

Table of net returns as at December 31, 2022

Classic Series 75/75

	Unit Value \$	Net assets ¹ in millions \$	Simple returns ²			Compound annual returns				MER ³ %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %		
ESG Funds											
SRI Moderate (Inhance)	9.16	69.6	(2.8)	1.3	(14.8)	(14.8)	(1.0)*	0.6*	2.5*	2.79	Vancity
SRI Balanced (Inhance)	16.22	220.2	(3.5)	2.2	(15.2)	(15.2)	0.7	2.0	3.9	2.83	Vancity
SRI Growth (Inhance)	9.60	67.6	(3.9)	2.6	(15.7)	(15.7)	1.7*	2.9*	5.0*	2.88	Vancity
Sustainable Balanced Portfolio (iAIM)	10.28	1.2	(2.8)	-	-	-	-	-	-	2.70	Industrial Alliance
Fidelity Climate Leadership Balanced TM	10.16	1.3	(3.1)	(0.1)*	(25.2)*	(25.2)*	-	-	-	2.93	Fidelity
Sustainable Canadian Equity (iAIM)	10.38	1.6	(4.7)	-	-	-	-	-	-	2.72	Industrial Alliance
Climate Strategy (Wellington)	10.77	11.9	(4.0)	5.1*	(11.1)*	(11.1)*	9.1*	7.5*	11.7*	2.95	Wellington Management
Focus Funds											
Focus Prudent	17.26	237.9	(2.0)	2.9	(11.2)	(11.2)	(1.2)	0.1	1.6	2.61	Various Managers
Focus Moderate	19.21	330.0	(2.2)	4.4	(10.8)	(10.8)	0.0	0.9	2.6	2.66	Various Managers
Focus Balanced	21.14	495.0	(2.4)	5.8	(10.3)	(10.3)	1.2	1.6	3.5	2.71	Various Managers
Focus Growth	23.03	170.8	(2.6)	7.3	(10.2)	(10.2)	2.1	2.1	4.4	2.75	Various Managers
Focus Aggressive	25.07	56.9	(2.9)	8.7	(10.1)	(10.1)	3.1	2.7	5.2	2.81	Various Managers
Selection Funds											
Selection Prudent	11.05	95.1	(1.7)	2.8	(12.3)	(12.3)	(2.7)	(0.9)	-	2.58	Various Managers
Selection Moderate	11.46	158.4	(1.8)	3.3	(11.3)	(11.3)	(2.2)	(0.5)	-	2.64	Various Managers
Selection Balanced	12.24	230.8	(2.2)	5.1	(11.0)	(11.0)	(1.3)	0.1	-	2.72	Various Managers
Selection Growth	13.14	102.7	(2.5)	6.8	(10.5)	(10.5)	0.2	1.1	-	2.81	Various Managers
Selection Aggressive	13.57	26.4	(3.0)	10.1	(10.7)	(10.7)	0.7	1.4	-	2.88	Various Managers
Income Funds											
Money Market	17.56	874.4	0.2	0.5	0.8	0.8	0.5	0.5	0.4	1.41	Industrial Alliance
Short Term Bond	14.87	148.5	(0.2)	0.6	(5.5)	(5.5)	(1.5)	(0.6)	(0.3)	2.21	Industrial Alliance
Bond	26.92	3,234.3	(1.7)	(0.2)	(13.1)	(13.1)	(3.8)	(1.5)	(0.1)	2.21	Industrial Alliance
Canadian Corporate Bond	9.80	1,711.4	(1.1)	0.4	(12.0)	(12.0)	(3.2)	(1.0)	0.2*	2.21	Industrial Alliance
Core Plus Bond (Wellington Square)	10.84	51.4	(0.1)	1.1	(8.5)	(8.5)	(1.6)	(0.6)	0.1	2.25	Wellington Square
Fixed Income Managed Portfolio	9.00	82.4	(0.9)	1.1	(10.2)	(10.2)	(2.2)*	(0.5)*	1.0*	2.43	Industrial Alliance
Global Multisector Bond (Loomis Sayles)	8.53	10.8	(0.1)	2.1	(14.3)	(14.3)	(2.0)*	(0.5)*	0.9*	2.52	Loomis Sayles
Funds Speciality											
Floating Rate Income (Wellington Square)	9.61	73.0	0.2	2.0	(5.0)	(5.0)	(1.6)	0.3*	-	2.24	Wellington Square
Strategic Corporate Bond	13.77	117.2	(0.2)	1.7	(6.4)	(6.4)	0.3	0.8	2.4	2.20	Industrial Alliance
Fidelity American High Yield Currency Neutral	10.75	68.7	(1.0)	3.9	(10.6)	(10.6)	(1.9)	(0.1)	1.7*	2.65	Fidelity
Diversified Funds											
Diversified Security	21.81	571.3	(2.0)	2.3	(11.0)	(11.0)	(1.5)	(0.2)	2.0	2.64	Industrial Alliance
Diversified	47.42	2,149.8	(2.8)	3.7	(10.0)	(10.0)	1.4	1.8	4.1	2.64	Industrial Alliance
Diversified Opportunity	31.72	792.3	(3.2)	4.5	(9.3)	(9.3)	3.1	2.8	5.0	2.65	Industrial Alliance
Strategic Income	16.57	427.2	(3.2)	2.8	(8.1)	(8.1)	2.0	3.0*	4.5*	2.53	Industrial Alliance
Global Diversified (Loomis Sayles)	16.82	1,015.5	(4.6)	6.1	(19.8)	(19.8)	(0.1)	3.4	4.8	2.67	Loomis Sayles
Fidelity Global Monthly Income	11.34	298.3	(1.6)	4.7	(10.8)	(10.8)	0.4	2.3*	-	2.91	Fidelity
Fidelity Multi-Asset Innovation	7.46	14.1	(5.6)	(2.3)	(24.0)	(24.0)	-	-	-	3.03	Fidelity
Global Asset Allocation Security (iAIM)	10.10	86.9	(1.6)	3.0	(11.9)	(11.9)	(1.5)	-	-	2.67	Industrial Alliance
Global Asset Allocation (iAIM)	10.89	159.9	(2.2)	4.7	(11.1)	(11.1)	0.5	-	-	2.68	Industrial Alliance
Global Asset Allocation Opportunity (iAIM)	11.54	50.1	(2.5)	6.2	(10.2)	(10.2)	2.1	-	-	2.74	Industrial Alliance
Canadian Equity Funds											
Strategic Equity Income	20.69	228.3	(4.2)	4.2	(8.8)	(8.8)	4.0	4.2	6.1	2.55	Industrial Alliance
Dividend Growth	25.60	1,437.2	(4.9)	3.3	(5.3)	(5.3)	4.4	4.4	6.4	2.59	Industrial Alliance
Canadian Equity Index	29.25	734.8	(5.6)	4.8	(8.6)	(8.6)	5.5	4.6	5.5	2.68	Industrial Alliance
Fidelity True North [®]	50.26	344.8	(3.8)	5.5	(6.0)	(6.0)	8.0	6.8	7.8	2.86	Fidelity
Canadian Equity Growth	41.04	839.7	(4.7)	5.7	(6.1)	(6.1)	7.1	5.5	6.8	2.72	Industrial Alliance
Fidelity Canadian Opportunities	70.34	765.8	(2.0)	7.7	(2.9)	(2.9)	13.6	11.8	9.7	2.85	Fidelity
Canadian Equity Small Cap (QV)	37.56	205.6	(0.6)	8.0	0.3	0.3	7.7	4.7	7.7	3.05	QV Investors Inc.
North American Equity	58.29	113.1	(4.8)	5.2	(10.6)	(10.6)	5.4	4.1	5.0	2.74	Industrial Alliance

Table of net returns as at December 31, 2022 (continued)

Classic Series 75/75

	Unit Value \$	Net assets ¹ in millions \$	Simple returns ²			Compound annual returns				MER ³	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %		
U.S. & International Equity Funds											
Global Equity Index ACWI (BlackRock)	27.97	144.9	(4.3)	7.7	(14.8)	(14.8)	2.2	3.8*	8.3*	2.63	BlackRock
Global Dividend (Dynamic)	26.66	1,387.8	(2.4)	3.9	(18.8)	(18.8)	0.7	5.5	10.3	2.99	Dynamic
Global Equity	27.03	122.6	(4.5)	8.4	(12.3)	(12.3)	4.4	3.9	8.8	2.83	Industrial Alliance
Global Opportunities (Loomis Sayles)	9.51	118.5	(6.5)	8.1	(22.9)	(22.9)	1.9*	6.2*	10.6*	2.71	Loomis Sayles
Global Equity Opportunistic Value (Wellington)	11.06	96.8	(1.7)	10.2*	(4.7)*	(4.7)*	5.5*	4.9*	9.6*	2.95	Wellington Management
Fidelity Global Concentrated Equity	12.46	89.9	(1.1)	19.6	(11.5)	(11.5)	3.4	3.8*	9.3*	3.13	Fidelity
Fidelity NorthStar®	23.55	136.2	(0.7)	8.9	(7.2)	(7.2)	5.8	3.0	9.0	3.04	Fidelity
International Equity Index (BlackRock)	11.02	217.0	(0.2)	14.9	(10.5)	(10.5)	(0.2)	0.6	5.2	2.73	BlackRock
International Equity	20.52	412.1	(1.3)	14.4	(10.8)	(10.8)	(1.1)	(0.2)	5.3	2.85	Industrial Alliance
Fidelity European Equity	13.43	37.2	(1.0)	15.6	(13.5)	(13.5)	(2.8)	(1.0)	3.7	2.94	Fidelity
U.S. Equity Index (BlackRock)	27.01	553.6	(6.1)	5.3	(14.7)	(14.7)	6.1	7.9	12.6	2.70	BlackRock
Fidelity Insights	12.48	251.1	(5.2)	2.5	(22.7)	(22.7)	5.4	7.8*	-	2.94	Fidelity
Thematic Innovation	20.15	631.5	(5.6)	2.2	(21.2)	(21.2)	6.6	8.0*	-	2.62	Industrial Alliance
American (Dynamic)	10.41	76.5	(2.9)	3.3	(17.9)	(17.9)	0.4	7.0*	10.6*	2.77	Dynamic
U.S. Equity	25.28	118.4	(5.8)	6.0	(12.7)	(12.7)	7.4	5.8	11.0	2.83	Industrial Alliance
U.S. Dividend Growth	26.50	282.2	(4.4)	9.1	(3.6)	(3.6)	7.8	6.6	10.8	2.65	Industrial Alliance
Specialty funds											
Fidelity Global Innovators®	6.64	92.6	(8.9)	(5.0)	(31.2)	(31.2)	9.8*	11.2*	-	3.53	Fidelity
Asian Pacific (Dynamic)	3.94	161.8	3.6	17.9	(25.1)	(25.1)	(1.5)	1.0*	4.9*	3.11	Dynamic
Emerging Markets (Jarislowsky Fraser)	9.42	47.5	(0.1)	14.5	(16.6)	(16.6)	(3.8)	(2.1)*	-	3.20	Jarislowsky Fraser
Global Health Care (Renaissance)	59.18	303.2	(1.0)	7.1	(7.3)	(7.3)	2.8	5.5*	12.1*	3.44	CIBC
Global Infrastructure (Dynamic)	10.44	146.8	(4.3)	4.6	(3.5)	(3.5)	0.6	3.8*	7.0*	3.07	Dynamic
Real Instate Income	44.47	125.7	(2.9)	7.9	(16.9)	(16.9)	(1.0)	3.0*	3.6*	2.86	Industrial Alliance
U.S. DAQ Index	30.07	947.1	(9.2)	(2.2)	(29.5)	(29.5)	6.9	10.1*	16.0*	2.94	Industrial Alliance
Indexia Funds											
Indexia Prudent	10.31	150.4	(2.4)	2.2	(12.5)	(12.5)	(1.5)	0.4*	2.3*	1.98	Industrial Alliance
Indexia Moderate	10.82	133.2	(2.7)	3.5	(12.1)	(12.1)	(0.2)	1.3*	3.6*	1.97	Industrial Alliance
Indexia Balanced	11.34	207.2	(3.0)	4.8	(11.7)	(11.7)	1.0	2.3*	4.8*	1.96	Industrial Alliance
Indexia Growth	11.89	101.1	(3.3)	6.2	(11.2)	(11.2)	2.3	3.2*	6.1*	1.97	Industrial Alliance
Indexia Aggressive	12.38	44.1	(3.6)	7.4	(11.0)	(11.0)	3.3	4.2*	7.3*	1.98	Industrial Alliance

Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.

The *EcoStrategist in Brief* | Ecoflextra economic and financial bulletin, produced monthly, and its more exhaustive quarterly version, are available at ia.ca, under Individuals, Savings and Retirement, Economic and Financial Publications.

¹ Total net assets of the fund including individual and group contracts.

² The rates for the period are non-annualized.

³ Management expense ratio (GST and HST included). These fees may vary at any time.

* Simulation of past returns as if the Fund or Series had been in effect for these periods.

Index funds: Simulation of past returns from the return of the index that the fund aims to reproduce.

Table of net returns as at December 31, 2022 (continued)

Guaranteed Surrender Series

	Unit Value \$	Net assets ¹ in millions \$	Simple returns ²			Compound annual returns				Fee ³ %	Investment Advisor	
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %			
Disciplined Funds												
Disciplined Prudent (iAIM)	8.97	66.1	(2.4)	1.6	(12.9)	(12.9)	-	-	-	2.80	0.60	Various Managers
Disciplined Moderate (iAIM)	9.40	156.0	(2.8)	2.9	(12.5)	(12.5)	-	-	-	2.91	0.80	Various Managers
Disciplined Balanced (iAIM)	9.89	320.2	(3.2)	4.1	(12.0)	(12.0)	-	-	-	2.91	0.80	Various Managers
Disciplined Growth (iAIM)	10.40	188.7	(3.5)	5.4	(11.5)	(11.5)	-	-	-	2.91	1.00	Various Managers
Income Funds												
Money Market	17.48	874.4	0.2	0.4	0.6	0.6	0.4	0.5	0.3	1.68	0.60	Industrial Alliance
Short Term Bond	14.59	148.5	(0.2)	0.5	(5.7)	(5.7)	(1.7)	(0.9)	(0.5)	2.43	0.60	Industrial Alliance
Disciplined Bond (iAIM)	8.24	526.6	(1.8)	(0.3)	(13.5)	(13.5)	-	-	-	2.41	0.60	Industrial Alliance
Canadian Equity Funds												
Canadian Disciplined Equity (iAIM)	12.36	489.4	(5.5)	5.3	(8.4)	(8.4)	-	-	-	2.81	1.20	Industrial Alliance
Canadian Equity Index	28.59	734.8	(5.6)	4.8	(8.6)	(8.6)	5.4	4.4	5.2	2.68	1.30	Industrial Alliance
U.S. & International Equity Funds												
Global Disciplined Equity (iAIM)	10.93	133.3	(4.6)	8.3	(12.6)	(12.6)	-	-	-	3.15	1.30	Industrial Alliance
International Disciplined Equity (iAIM)	9.96	162.4	(1.4)	14.3	(11.5)	(11.5)	-	-	-	3.22	1.30	Industrial Alliance
International Equity Index (BlackRock)	10.74	217.0	(0.2)	14.9	(10.7)	(10.7)	(0.5)	0.3	5.0	3.00	1.30	BlackRock
U.S. Disciplined Equity (iAIM)	11.40	314.5	(5.8)	6.1	(13.0)	(13.0)	-	-	-	2.91	1.30	Industrial Alliance
U.S. Equity Index (BlackRock)	26.40	553.6	(6.1)	5.2	(14.8)	(14.8)	5.9	7.7	12.4	2.89	1.30	BlackRock

Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.

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¹ Total net assets of the fund including individual and group contracts.

² The rates for the period are non-annualized.

³ Fees indicated are subject to change at any time. To see management expense ratios and guarantee fees, see the Fund Facts document (F14-10A).

* Simulation of past returns as if the Fund or Series had been in effect for these periods.

Index Funds: Simulation of past returns from the return of the index that the fund aims to reproduce.

Total Return Reference indexes²

Returns as at December 31, 2022

	Simple returns ¹			Compound annual returns			
	1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %
Indexes related to Income Funds							
FTSE Canada 91 Day T-Bill Index	0.3	1.0	1.8	1.8	0.9	1.2	0.9
FTSE Canada Short Term Bond Index	(0.2)	0.7	(4.0)	(4.0)	0.0	1.0	1.4
FTSE Canada Universe Bond Index	(1.7)	0.1	(11.7)	(11.7)	(2.2)	0.3	1.6
SB - World Government Bonds (Can. \$)	(0.2)	2.4	(12.3)	(12.3)	(4.4)	(1.0)	1.9
Indexes related to Canadian Equity Funds							
S&P/TSX 60	(5.4)	5.6	(6.2)	(6.2)	8.2	7.4	8.4
S&P/TSX Completion Index	(2.8)	7.7	(4.2)	(4.2)	5.2	5.1	5.8
S&P/TSX Composite Index	(4.9)	6.0	(5.8)	(5.8)	7.5	6.8	7.7
S&P/TSX Capped Composite Index	(4.9)	6.0	(5.8)	(5.8)	7.5	6.8	7.7
S&P/TSX SmallCap Index	(1.8)	8.4	(9.3)	(9.3)	7.2	3.1	4.2
Indexes related to U.S. & International Equity Funds							
S&P 500 (Can. \$) (Reuters)	(5.8)	6.1	(12.2)	(12.2)	9.2	11.2	16.1
MSCI - World (Can. \$)	(4.3)	8.2	(12.2)	(12.2)	6.5	7.8	12.3
MSCI - World Small Cap. (Can. \$)	(3.4)	9.3	(12.4)	(12.4)	4.9	5.6	12.1
MSCI - EAFE (Can. \$)	0.0	15.7	(8.2)	(8.2)	2.4	3.1	8.0
MSCI - EAFE (Can. \$) (Reuters)	0.0	15.7	(8.2)	(8.2)	2.4	3.1	7.9
MSCI - Europe (Can. \$)	0.0	17.8	(8.3)	(8.3)	3.4	4.1	8.5
	Variation			Compound annual variation			
	1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %
Exchange Rate (Can. \$ / US \$)							
As at December 31, 2022: 1.3550	(0.1)	(1.4)	7.3	7.3	1.5	1.6	3.1
Exchange Rate (US \$ / Can. \$)							
As at December 31, 2022: 0.7380	0.1	1.4	(6.8)	(6.8)	(1.5)	(1.6)	(3.0)

¹ The rates for the period are non-annualized.

² Please refer to the Legal Notices on page 5 for more information about these indexes.

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EcoStrategist

In brief

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