolio consisting primarily of fixed-income securities and equities of Canadian and foreign companies that meet responsible investment principles. Equity securities are preferred.

Investment Strategy

Invests in units of the IA Clarington Inhance Growth SRI Portfolio, which invests in a diversified portfolio consisting primarily of fixed-income securities and equities of Canadian and foreign companies. The Environmental, Social and Corporate Governance (ESG) and financial analysis teams work together on a security-by-security basis for enhanced idea generation and risk management. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.