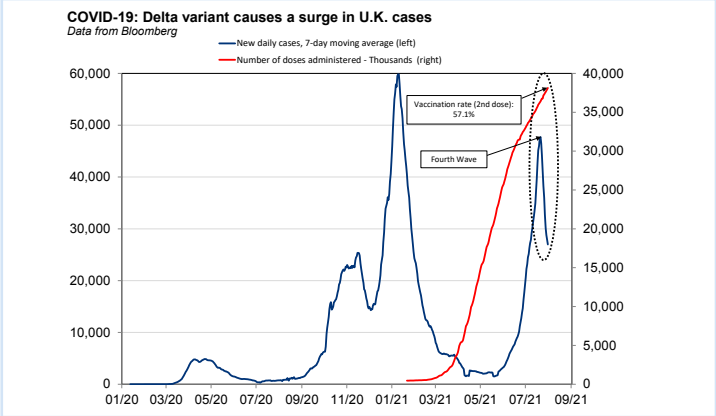
EcoStrategist in brief
iAG Savings and Retirement Plan / My Education+
Economic and Financial Bulletin
July 31, 2021

Sébastien Mc Mahon, MEcon., PRM, CFA
Frédéric Gagnon, MFin, CFA
economics@ia.ca or ia.ca/economy

Commerce: inflationist pressure persists

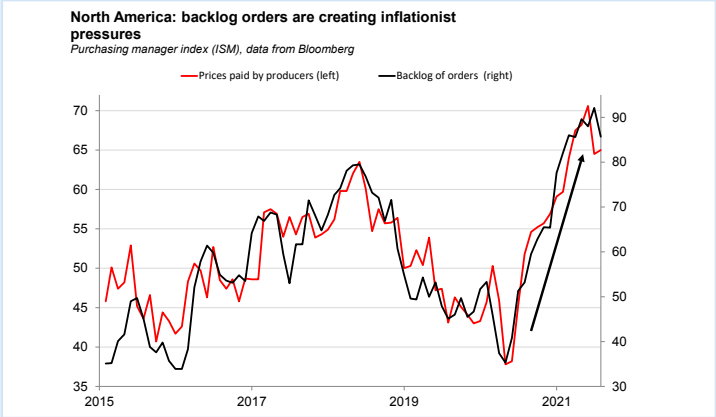
World

The vaccination campaign continues around the world. Although the percentage of the population who have received their second dose has increased, some regions are seeing a significant increase in the number of daily new injections. This is the case in England, where a fourth wave is being felt. As shown in the graph, although England has a complete vaccination rate of 57.1% and is ranked fourth in the world in this regard, we can see an increase in cases similar to the biggest wave which occurred at the beginning of the year. The Delta variant, which is more contagious, would be the cause. Luckily, studies show that vaccines remain effective against the Delta variant, which, for the time being, are helping to maintain lower hospitalization rates. In the coming weeks, we will have to monitor how the situation with this variant evolves.



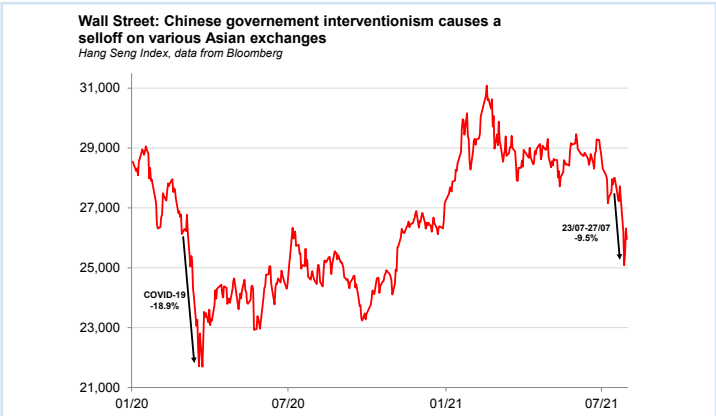
North America

The reopening of the economy has been marked by the renewed consumption of goods. In 2020, the global distribution chain was put on pause as demand was almost non-existent. However, over the last few months, demand for goods has exploded. Under normal circumstances, the distribution chain is designed to deal with seasonal demand, but not to stop and restart in an effective manner. The result? There has been a significant increase in the number of backlogged orders. At the same time, the prices paid by manufacturers have increased just as rapidly, a result of delivery costs, which have skyrocketed. As a result of this, several manufacturers are trying to raise these costs, which could continue to apply inflationist pressure in the short term.



Financial markets

July was marked by a burst of volatility in the Asian markets. Rumours regarding the implementation of regulations limiting profits in the private education sector were released by Chinese authorities. This sector has seen the strongest growth, followed by the Internet, e-commerce and private healthcare. As the graph shows, Hong Kong's Hang Seng Index plummeted by 9.5% in the days following the government's announcement. The impact was also felt in a broader sense in several Asian countries, which pushed down the market index in emerging countries over the course of the month. The message behind the government's action is clear: controlling the country's socioeconomic issues remains a priority despite the turbulence it may cause in the markets.



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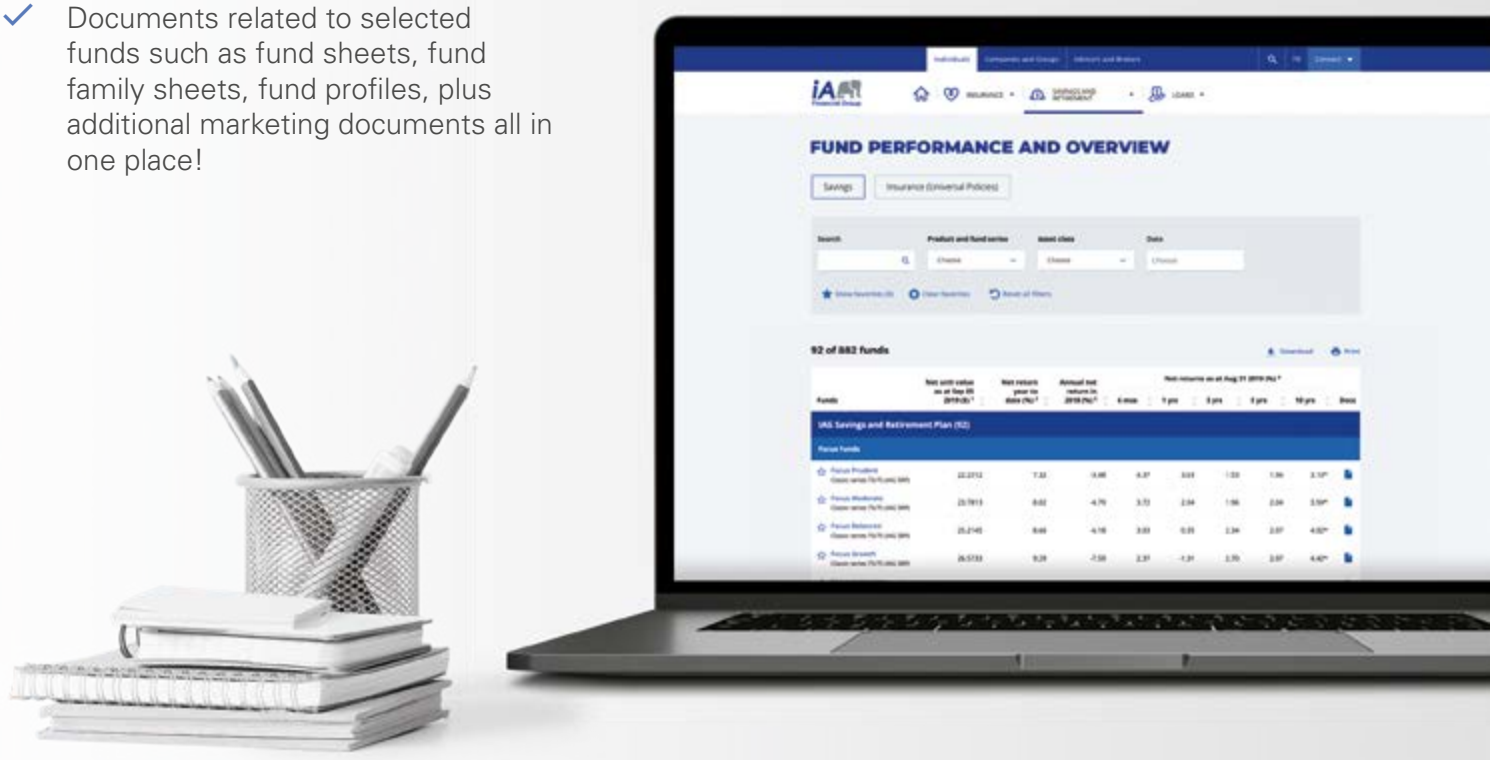

iA Financial Group

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Economic and Financial Statistics as at July 31, 2021

	As at 2021-07-31[1]	As at 2020-12-31
Canada - Unemployment rate	7.5%	8.6%
Canada - CPI (year/year variation)	3.1%	1.0%
Canada - GDP (year/year variation)	14.6%	-3.5%
U.S. - Unemployment rate	5.4%	6.7%
U.S. - CPI (year/year variation)	5.4%	1.2%
U.S. - GDP (year/year variation)	12.2%	-2.8%
2-year Canada Bonds	0.45%	0.20%
10-year Canada Bonds	1.20%	0.68%
Oil (West Texas) (US $)	66.32	48.52
Gold (US $)	1,823.2	1,897.8
CRB Commodities Index (US $)	218.1	167.8
Exchange rate Can. $/US $	1.2484	1.2740

[1] Most recent data available at such date.

Table of net returns as at July 31, 2021

iAG Savings and Retirement Plan – Classic Series 75/75 | My Education+

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	MER[3] %	Investment Advisor
Focus Funds											
Focus Prudent	24.13	266.2	0.5	2.2	1.0	4.3	4.1	2.6	3.1	2.60	Various Managers
Focus Moderate	26.61	327.2	0.6	2.6	2.8	7.9	4.7	3.6	3.8	2.64	Various Managers
Focus Balanced	29.10	484.4	0.6	3.0	4.8	11.8	5.3	4.5	4.5	2.68	Various Managers
Focus Growth	31.58	166.8	0.6	3.3	6.6	15.3	5.8	5.4	5.2	2.72	Various Managers
Focus Aggressive	34.16	54.5	0.7	3.8	8.4	18.7	6.2	6.3	5.8	2.77	Various Managers
Selection Funds											
Selection Prudent	12.52	101.4	0.6	2.4	0.9	3.4	2.8	2.2	-	2.56	Various Managers
Selection Moderate	12.88	190.3	0.5	2.4	2.0	5.9	2.9	2.6	-	2.62	Various Managers
Selection Balanced	13.59	253.2	0.5	2.8	4.0	9.8	3.3	3.6	-	2.70	Various Managers
Selection Growth	14.41	106.9	0.6	3.3	6.3	14.4	4.2	4.7	-	2.79	Various Managers
Selection Aggressive	14.75	27.8	0.7	3.1	6.3	16.6	4.3	5.1	-	2.85	Various Managers
Income Funds											
Money Market	17.71	783.1	-	-	-	0.1	0.5	0.4	0.3	1.41	Industrial Alliance
Short Term Bond	21.04	158.2	0.1	(0.2)	(1.3)	(1.2)	1.5	0.4	0.5	2.20	Industrial Alliance
Bond	36.74	3,361.1	0.7	2.0	(3.3)	(4.1)	2.9	1.0	2.0	2.19	Industrial Alliance
Canadian Corporate Bond	11.25	1,574.3	0.7	1.6	(2.5)	(2.1)	3.3	1.5	2.2*	2.17	Industrial Alliance
Core Plus Bond (Wellington Square)	11.90	48.2	0.6	1.6	1.2	4.6	2.3	1.4	1.5	2.23	Wellington Square
Global Fixed Income (PIMCO)	12.83	648.5	0.3	0.7	0.5	5.1	2.6	2.6	5.2*	2.59	PIMCO
Specialty Income Funds											
Floating Rate Income (Wellington Square)	10.04	40.0	(0.1)	0.5	0.9	5.5	1.8*	2.0*	-	2.23	Wellington Square
Strategic Corporate Bond	14.55	75.2	0.3	1.3	3.7	10.1	2.7	3.6	-	2.18	iA Clarington
Fidelity American High Yield Currency Neutral	11.88	56.4	0.1	2.1	4.9	9.6	3.2	3.6	3.7*	2.64	Fidelity
Diversified Funds											
Diversified Security	33.88	681.0	0.5	2.3	1.9	4.4	3.5	2.2	3.5	2.62	Industrial Alliance
Diversified	59.47	2,281.7	0.5	3.5	6.8	12.9	5.5	4.3	5.2	2.64	Industrial Alliance
Diversified Opportunity	47.57	503.0	0.5	4.3	9.9	18.4	6.6	5.4	5.7	2.65	Industrial Alliance
SRI Moderate (Inhance)	10.66	49.7	1.2	3.1	2.5	8.9*	6.1*	4.4*	4.6*	2.79	Vancity
SRI Balanced (Inhance)	19.42	193.3	1.3	3.5	3.9	14.1	8.2	6.5	5.9	2.81	Vancity
SRI Growth (Inhance)	11.16	40.2	1.4	3.8	4.8	17.0*	9.5*	7.9*	7.0*	2.89	Vancity
Diversified Income	40.77	321.0	0.6	4.2	9.4	17.4	5.9	5.1	5.7	2.67	Industrial Alliance
Strategic Income	17.31	265.8	1.6	4.6	11.7	20.6	5.9	5.7	-	2.52	iA Clarington
Global Diversified (Loomis Sayles)	22.81	931.7	2.1	4.9	7.7	12.4	10.3	10.2	7.0	2.65	Loomis Sayles
Fidelity Global Monthly Income[5]	12.03	251.7	1.5	3.8	3.6	7.5	6.1	4.9*	7.4*	2.89	Fidelity
Global Asset Allocation Security (iAIM)	11.38	103.2	0.5	2.2	1.5	5.7	-	-	-	2.66	Industrial Alliance
Global Asset Allocation (iAIM)	12.00	172.0	0.7	2.9	4.2	10.7	-	-	-	2.71	Industrial Alliance
Global Asset Allocation Opportunity (iAIM)	12.50	49.0	0.6	3.2	6.5	15.3	-	-	-	2.77	Industrial Alliance
Canadian Hybrid Funds[4]											
Strategic Equity Income Hybrid 75/25	17.38	24.6	2.0	5.6	12.6	20.0	6.4	5.4	5.8	2.48	iA Clarington
Dividend Growth Hybrid 75/25	17.34	65.6	0.4	4.4	10.3	18.2	5.8	5.8	5.6	2.48	Industrial Alliance
Canadian Equity Index Hybrid 75/25	15.72	5.2	0.6	5.6	12.3	18.0	7.2	6.5	4.9	2.57	Industrial Alliance
Fidelity True North® Hybrid 75/25	18.66	21.3	1.3	5.2	11.1	18.1	9.0	6.5	6.6	2.69	Fidelity
Canadian Equity Growth Hybrid 75/25	16.78	19.6	0.6	4.8	11.9	21.0	7.6	6.9	5.6	2.58	Industrial Alliance
Fidelity Canadian Opportunities Hybrid 75/25	21.11	45.0	2.2	6.2	11.7	24.8	15.9	10.3	8.2	2.68	Fidelity
Canadian Equity Small Cap (QV) Hybrid 75/25	20.42	15.1	0.3	2.4	14.2	27.2	5.9	5.4	7.2	2.96	QV Investors Inc.
North American Equity Hybrid 75/25	15.18	2.9	1.0	4.6	9.7	20.2	7.3	6.3	4.6	2.65	Industrial Alliance
Global Hybrid Funds[4]											
Global Dividend (Dynamic) Hybrid 75/25	24.27	186.7	3.6	6.2	2.4	6.2	8.8	9.8	9.0	2.85	Dynamic
Global Equity Hybrid 75/25	21.11	18.2	1.9	3.8	6.8	13.2	6.7	6.9	8.0	2.68	Industrial Alliance
Global Opportunities (Loomis Sayles) Hybrid 75/25	15.25	3.9	2.3	5.6	8.2	13.0	(1.5)	0.5	-	2.60	Loomis Sayles
Global True Conviction Hybrid 75/25	20.63	9.2	1.8	5.2	8.3	15.7	8.4	8.1	8.1	2.73	Industrial Alliance
Fidelity NorthStar® Hybrid 75/25	21.09	25.6	(0.1)	2.6	4.8	17.1	7.1	4.5	7.9	2.88	Fidelity
Thematic Innovation Hybrid 75/25	19.89	26.6	1.7	4.5	8.8	20.2	12.0	8.1	7.2	2.73	Industrial Alliance

Table of net returns as at July 31, 2021 (continued)

iAG Savings and Retirement Plan – Classic Series 75/75 | My Education+

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	MER[3] %	Investment Advisor
Canadian Equity Funds											
Strategic Equity Income	23.85	199.6	2.4	6.8	18.2	29.0	7.3	6.7	7.0	2.55	iA Clarington
Dividend Growth	28.94	1,139.8	0.3	5.1	14.9	26.3	6.3	7.1	6.7	2.57	Industrial Alliance
Canadian Equity Index	38.30	727.6	0.6	6.8	17.7	26.0	8.2	8.0	5.6	2.65	Industrial Alliance
Fidelity True North®	70.35	302.6	1.5	6.3	16.1	26.3	10.7	8.2	8.0	2.86	Fidelity
Canadian Equity Growth	53.17	881.4	0.6	5.7	17.3	30.2	8.7	8.6	6.6	2.71	Industrial Alliance
Fidelity Canadian Opportunities	99.07	511.1	2.8	7.6	16.9	35.7	20.1	13.3	10.1	2.84	Fidelity
Canadian Equity Small Cap (QV)	28.76	150.1	0.1	2.5	20.5	39.1	6.1	6.5	8.7	3.05	QV Investors Inc.
North American Equity	65.06	129.7	1.1	5.4	14.1	28.2	8.2	7.7	5.2	2.73	Industrial Alliance
U.S. & International Equity Funds											
Global Equity Index ACWI (BlackRock)	31.33	96.9	1.4	4.2	9.1	20.2	8.8*	9.7*	10.2*	2.72	BlackRock
Global Dividend (Dynamic)	34.21	1,371.5	4.6	7.6	4.4	9.9	10.8	12.9	11.5	2.98	Dynamic
Global Equity	30.12	127.9	2.3	4.4	10.3	19.4	7.7	8.7	9.8	2.80	Industrial Alliance
Global Opportunities (Loomis Sayles)	11.58	55.2	2.8	6.7	12.1	19.4*	14.2*	14.7*	13.3*	2.70	Loomis Sayles
Global True Conviction	23.89	178.6	2.1	6.2	12.4	22.8	9.9	10.2	9.9	2.82	Industrial Alliance
Fidelity Global Concentrated Equity[5]	13.51	68.4	(0.9)	0.8	9.5	33.7	10.0	10.6*	10.9*	3.13	Fidelity
Fidelity NorthStar®	30.22	150.3	(0.3)	2.8	7.5	24.7	8.2	5.6	9.9	3.04	Fidelity
International Equity Index (BlackRock)	16.35	208.0	1.3	3.7	5.9	18.3	3.5	5.7	6.3	2.73	BlackRock
International Equity	23.90	549.5	1.3	2.1	2.3	12.4	3.3	5.7	6.2	2.80	Industrial Alliance
Fidelity European Equity	20.84	44.1	0.9	2.7	5.6	14.0	1.2	4.6	5.8	2.93	Fidelity
U.S. Equity Index (BlackRock)	41.18	432.3	3.0	6.3	13.7	23.5	13.1	12.9	15.0	2.70	BlackRock
Fidelity Insights	14.90	219.0	3.1	7.8	10.4	17.9	15.3*	-	-	2.95	Fidelity
Thematic Innovation	24.05	781.5	1.8	5.1	11.4	25.9	16.7*	16.2*	-	2.61	Industrial Alliance
American (Dynamic)	11.97	88.9	4.0	3.3	0.7	4.8	11.6*	13.9*	11.5*	2.77	Dynamic
U.S. Equity	27.57	117.5	2.8	5.5	14.5	23.0	9.5	9.5	12.7	2.83	Industrial Alliance
U.S. Dividend Growth	29.23	211.0	2.7	5.2	11.0	18.2	6.7	7.8	11.2	2.64	Industrial Alliance
Specialty Funds											
Asian Pacific (Dynamic)	5.63	255.7	(9.2)	(1.7)	(5.3)	15.3	15.6	12.8	8.2	3.08	Dynamic
Emerging Markets (Jarislowsky Fraser)	11.87	60.0	(8.2)	(4.7)	(3.9)	12.0	5.6*	6.8*	-	3.18	Jarislowsky Fraser
Global Health Care (Renaissance)	62.88	321.5	2.4	8.0	6.1	7.3	8.9	6.6	14.4	3.43	Renaissance
Global Infrastructure (Dynamic)	10.34	92.3	2.7	2.1	2.4	9.1	6.1*	5.3*	8.6*	3.05	Dynamic
Real Estate Income	50.42	119.1	4.0	9.7	22.3	33.5	7.1	5.8	6.9	2.85	Industrial Alliance
U.S. DAQ Index	39.02	850.5	3.4	8.8	12.1	24.6	22.8	22.2	21.0	2.95	Industrial Alliance
Indexia Funds[5]											
Indexia Prudent	11.48	176.8	0.9	3.1	1.0	3.4	4.7	3.4*	-	1.98	Industrial Alliance
Indexia Moderate	11.87	121.2	1.0	3.5	3.3	7.3	5.6	4.7*	-	1.96	Industrial Alliance
Indexia Balanced	12.27	165.3	1.0	4.0	5.6	11.4	6.5	6.0*	-	1.95	Industrial Alliance
Indexia Growth	12.70	71.6	1.1	4.4	8.0	15.6	7.4	7.4*	-	1.96	Industrial Alliance
Indexia Aggressive	13.07	31.5	1.1	4.9	10.3	19.7	8.2	8.6*	-	1.97	Industrial Alliance

Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.
The EcoStrategist in Brief | IAG Savings and Retirement Plan 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 change at any time.
[4] Fund not offered for My Education+. 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Bond Fund.
[5] Fund not offered for My Education+
* 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 July 31, 2021 (continued)

iAG Savings and Retirement Plan – Classic Series 75/75 Prestige | My Education+ Prestige Preferentiel Pricing

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	MER[3] %	Investment Advisor
Focus Funds											
Focus Prudent	24.45	266.2	0.6	2.3	1.1	4.6	4.3	2.8	3.3*	2.39	Various Managers
Focus Moderate	27.00	327.2	0.7	2.7	3.0	8.2	5.0	3.8	4.1*	2.39	Various Managers
Focus Balanced	29.50	484.4	0.6	3.0	5.0	12.1	5.5	4.8	4.8*	2.45	Various Managers
Focus Growth	31.95	166.8	0.7	3.4	6.7	15.5	6.0	5.6	5.4*	2.51	Various Managers
Focus Aggressive	34.59	54.5	0.8	3.8	8.5	18.9	6.4	6.5	6.1*	2.57	Various Managers
Selection Funds											
Selection Prudent	12.65	101.4	0.6	2.5	1.0	3.5	3.0	2.3	-	2.40	Various Managers
Selection Moderate	13.01	190.3	0.5	2.5	2.1	6.1	3.0	2.8	-	2.47	Various Managers
Selection Balanced	13.73	253.2	0.5	2.8	4.1	10.0	3.5	3.7	-	2.53	Various Managers
Selection Growth	14.54	106.9	0.6	3.3	6.3	14.6	4.4	4.9	-	2.64	Various Managers
Selection Aggressive	14.95	27.8	0.7	3.1	6.4	16.7	4.5	5.3	-	2.68	Various Managers
Income Funds											
Money Market	17.72	783.1	-	-	-	0.1	0.5	0.4	-	1.35	Industrial Alliance
Short Term Bond	21.27	158.2	0.1	(0.2)	(1.2)	(1.0)	1.7	0.5	0.7*	2.02	Industrial Alliance
Bond	37.11	3,361.1	0.7	2.0	(3.2)	(4.0)	3.1	1.2	2.1*	2.03	Industrial Alliance
Canadian Corporate Bond	11.36	1,574.3	0.7	1.6	(2.3)	(1.9)	3.5	1.7	2.4*	1.96	Industrial Alliance
Core Plus Bond (Wellington Square)	12.00	48.2	0.6	1.6	1.3	4.8	2.5	1.6	1.6*	2.09	Wellington Square
Global Fixed Income (PIMCO)	13.02	648.5	0.3	0.7	0.6	5.3	2.9	2.9	5.3*	2.33	PIMCO
Specialty Income Funds											
Floating Rate Income (Wellington Square)	10.06	40.0	(0.1)	0.5	1.0	5.7	1.9*	2.1*	-	2.09	Wellington Square
Strategic Corporate Bond	14.68	75.2	0.3	1.4	3.7	10.3	2.9	3.7	-	2.06	iA Clarington
Fidelity American High Yield Currency Neutral	12.01	56.4	0.1	2.1	5.0	9.8	3.4	3.8	3.8*	2.46	Fidelity
Diversified Funds											
Diversified Security	34.24	681.0	0.5	2.4	2.0	4.6	3.7	2.4	3.6*	2.45	Industrial Alliance
Diversified	60.80	2,281.7	0.5	3.6	7.0	13.3	5.9	4.7	5.5*	2.26	Industrial Alliance
Diversified Opportunity	48.76	503.0	0.6	4.4	10.2	18.9	7.1	5.8	6.1*	2.21	Industrial Alliance
SRI Moderate (Inhance)	10.68	49.7	1.2	3.2	2.6	9.1*	6.3*	4.6*	4.8*	2.58	Vancity
SRI Balanced (Inhance)	19.60	193.3	1.3	3.6	4.0	14.2	8.3	6.6	6.1*	2.65	Vancity
SRI Growth (Inhance)	11.18	40.2	1.4	3.9	4.9	17.2*	9.7*	8.1*	7.2*	2.66	Vancity
Diversified Income	41.85	321.0	0.6	4.3	9.7	17.9	6.4	5.6	6.1*	2.21	Industrial Alliance
Strategic Income	17.77	265.8	1.6	4.7	12.0	21.1	6.4	6.2	-	2.09	iA Clarington
Global Diversified (Loomis Sayles)	23.10	931.7	2.1	4.9	7.8	12.7	10.5	10.5	7.3*	2.45	Loomis Sayles
Fidelity Global Monthly Income[5]	12.13	251.7	1.6	3.9	3.7	7.7	6.3	5.1*	7.6*	2.68	Fidelity
Global Asset Allocation Security (iAGP)	11.43	103.2	0.6	2.2	1.6	5.9	-	-	-	2.48	Industrial Alliance
Global Asset Allocation (iAGP)	12.12	172.0	0.7	2.9	4.4	11.0	-	-	-	2.44	Industrial Alliance
Global Asset Allocation Opportunity (iAGP)	12.63	49.0	0.6	3.3	6.7	15.7	-	-	-	2.48	Industrial Alliance
Canadian Hybrid Funds[4]											
Strategic Equity Income Hybrid 75/25	17.82	24.6	2.0	5.7	12.8	20.5	6.9	5.9	6.2*	2.06	iA Clarington
Dividend Growth Hybrid 75/25	17.80	65.6	0.4	4.5	10.6	18.8	6.3	6.3	6.1*	2.01	Industrial Alliance
Canadian Equity Index Hybrid 75/25	16.06	5.2	0.7	5.7	12.5	18.4	7.6	6.9	5.2*	2.18	Industrial Alliance
Fidelity True North® Hybrid 75/25	18.89	21.3	1.3	5.3	11.2	18.4	9.2	6.8	6.9*	2.48	Fidelity
Canadian Equity Growth Hybrid 75/25	17.17	19.6	0.7	4.9	12.2	21.5	8.1	7.4	6.0*	2.16	Industrial Alliance
Fidelity Canadian Opportunities Hybrid 75/25	21.44	45.0	2.3	6.3	11.8	25.2	16.2	10.6	8.5*	2.42	Fidelity
Canadian Equity Small Cap (QV) Hybrid 75/25	20.69	15.1	0.3	2.5	14.3	27.5	6.1	5.7	7.3*	2.76	QV Investors Inc.
North American Equity Hybrid 75/25	15.53	2.9	1.1	4.7	9.9	20.8	7.8	6.7	5.0*	2.23	Industrial Alliance
Global Hybrid Funds[4]											
Global Dividend (Dynamic) Hybrid 75/25	24.61	186.7	3.6	6.3	2.6	6.5	9.0	10.1	9.3*	2.59	Dynamic
Global Equity (QV) Hybrid 75/25	21.65	18.2	2.0	3.9	7.0	13.6	7.2	7.3	8.4*	2.31	QV Investors Inc.
Global Opportunities (Loomis Sayles) Hybrid 75/25	15.51	3.9	2.3	5.6	8.4	13.4	(1.2)	0.8	-	2.29	Loomis Sayles
Global True Conviction Hybrid 75/25	21.12	9.2	1.8	5.3	8.6	16.2	8.8	8.5	8.5*	2.31	Industrial Alliance
Fidelity NorthStar® Hybrid 75/25	21.40	25.6	(0.1)	2.7	4.9	17.3	7.3	4.8	8.2*	2.63	Fidelity
Thematic Innovation Hybrid 75/25	20.19	26.6	1.7	4.6	9.0	20.5	12.3	8.4	7.4*	2.43	Industrial Alliance

Table of net returns as at July 31, 2021 (continued)

iAG Savings and Retirement Plan – Classic Series 75/75 Prestige | My Education+ Prestige Preferentiel Pricing

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	MER[3] %	Investment Advisor
Canadian Equity Funds											
Strategic Equity Income	24.48	199.6	2.4	6.9	18.5	29.5	7.8	7.2	7.4*	2.12	iA Clarington
Dividend Growth	29.69	1,139.8	0.3	5.3	15.2	26.9	6.8	7.6	7.1*	2.14	Industrial Alliance
Canadian Equity Index	39.29	727.6	0.7	6.9	18.0	26.6	8.7	8.5	6.1*	2.21	Industrial Alliance
Fidelity True North®	71.34	302.6	1.5	6.3	16.3	26.6	11.0	8.4	8.3*	2.62	Fidelity
Canadian Equity Growth	54.44	881.4	0.6	5.8	17.5	30.7	9.1	9.1	7.0*	2.31	Industrial Alliance
Fidelity Canadian Opportunities	100.78	511.1	2.8	7.7	17.1	36.1	20.5	13.6	10.5*	2.57	Fidelity
Canadian Equity Small Cap (QV)	29.26	150.1	0.1	2.6	20.7	39.4	6.4	6.8	8.9*	2.79	QV Investors Inc.
North American Equity	66.60	129.7	1.2	5.5	14.4	28.7	8.6	8.1	5.6*	2.35	Industrial Alliance
U.S. & International Equity Funds											
Global Equity Index ACWI (BlackRock)	31.69	96.9	1.4	4.3	9.4	20.7	9.2*	10.1*	10.6*	2.30	BlackRock
Global Dividend (Dynamic)	34.74	1,371.5	4.6	7.7	4.5	10.2	11.0	13.2	11.8*	2.72	Dynamique
Global Equity	30.90	127.9	2.4	4.5	10.6	19.9	8.2	9.2	10.3*	2.36	Industrial Alliance
Global Opportunities (Loomis Sayles)	11.60	55.2	2.8	6.8	12.2	19.6*	14.4*	15.0*	13.5*	2.54	Loomis Sayles
Global True Conviction	24.49	178.6	2.1	6.3	12.6	23.3	10.3	10.7	10.4*	2.40	Industrial Alliance
Fidelity Global Concentrated Equity[5]	13.62	68.4	(0.9)	0.9	9.7	34.0	10.3	10.9*	11.1*	2.91	Fidelity
Fidelity NorthStar®	30.63	150.3	(0.3)	2.9	7.7	25.0	8.4	5.8	10.1*	2.81	Fidelity
International Equity Index (BlackRock)	16.55	208.0	1.3	3.7	6.0	18.5	3.7	5.9	6.5*	2.54	BlackRock
International Equity	24.47	549.5	1.3	2.3	2.6	12.9	3.7	6.1	6.6*	2.37	Industrial Alliance
Fidelity European Equity	21.14	44.1	0.9	2.8	5.7	14.2	1.4	4.8	6.1*	2.71	Fidelity
U.S. Equity Index (BlackRock)	41.68	432.3	3.0	6.3	13.8	23.8	13.4	13.1	15.2*	2.48	BlackRock
Fidelity Insights	14.95	219.0	3.1	7.9	10.5	18.2	15.5*	-	-	2.74	Fidelity
Thematic Innovation	24.31	781.5	1.9	5.2	11.6	26.4	17.2*	16.6*	-	2.20	Industrial Alliance
American (Dynamic)	12.02	88.9	4.1	3.4	0.8	5.0	11.9*	14.2*	11.7*	2.56	Dynamic
U.S. Equity	28.20	117.5	2.9	5.6	14.7	23.5	9.9	9.9	13.1*	2.43	Industrial Alliance
U.S. Dividend Growth	29.95	211.0	2.7	5.3	11.3	18.7	7.2	8.3	11.7*	2.22	Industrial Alliance
Specialty Funds											
Asian Pacific (Dynamic)	5.70	255.7	(9.2)	(1.6)	(5.2)	15.6	15.9	13.0	8.5*	2.86	Dynamic
Emerging Markets (Jarislowsky Fraser)	11.91	60.0	(8.2)	(4.6)	(3.8)	12.2	5.8*	7.0*	-	3.01	Jarislowsky Fraser
Global Health Care (Renaissance)	63.71	321.5	2.4	8.1	6.3	7.5	9.1	6.9	14.6*	3.22	Renaissance
Global Infrastructure (Dynamic)	10.38	92.3	2.7	2.1	2.5	9.3	6.3*	5.5*	8.8*	2.85	Dynamic
Real Estate Income	51.86	119.1	4.0	9.9	22.6	34.2	7.6	6.3	7.4*	2.34	Industrial Alliance
U.S. DAQ Index	39.53	850.5	3.4	8.9	12.2	24.9	23.1	22.5	21.3*	2.73	Industrial Alliance
Indexia Funds[5]											
Indexia Prudent	11.52	176.8	1.0	3.1	1.1	3.5	4.8	3.5*	-	1.86	Industrial Alliance
Indexia Moderate	11.90	121.2	1.0	3.6	3.4	7.4	5.7	4.8*	-	1.87	Industrial Alliance
Indexia Balanced	12.32	165.3	1.0	4.0	5.7	11.5	6.6	6.1*	-	1.85	Industrial Alliance
Indexia Growth	12.74	71.6	1.1	4.5	8.0	15.7	7.5	7.5*	-	1.85	Industrial Alliance
Indexia Aggressive	13.10	31.5	1.1	4.9	10.4	19.8	8.3	8.7*	-	1.88	Industrial Alliance

Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.
The EcoStrategist in Brief | IAG Savings and Retirement Plan 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 change at any time.

[4] Fund not offered for My Education+. 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Bond Fund.

[5] Fund not offered for My Education+

* 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 July 31, 2021 (continued)

iAG Savings and Retirement Plan – Series 75/100

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	MER[3] %	Fund Fee Rate[4] %	Investment Advisor
Focus Funds												
Focus Prudent	23.65	266.2	0.5	2.2	0.9	4.2	3.9	2.4	2.9	2.76	0.10	Various Managers
Focus Moderate	26.00	327.2	0.6	2.6	2.7	7.7	4.5	3.3	3.6	2.83	0.10	Various Managers
Focus Balanced	28.41	484.4	0.6	2.9	4.7	11.6	5.1	4.3	4.3	2.87	0.10	Various Managers
Focus Growth	30.79	166.8	0.6	3.3	6.5	15.1	5.6	5.2	4.9	2.90	0.10	Various Managers
Focus Aggressive	33.14	54.5	0.7	3.7	8.2	18.4	5.9	5.9	5.5	3.04	0.20	Various Managers
Selection Funds												
Selection Prudent	12.32	101.4	0.6	2.4	0.8	3.2	2.6	2.0	-	2.73	0.10	Various Managers
Selection Moderate	12.66	190.3	0.5	2.4	1.9	5.7	2.7	2.4	-	2.80	0.10	Various Managers
Selection Balanced	13.33	253.2	0.5	2.7	3.8	9.6	3.1	3.3	-	2.89	0.10	Various Managers
Selection Growth	14.13	106.9	0.6	3.2	6.1	14.2	4.1	4.5	-	2.97	0.10	Various Managers
Selection Aggressive	14.40	27.8	0.7	3.0	6.1	16.2	4.0	4.8	-	3.12	0.20	Various Managers
Income Funds												
Money Market	17.67	783.1	-	-	-	0.1	0.5	0.4	0.3	1.60	0.10	Industrial Alliance
Short Term Bond	20.68	158.2	0.1	(0.3)	(1.4)	(1.4)	1.3	0.1	0.4	2.42	0.10	Industrial Alliance
Bond	36.13	3,361.1	0.7	1.9	(3.4)	(4.3)	2.7	0.8	1.8	2.38	0.10	Industrial Alliance
Canadian Corporate Bond	11.13	1,574.3	0.7	1.5	(2.5)	(2.3)	3.1	1.3	2.0*	2.33	0.10	Industrial Alliance
Core Plus Bond (Wellington Square)	11.65	48.2	0.6	1.5	1.0	4.4	2.1	1.2	1.2	2.49	0.10	Wellington Square
Global Fixed Income (PIMCO)	12.65	648.5	0.3	0.6	0.4	4.9	2.4	2.5	5.0*	2.77	0.10	PIMCO
Specialty Income Funds												
Floating Rate Income (Wellington Square)	10.01	40.0	(0.1)	0.4	0.8	5.3	1.6*	1.8*	-	2.40	0.10	Wellington Square
Strategic Corporate Bond	14.23	75.2	0.3	1.3	3.5	9.9	2.5	3.3	-	2.43	0.10	iA Clarington
Fidelity American High Yield Currency Neutral	11.72	56.4	0.1	2.0	4.8	9.4	3.0	3.4	3.4*	2.79	0.10	Fidelity
Diversified Funds												
Diversified Security	33.06	681.0	0.5	2.3	1.8	4.2	3.3	2.0	3.2	2.82	0.10	Industrial Alliance
Diversified	58.08	2,281.7	0.5	3.5	6.7	12.6	5.3	4.0	4.9	2.84	0.10	Industrial Alliance
Diversified Opportunity	46.50	503.0	0.5	4.2	9.8	18.2	6.4	5.1	5.5	2.83	0.10	Industrial Alliance
SRI Moderate (Inhance)	10.64	49.7	1.1	3.0	2.3	8.6*	5.8*	4.1*	4.3*	3.07	0.10	Vancity
SRI Balanced (Inhance)	18.94	193.3	1.3	3.5	3.7	13.7	7.9	6.2	5.6	3.09	0.10	Vancity
SRI Growth (Inhance)	11.13	40.2	1.4	3.8	4.6	16.7*	9.2*	7.6*	6.7*	3.14	0.10	Vancity
Diversified Income	39.68	321.0	0.6	4.1	9.2	17.1	5.7	4.9	5.4	2.87	0.10	Industrial Alliance
Strategic Income	16.70	265.8	1.6	4.5	11.5	20.3	5.7	5.4	-	2.75	0.10	iA Clarington
Global Diversified (Loomis Sayles)	22.08	931.7	2.0	4.8	7.6	12.2	10.0	9.9	6.7	2.88	0.10	Loomis Sayles
Fidelity Global Monthly Income	11.95	251.7	1.5	3.8	3.4	7.3	5.9	4.7*	7.1*	3.08	0.10	Fidelity
Global Asset Allocation Security (iAGP)	11.31	103.2	0.5	2.1	1.4	5.5	-	-	-	2.87	0.10	Industrial Alliance
Global Asset Allocation (iAGP)	11.92	172.0	0.6	2.8	4.1	10.4	-	-	-	3.04	0.10	Industrial Alliance
Global Asset Allocation Opportunity (iAGP)	12.40	49.0	0.6	3.2	6.4	15.0	-	-	-	3.04	0.20	Industrial Alliance
Canadian Hybrid Funds[5]												
Strategic Equity Income Hybrid 75/25	17.15	24.6	2.0	5.6	12.5	19.9	6.3	5.2	5.6	2.60	0.10	iA Clarington
Dividend Growth Hybrid 75/25	17.02	65.6	0.4	4.3	10.1	18.0	5.6	5.6	5.4	2.69	0.10	Industrial Alliance
Canadian Equity Index Hybrid 75/25	15.40	5.2	0.6	5.5	12.1	17.8	7.0	6.2	4.6	2.75	0.20	Industrial Alliance
Fidelity True North® Hybrid 75/25	17.96	21.3	1.3	5.1	10.9	17.8	8.7	6.1	6.2	2.95	0.20	Fidelity
Canadian Equity Growth Hybrid 75/25	16.41	19.6	0.6	4.7	11.8	20.7	7.3	6.6	5.4	2.86	0.20	Industrial Alliance
Fidelity Canadian Opportunities Hybrid 75/25	20.34	45.0	2.2	6.2	11.5	24.6	15.7	9.9	7.8	2.91	0.20	Fidelity
Canadian Equity Small Cap (QV) Hybrid 75/25	19.96	15.1	0.3	2.3	14.0	26.9	5.6	5.2	6.9	3.25	0.20	QV Investors Inc.
North American Equity Hybrid 75/25	14.82	2.9	1.0	4.5	9.6	20.0	7.1	6.0	4.3	2.77	0.20	Industrial Alliance
Global Hybrid Funds[5]												
Global Dividend (Dynamic) Hybrid 75/25	23.66	186.7	3.6	6.1	2.3	6.0	8.5	9.5	8.8	3.11	0.20	Dynamic
Global Equity Hybrid 75/25	20.61	18.2	1.9	3.7	6.7	13.0	6.5	6.6	7.7	2.89	0.20	Industrial Alliance
Global Opportunities (Loomis Sayles) Hybrid 75/25	14.62	3.9	2.3	5.5	8.1	12.8	(1.7)	0.1	-	2.82	0.20	Loomis Sayles
Global True Conviction Hybrid 75/25	20.11	9.2	1.7	5.1	8.2	15.5	8.1	7.8	7.8	2.88	0.20	Industrial Alliance
Fidelity NorthStar® Hybrid 75/25	20.42	25.6	(0.1)	2.5	4.6	16.7	6.8	4.2	7.6	3.15	0.20	Fidelity
Thematic Innovation Hybrid 75/25	19.27	26.6	1.6	4.5	8.6	19.8	11.7	7.8	6.8	3.02	0.20	Industrial Alliance

Table of net returns as at July 31, 2021 (continued)

iAG Savings and Retirement Plan – Series 75/100

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	MER[3] %	Fund Fee Rate[4] %	Investment Advisor
Canadian Equity Funds												
Strategic Equity Income	23.43	199.6	2.4	6.8	18.0	28.7	7.1	6.4	6.8	2.78	0.20	iA Clarington
Dividend Growth	28.30	1,139.8	0.3	5.1	14.7	26.0	6.0	6.8	6.5	2.85	0.20	Industrial Alliance
Canadian Equity Index	37.59	727.6	0.6	6.7	17.6	25.8	8.0	7.8	5.4	2.88	0.30	Industrial Alliance
Fidelity True North®	67.84	302.6	1.5	6.2	15.9	25.9	10.4	7.8	7.6	3.13	0.30	Fidelity
Canadian Equity Growth	52.01	881.4	0.6	5.6	17.1	29.9	8.4	8.3	6.4	2.96	0.30	Industrial Alliance
Fidelity Canadian Opportunities	95.32	511.1	2.7	7.6	16.8	35.4	19.8	12.9	9.7	3.11	0.30	Fidelity
Canadian Equity Small Cap (QV)	28.05	150.1	0.1	2.5	20.3	38.7	5.8	6.2	8.4	3.35	0.30	QV Investors Inc.
North American Equity	63.33	129.7	1.1	5.3	13.9	27.8	7.9	7.4	4.9	3.03	0.30	Industrial Alliance
U.S. & International Equity Funds												
Global Equity Index ACWI (BlackRock)	31.08	96.9	1.3	4.1	9.0	19.9	8.4*	9.3*	9.8*	2.99	0.30	BlackRock
Global Dividend (Dynamic)	33.37	1,371.5	4.5	7.5	4.2	9.6	10.4	12.5	11.3	3.30	0.30	Dynamic
Global Equity	29.31	127.9	2.3	4.3	10.1	19.0	7.4	8.3	9.5	3.11	0.30	Industrial Alliance
Global Opportunities (Loomis Sayles)	11.55	55.2	2.8	6.6	11.8	19.0*	13.8*	14.3*	12.9*	3.06	0.30	Loomis Sayles
Global True Conviction	23.28	178.6	2.1	6.1	12.2	22.5	9.6	9.9	9.7	3.10	0.30	Industrial Alliance
Fidelity Global Concentrated Equity	13.37	68.4	(0.9)	0.7	9.4	33.3	9.7	10.3*	10.5*	3.42	0.30	Fidelity
Fidelity NorthStar®	29.32	150.3	(0.3)	2.7	7.3	24.3	7.9	5.2	9.6	3.36	0.30	Fidelity
International Equity Index (BlackRock)	16.02	208.0	1.3	3.6	5.7	18.0	3.3	5.4	6.1	2.99	0.30	BlackRock
International Equity	23.26	549.5	1.3	2.1	2.2	12.1	3.0	5.4	5.9	3.10	0.30	Industrial Alliance
Fidelity European Equity	20.11	44.1	0.9	2.7	5.4	13.6	0.9	4.2	5.4	3.25	0.30	Fidelity
U.S. Equity Index (BlackRock)	40.28	432.3	2.9	6.2	13.5	23.2	12.8	12.6	14.7	2.95	0.30	BlackRock
Fidelity Insights	14.82	219.0	3.1	7.8	10.2	17.6	15.0*	-	-	3.22	0.30	Fidelity
Thematic Innovation	23.92	781.5	1.8	5.0	11.3	25.6	16.5*	15.9*	-	2.81	0.30	Industrial Alliance
American (Dynamic)	11.91	88.9	4.0	3.3	0.5	4.5	11.3*	13.6*	11.2*	3.06	0.30	Dynamic
U.S. Equity	26.87	117.5	2.8	5.4	14.3	22.6	9.2	9.2	12.4	3.10	0.30	Industrial Alliance
U.S. Dividend Growth	28.07	211.0	2.6	5.1	10.8	17.8	6.4	7.4	10.7	2.96	0.30	Industrial Alliance
Specialty Funds												
Asian Pacific (Dynamic)	5.60	255.7	(9.3)	(1.7)	(5.5)	15.0	14.9*	12.1*	7.8*	3.32	0.30	Dynamic
Emerging Markets (Jarislowsky Fraser)	11.81	60.0	(8.3)	(4.7)	(4.0)	11.7	5.3*	6.5*	-	3.41	0.30	Jarislowsky Fraser
Global Health Care (Renaissance)	62.64	321.5	2.4	8.0	6.0	7.1	7.9*	6.0*	13.9*	3.62	0.30	Renaissance
Global Infrastructure (Dynamic)	10.31	92.3	2.7	2.0	2.3	8.9	5.9*	5.1*	8.4*	3.20	0.30	Dynamic
Real Estate Income	50.16	119.1	4.0	9.7	22.1	33.1	7.3*	5.8*	6.7*	3.11	0.30	Industrial Alliance
U.S. DAQ Index	38.95	850.5	3.4	8.8	12.0	24.5	21.8*	21.4*	20.5*	3.02	0.30	Industrial Alliance
Indexia Funds												
Indexia Prudent	11.33	176.8	0.9	3.0	0.8	3.1	4.3	3.1*	-	2.31	0.10	Industrial Alliance
Indexia Moderate	11.73	121.2	1.0	3.5	3.1	7.0	5.3	4.4*	-	2.25	0.10	Industrial Alliance
Indexia Balanced	12.13	165.3	1.0	3.9	5.4	11.1	6.1	5.7*	-	2.26	0.10	Industrial Alliance
Indexia Growth	12.57	71.6	1.0	4.4	7.8	15.3	7.1	7.1*	-	2.26	0.20	Industrial Alliance
Indexia Aggressive	12.92	31.5	1.1	4.8	10.2	19.3	7.9	8.3*	-	2.25	0.20	Industrial Alliance

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] Management expense ratio (GST and HST included). These fees may change at any time.
[4] Additional fee applied to the Series 75/100 guarantee option paid out of the contract each year.
[5] 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Bond Fund.

* 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 July 31, 2021 (continued)

iAG Savings and Retirement Plan – Ecoflex Series 100/100 | FORLIFE Series

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	Fees[3] Ecoflex %	FORLIFE %	Investment Advisor
Focus Funds												
Focus Prudent	23.54	266.2	0.5	2.2	0.8	4.0	3.8	2.3	2.9	3.15	3.00	Various Managers
Focus Moderate	25.82	327.2	0.6	2.5	2.6	7.5	4.3	3.2	3.5	3.42	3.12	Various Managers
Focus Balanced	28.16	484.4	0.6	2.8	4.6	11.3	4.8	4.1	4.2	3.51	3.36	Various Managers
Focus Growth	30.45	166.8	0.6	3.2	6.3	14.8	5.3	4.9	4.8	3.69	3.59	Various Managers
Focus Aggressive	32.90	54.5	0.7	3.6	8.1	18.1	5.7	5.8	5.4	3.89	3.74	Various Managers
Selection Funds												
Selection Prudent	12.28	101.4	0.6	2.4	0.8	3.1	2.5	1.9	-	3.04	2.89	Various Managers
Selection Moderate	12.61	190.3	0.5	2.4	1.8	5.6	2.6	2.3	-	3.30	3.00	Various Managers
Selection Balanced	13.27	253.2	0.5	2.7	3.8	9.5	3.0	3.2	-	3.40	3.25	Various Managers
Selection Growth	14.04	106.9	0.6	3.2	6.0	14.0	3.9	4.4	-	3.63	3.53	Various Managers
Selection Aggressive	14.37	27.8	0.7	3.0	6.1	16.2	4.0	4.7	-	3.87	3.72	Various Managers
Income Funds												
Money Market	17.65	783.1	-	-	-	0.1	0.5	0.4	0.3	1.92	1.77	Industrial Alliance
Short Term Bond	20.69	158.2	0.1	(0.3)	(1.4)	(1.3)	1.3	0.1	0.4	2.62	2.47	Industrial Alliance
Bond	36.13	3,361.1	0.7	1.9	(3.4)	(4.3)	2.7	0.8	1.8	2.65	2.50	Industrial Alliance
Core Plus Bond (Wellington Square)	11.65	48.2	0.6	1.5	1.0	4.3	2.1	1.2	1.2	2.79	2.64	Wellington Square
Specialty Income Funds												
Strategic Corporate Bond[5]	14.19	75.2	0.3	1.2	3.4	9.8	2.4	3.2	-	-	2.63	iA Clarington
Diversified Funds												
Diversified Security	32.81	681.0	0.5	2.2	1.6	4.0	3.1	1.8	3.1	3.27	3.12	Industrial Alliance
Diversified	57.68	2,281.7	0.5	3.4	6.6	12.4	5.1	3.9	4.8	3.43	3.28	Industrial Alliance
Diversified Opportunity	46.21	503.0	0.5	4.2	9.7	18.0	6.2	5.0	5.4	3.54	3.44	Industrial Alliance
SRI Moderate (Inhance)	10.62	49.7	1.1	3.0	2.2	8.4*	5.6*	3.9*	4.1*	3.66	-	Vancity
SRI Balanced (Inhance)	18.86	193.3	1.3	3.4	3.6	13.6	7.7	6.1	5.6	3.74	3.49	Vancity
SRI Growth (Inhance)	11.12	40.2	1.4	3.7	4.5	16.5*	9.0*	7.4*	6.5*	3.86	-	Vancity
Diversified Income	39.39	321.0	0.5	4.0	9.1	16.9	5.5	4.7	5.3	3.63	3.53	Industrial Alliance
Strategic Income	16.43	265.8	1.6	4.4	11.3	19.8	5.2	5.0	-	3.67	3.42	IA Clarington
Global Diversified (Loomis Sayles)[6]	21.83	931.7	2.0	4.7	7.4	11.8	9.7	9.6	6.6	3.73	3.48	Loomis Sayles
Canadian Hybrid Funds[4]												
Strategic Equity Income Hybrid 75/25	17.14	24.6	2.0	5.6	12.4	19.8	6.2	5.2	5.6	3.19	3.09	iA Clarington
Dividend Growth Hybrid 75/25	16.98	65.6	0.4	4.3	10.1	17.9	5.5	5.5	5.4	3.28	3.18	Industrial Alliance
Canadian Equity Index Hybrid 75/25	15.37	5.2	0.6	5.6	12.2	17.9	7.0	6.2	4.6	3.23	2.98	Industrial Alliance
Fidelity True North® Hybrid 75/25	17.70	21.3	1.2	5.0	10.7	17.4	8.3	5.8	6.0	3.99	3.74	Fidelity
Canadian Equity Growth Hybrid 75/25	16.40	19.6	0.6	4.7	11.8	20.7	7.3	6.6	5.4	3.53	3.28	Industrial Alliance
Fidelity Canadian Opportunities Hybrid 75/25[6]	19.99	45.0	2.2	6.0	11.2	24.0	15.1	9.5	7.6	4.01	3.76	Fidelity
Canadian Equity Small Cap (QV) Hybrid 75/25[6]	19.95	15.1	0.3	2.3	14.0	26.9	5.6	5.1	6.9	-	3.67	QV Investors Inc.
North American Equity Hybrid 75/25	14.73	2.9	1.0	4.5	9.4	19.8	6.9	5.9	4.3	3.64	3.39	Industrial Alliance
Global Hybrid Funds[4]												
Global Dividend (Dynamic) Hybrid 75/25	23.55	186.7	3.6	6.1	2.2	5.8	8.4	9.4	8.7	3.89	3.64	Dynamic
Global Equity Hybrid 75/25	20.48	18.2	1.9	3.7	6.5	12.7	6.3	6.5	7.6	3.76	3.51	Industrial Alliance
Global Opportunities (Loomis Sayles) Hybrid 75/25[6]	14.34	3.9	2.2	5.4	7.7	12.2	(2.3)	(0.3)	-	4.00	3.75	Loomis Sayles
Global True Conviction Hybrid 75/25	19.97	9.2	1.7	5.1	8.1	15.3	8.0	7.6	7.7	3.77	3.52	Industrial Alliance
Fidelity NorthStar® Hybrid 75/25	20.26	25.6	(0.1)	2.5	4.5	16.5	6.6	4.0	7.5	4.04	3.79	Fidelity
Thematic Innovation Hybrid 75/25	19.11	26.6	1.6	4.4	8.5	19.6	11.5	7.6	6.7	3.89	3.64	Industrial Alliance

Table of net returns as at July 31, 2021 (continued)

iAG Savings and Retirement Plan – Ecoflex Series 100/100 | FORLIFE Series

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	Fees[3] Ecoflex %	FORLIFE %	Investment Advisor
Canadian Equity Funds												
Strategic Equity Income	23.42	199.6	2.4	6.8	18.0	28.6	7.0	6.4	6.8	3.55	3.30	iA Clarington
Dividend Growth	28.32	1,139.8	0.3	5.1	14.7	26.0	6.0	6.8	6.5	3.60	3.35	Industrial Alliance
Canadian Equity Index	46.78	727.6	0.6	6.8	17.6	25.8	8.1*	7.9*	5.4*	3.57	-	Industrial Alliance
Canadian Equity Growth	40.54	881.4	0.6	5.6	17.1	29.8	9.0*	8.7*	6.5*	3.76	-	Industrial Alliance
U.S. & International Equity Funds												
Global Equity Index ACWI (BlackRock)	31.03	96.9	1.3	4.1	8.9	19.8	8.4*	9.3*	9.8*	3.83	-	BlackRock
International Equity Index (BlackRock)	20.10	208.0	1.3	3.6	5.7	18.0	3.3*	5.4*	6.0*	3.70	-	BlackRock
U.S. Equity Index (BlackRock)	50.64	432.3	2.9	6.2	13.5	23.3	12.9*	12.6*	14.7*	3.67	-	BlackRock
Thematic Innovation	23.89	781.5	1.8	5.0	11.2	25.5	16.1*	15.6*	-	3.70	-	Industrial Alliance
U.S. Equity	25.98	117.5	2.8	5.4	14.3	22.7	11.1*	6.5*	3.2*	3.79	-	Industrial Alliance
U.S. Dividend Growth	28.06	211.0	2.6	5.1	10.8	17.8	6.6*	7.6*	10.9*	3.72	-	Industrial Alliance
FORLIFE Series Funds - Income Stage												
FORLIFE Guaranteed Maximum Income	11.48	103.5	1.1	2.4	(3.9)	(4.5)	3.3	1.4	-	-	2.84	Industrial Alliance
FORLIFE Guaranteed Income & Growth	12.07	12.3	0.9	3.0	1.3	2.9	4.2	2.8	-	-	3.07	Industrial Alliance

Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.
The EcoStrategist in Brief | IAG Savings and Retirement Plan 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 change at any time and are the same for Series 75/100 and Ecoflex 100/100
[4] 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Bond Fund.
[5] Fund closed to new investments as of June 30th, 2015.
[6] Fund closed to new investments as of Septembre 9, 2016.
* 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 July 31, 2021 (continued)

iAG Savings and Retirement Plan – Ecoflextra Series

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	MER[3] %	Investment Advisor
Disciplined Funds											
Disciplined Prudent (iAIM)	10.27	87.1	1.0	2.9	0.6	-	-	-	-	3.36	Various Managers
Disciplined Moderate (iAIM)	10.63	204.5	1.1	3.4	2.9	-	-	-	-	3.66	Various Managers
Disciplined Balanced (iAIM)	11.02	396.1	1.3	3.9	5.4	-	-	-	-	3.66	Various Managers
Disciplined Growth (iAIM)	11.41	224.5	1.4	4.5	8.0	-	-	-	-	3.92	Various Managers
Income Funds											
Money Market	17.65	783.1	-	-	-	0.1	0.5	0.4	0.3	2.27	Industrial Alliance
Short Term Bond	20.69	158.2	0.1	(0.3)	(1.4)	(1.3)	1.3	0.1	0.4	2.97	Industrial Alliance
Disciplined Bond (iAIM)	9.63	659.6	0.8	2.0	(3.6)	-	-	-	-	2.98	Industrial Alliance
Canadian Hybrid Funds[4]											
Canadian Disciplined Equity (iAIM) Hybrid 75/25	11.95	161.3	0.5	5.6	12.5	-	-	-	-	4.00	Industrial Alliance
Canadian Equity Index Hybrid 75/25	15.37	5.2	0.6	5.6	12.2	17.9	7.0	6.2	4.6	3.98	Industrial Alliance
Global Hybrid Funds[4]											
Global Disciplined Equity (iAIM) Hybrid 75/25	11.25	74.4	2.0	4.1	7.2	-	-	-	-	4.45	Industrial Alliance
U.S. Disciplined Equity (iAIM) Hybrid 75/25	11.40	39.6	2.3	4.6	9.9	-	-	-	-	4.24	Industrial Alliance

Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.
The EcoStrategist in Brief | IAG Savings and Retirement Plan 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] Fees indicated are subject to change at any time. To see management expense ratios and guarantee fees rate, see the Fund Facts document (F14-10A).

[4] 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Disciplined Bond Fund.

* 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 July 31, 2021 (continued)

iAG Savings and Retirement Plan – Series 75/100 Prestige

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	MER[3] %	Fund Fee Rate[4] %	Investment Advisor
Focus Funds												
Focus Prudent	24.08	266.2	0.5	2.3	1.0	4.4	4.2	2.7	3.2*	2.50	0.10	Various Managers
Focus Moderate	26.43	327.2	0.6	2.6	2.8	8.0	4.7	3.6	3.9*	2.61	0.10	Various Managers
Focus Balanced	28.88	484.4	0.6	3.0	4.8	11.8	5.3	4.5	4.5*	2.66	0.10	Various Managers
Focus Growth	31.28	166.8	0.7	3.4	6.6	15.3	5.8	5.4	5.2*	2.69	0.10	Various Managers
Focus Aggressive	33.64	54.5	0.7	3.7	8.3	18.6	6.1	6.2	5.7*	2.88	0.20	Various Managers
Selection Funds												
Selection Prudent	12.59	101.4	0.6	2.5	1.0	3.5	3.0	2.3	-	2.39	0.10	Various Managers
Selection Moderate	12.89	190.3	0.5	2.5	2.1	6.0	3.0	2.7	-	2.55	0.10	Various Managers
Selection Balanced	13.57	253.2	0.5	2.8	4.0	9.9	3.4	3.6	-	2.64	0.10	Various Managers
Selection Growth	14.34	106.9	0.6	3.3	6.3	14.5	4.3	4.8	-	2.78	0.10	Various Managers
Selection Aggressive	14.66	27.8	0.7	3.1	6.3	16.6	4.3	5.1	-	2.85	0.20	Various Managers
Income Funds												
Money Market	17.67	783.1	-	-	-	0.1	0.5	0.4	(0.1)*	1.55	0.10	Industrial Alliance
Short Term Bond	20.97	158.2	0.1	(0.2)	(1.3)	(1.1)	1.5	0.4	0.5*	2.17	0.10	Industrial Alliance
Bond	36.62	3,361.1	0.7	2.0	(3.3)	(4.1)	3.0	1.0	2.0*	2.13	0.10	Industrial Alliance
Canadian Corporate Bond	11.26	1,574.3	0.7	1.6	(2.4)	(2.1)	3.3	1.5	2.2*	2.16	0.10	Industrial Alliance
Core Plus Bond (Wellington Square)	11.81	48.2	0.6	1.6	1.2	4.6	2.3	1.4	1.4*	2.26	1.10	Wellington Square
Global Fixed Income (PIMCO)	12.78	648.5	0.3	0.7	0.5	5.1	2.6	2.6	5.0*	2.58	2.10	PIMCO
Specialty Income Funds												
Floating Rate Income (Wellington Square)	10.04	40.0	(0.1)	0.5	0.9	5.5	1.8*	2.0*	-	2.24	0.10	Wellington Square
Strategic Corporate Bond	14.38	75.2	0.3	1.3	3.6	10.1	2.7	3.5	-	2.24	0.10	iA Clarington
Fidelity American High Yield Currency Neutral	11.83	56.4	0.1	2.1	4.9	9.6	3.2	3.5	3.6*	2.64	0.10	Fidelity
Diversified Funds												
Diversified Security	33.55	681.0	0.5	2.3	1.9	4.4	3.5	2.2	3.4*	2.63	0.10	Industrial Alliance
Diversified	59.55	2,281.7	0.5	3.6	6.9	13.1	5.7	4.4	5.3*	2.45	0.10	Industrial Alliance
Diversified Opportunity	47.82	503.0	0.6	4.3	10.0	18.7	6.8	5.6	5.9*	2.44	0.10	Industrial Alliance
SRI Moderate (Inhance)	10.67	49.7	1.2	3.1	2.6	9.0*	6.2*	4.5*	4.7*	2.67	0.10	Vancity
SRI Balanced (Inhance)	19.42	193.3	1.3	3.6	3.9	14.2	8.3	6.6	6.0*	2.71	0.10	Vancity
SRI Growth (Inhance)	11.17	40.2	1.4	3.9	4.9	17.1*	9.6*	8.0*	7.2*	2.75	0.10	Vancity
Diversified Income	40.79	321.0	0.6	4.2	9.5	17.6	6.1	5.3	5.8*	2.49	0.10	Industrial Alliance
Strategic Income	17.20	265.8	1.6	4.7	11.9	20.9	6.2	5.9	-	2.26	0.10	iA Clarington
Global Diversified (Loomis Sayles)	22.48	931.7	2.1	4.9	7.7	12.5	10.3	10.2	7.0*	2.61	0.10	Loomis Sayles
Fidelity Global Monthly Income	12.06	251.7	1.5	3.8	3.6	7.6	6.1	4.9*	7.4*	2.83	0.10	Fidelity
Global Asset Allocation Security (iAGP)	11.37	103.2	0.5	2.2	1.5	5.6	-	-	-	2.69	0.10	Industrial Alliance
Global Asset Allocation (iAGP)	12.04	172.0	0.7	2.9	4.3	10.7	-	-	-	2.69	0.10	Industrial Alliance
Global Asset Allocation Opportunity (iAGP)	12.56	49.0	0.6	3.3	6.6	15.5	-	-	-	2.62	0.20	Industrial Alliance
Canadian Hybrid Funds[5]												
Strategic Equity Income Hybrid 75/25	17.75	24.6	2.0	5.7	12.9	20.6	6.9	5.9	6.2*	2.04	0.10	iA Clarington
Dividend Growth Hybrid 75/25	17.56	65.6	0.4	4.4	10.5	18.6	6.1	6.1	5.9*	2.16	0.10	Industrial Alliance
Canadian Equity Index Hybrid 75/25	15.83	5.2	0.7	5.7	12.4	18.3	7.5	6.7	5.1*	2.34	0.20	Industrial Alliance
Fidelity True North® Hybrid 75/25	18.23	21.3	1.3	5.2	11.0	18.0	8.9	6.4	6.5*	2.83	0.20	Fidelity
Canadian Equity Growth Hybrid 75/25	16.91	19.6	0.7	4.8	12.1	21.3	7.9	7.2	5.8*	2.36	0.20	Industrial Alliance
Fidelity Canadian Opportunities Hybrid 75/25	20.68	45.0	2.3	6.2	11.7	24.9	15.9	10.2	8.0*	2.64	0.20	Fidelity
Canadian Equity Small Cap (QV) Hybrid 75/25	20.44	15.1	0.3	2.4	14.3	27.4	6.0	5.6	7.3*	2.84	0.20	QV Investors Inc.
North American Equity Hybrid 75/25	15.17	2.9	1.0	4.6	9.8	20.4	7.4	6.4	4.7*	2.49	0.20	Industrial Alliance
Global Hybrid Funds[5]												
Global Dividend (Dynamic) Hybrid 75/25	24.18	186.7	3.6	6.2	2.4	6.3	8.9	9.9	9.1*	2.79	0.20	Dynamic
Global Equity Hybrid 75/25	21.23	18.2	1.9	3.8	6.9	13.5	7.0	7.1	8.2*	2.45	0.20	Industrial Alliance
Global Opportunities (Loomis Sayles) Hybrid 75/25	14.89	3.9	2.3	5.6	8.2	13.1	(1.5)	0.4	-	2.52	0.20	Loomis Sayles
Global True Conviction Hybrid 75/25	20.75	9.2	1.8	5.2	8.5	16.1	8.7	8.3	8.3*	2.41	0.20	Industrial Alliance
Fidelity NorthStar® Hybrid 75/25	20.74	25.6	(0.1)	2.6	4.7	16.9	6.9	4.4	7.8*	3.01	0.20	Fidelity
Thematic Innovation Hybrid 75/25	19.64	26.6	1.7	4.6	8.8	20.2	12.0	8.1	7.1*	2.71	0.20	Industrial Alliance

Table of net returns as at July 31, 2021 (continued)

iAG Savings and Retirement Plan – Series 75/100 Prestige

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	MER[3] %	Fund Fee Rate[4] %	Investment Advisor
Canadian Equity Funds												
Strategic Equity Income	24.19	199.6	2.4	6.9	18.4	29.4	7.7	7.0	7.3*	2.22	0.20	iA Clarington
Dividend Growth	29.30	1,139.8	0.3	5.2	15.1	26.7	6.6	7.4	7.0*	2.25	0.20	Industrial Alliance
Canadian Equity Index	38.74	727.6	0.6	6.9	17.9	26.4	8.5	8.3	5.9*	2.36	0.30	Industrial Alliance
Fidelity True North®	69.03	302.6	1.5	6.2	16.1	26.2	10.7	8.1	7.9*	2.92	0.30	Fidelity
Canadian Equity Growth	53.64	881.4	0.6	5.7	17.5	30.5	9.0	8.9	6.8*	2.42	0.30	Industrial Alliance
Fidelity Canadian Opportunities	97.20	511.1	2.8	7.6	16.9	35.8	20.2	13.2	10.0*	2.83	0.30	Fidelity
Canadian Equity Small Cap (QV)	28.71	150.1	0.1	2.6	20.6	39.2	6.2	6.6	8.8*	2.95	0.30	QV Investors Inc.
North American Equity	65.11	129.7	1.2	5.4	14.2	28.4	8.4	7.9	5.4*	2.57	0.30	Industrial Alliance
U.S. & International Equity Funds												
Global Equity Index ACWI (BlackRock)	31.49	96.9	1.4	4.3	9.3	20.4	9.0*	9.9*	10.4*	2.53	0.30	BlackRock
Global Dividend (Dynamic)	34.21	1,371.5	4.6	7.6	4.5	10.0	10.9	13.0	11.6*	2.88	0.30	Dynamic
Global Equity	30.25	127.9	2.3	4.4	10.4	19.6	7.9	8.9	10.0*	2.63	0.30	Industrial Alliance
Global Opportunities (Loomis Sayles)	11.57	55.2	2.8	6.7	12.0	19.3*	14.0*	14.6*	13.2*	2.84	0.30	Loomis Sayles
Global True Conviction	24.01	178.6	2.1	6.3	12.5	23.1	10.2	10.5	10.2*	2.55	0.30	Industrial Alliance
Fidelity Global Concentrated Equity	13.53	68.4	(0.9)	0.8	9.6	33.8	10.1	10.7*	10.9*	3.09	0.30	Fidelity
Fidelity NorthStar®	29.93	150.3	(0.3)	2.8	7.5	24.7	8.2	5.6	9.9*	3.05	0.30	Fidelity
International Equity Index (BlackRock)	16.47	208.0	1.3	3.7	6.0	18.5	3.8	5.9	6.5*	2.53	0.30	BlackRock
International Equity	23.88	549.5	1.3	2.2	2.4	12.6	3.4	5.8	6.4*	2.70	0.30	Industrial Alliance
Fidelity European Equity	20.47	44.1	0.9	2.7	5.5	13.8	1.1	4.5	5.7*	3.06	0.30	Fidelity
U.S. Equity Index (BlackRock)	41.22	432.3	3.0	6.3	13.8	23.7	13.3	13.1	15.1*	2.58	0.30	BlackRock
Fidelity Insights	14.92	219.0	3.1	7.9	10.4	18.0	15.4*	-	-	2.84	0.30	Fidelity
Thematic Innovation	24.17	781.5	1.9	5.1	11.5	26.1	16.9*	16.4*	-	2.42	0.30	Industrial Alliance
American (Dynamic)	11.99	88.9	4.1	3.4	0.7	4.9	11.8*	14.0*	11.6*	2.69	0.30	Dynamic
U.S. Equity	27.67	117.5	2.8	5.5	14.6	23.2	9.7	9.7	12.9*	2.64	0.30	Industrial Alliance
U.S. Dividend Growth	28.85	211.0	2.7	5.2	11.1	18.3	6.9	7.9	11.2*	2.53	0.30	Industrial Alliance
Specialty Funds												
Asian Pacific (Dynamic)	5.64	255.7	(9.2)	(1.6)	(5.3)	15.5	15.3*	12.5*	8.2*	2.95	0.30	Dynamic
Emerging Markets (Jarislowsky Fraser)	11.90	60.0	(8.2)	(4.6)	(3.8)	12.1	5.7*	6.9*	-	3.06	0.30	Jarislowsky Fraser
Global Health Care (Renaissance)	63.08	321.5	2.4	8.1	6.3	7.5	8.3*	6.4*	14.4*	3.23	0.30	Renaissance
Global Infrastructure (Dynamic)	10.38	92.3	2.7	2.1	2.5	9.4	6.4*	5.5*	8.9*	2.82	0.30	Dynamic
Real Estate Income	50.63	119.1	4.0	9.8	22.5	33.8	7.9*	6.3*	7.3*	2.59	0.30	Industrial Alliance
U.S. DAQ Index	39.66	850.5	3.4	8.9	12.3	25.2	22.4*	22.0*	21.1*	2.54	0.30	Industrial Alliance
Indexia Funds												
Indexia Prudent	11.38	176.8	0.9	3.0	0.9	3.2	4.4	3.2*	-	2.18	0.10	Industrial Alliance
Indexia Moderate	11.76	121.2	1.0	3.5	3.2	7.1	5.3	4.4*	-	2.16	0.10	Industrial Alliance
Indexia Balanced	12.19	165.3	1.0	3.9	5.5	11.2	6.3	5.8*	-	2.13	0.10	Industrial Alliance
Indexia Growth	12.60	71.6	1.1	4.4	7.8	15.4	7.2	7.1*	-	2.15	0.20	Industrial Alliance
Indexia Aggressive	12.97	31.5	1.1	4.9	10.3	19.5	8.1	8.4*	-	2.04	0.20	Industrial Alliance

Returns after deduction of MER (Management expense ratio). Past performance is not a guarantee of future returns.
The EcoStrategist in Brief | IAG Savings and Retirement Plan 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 change at any time.
[4] Additional fee applied to the Series 75/100 Prestige guarantee option paid out of the contract each year.
[5] 75% of this funds are invested in the fund stated and 25% are invested in the Industrial Alliance Bond Fund.
* 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 indexes[2]

Returns as at July 31, 2021

	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	-	-	0.1	0.1	1.1	0.9	0.9
FTSE Canada Short Term Bond Index	0.4	0.3	(0.2)	0.6	3.2	2.0	2.2
FTSE Canada Universe Bond Index	1.0	2.6	(2.5)	(2.7)	4.8	2.7	3.8
SB - World Government Bonds (Can. $)	2.5	2.9	(5.2)	(7.9)	2.8	1.0	4.1
Indexes related to Canadian Equity Funds							
S&P/TSX 60	0.8	7.6	19.6	29.5	11.1	10.9	8.5
S&P/TSX Completion Index	0.7	4.3	13.4	27.9	9.4	7.6	5.8
S&P/TSX Composite Index	0.8	6.9	18.2	29.1	10.7	10.1	7.8
S&P/TSX Capped Composite Index	0.8	6.9	18.2	29.1	10.7	10.1	7.8
S&P/TSX SmallCap Index	(2.7)	2.0	16.6	43.0	8.6	5.6	3.2
Indexes related to U.S. & International Equity Funds							
S&P 500 (Can. $) (Reuters)	3.2	7.1	15.6	27.2	16.5	16.3	18.5
MSCI - World (Can. $)	2.6	6.3	12.8	25.9	12.9	13.3	14.1
MSCI - EAFE (Can. $)	1.6	4.4	7.4	21.4	6.2	8.4	9.0
MSCI - EAFE (Can. $) (Reuters)	1.6	4.4	7.4	21.4	6.2	8.4	9.0
MSCI - Europe (Can. $)	2.7	6.4	12.1	24.1	7.2	9.5	9.7
Index related to Specialty Funds							
MSCI - AC Asian Pacific Free (Can. $)	(4.2)	(2.3)	(2.1)	14.1	7.0	9.6	9.5
MSCI - Emerging Markets (Can. $)	(5.9)	(2.9)	(1.6)	12.8	6.8	9.8	6.8
MSCI - World Health Care (Can. $)	4.6	10.8	12.1	14.8	13.9	11.7	17.5
NASDAQ 100 (Can. $)	3.6	9.5	13.7	27.8	25.6	24.8	23.5
S&P/TSX Capped REIT Index	4.6	11.2	27.1	38.7	10.3	8.5	8.6

	Variation			Compound annual variation			
	1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %
Exchange Rate (Can. $/US $)							
As at July 31, 2021: 1.2484	0.8	1.5	(2.0)	(6.8)	(1.4)	(0.6)	2.8
Exchange Rate (US $/Can. $)							
As at July 31, 2021: 0.8011	(0.8)	(1.5)	2.1	7.3	1.4	0.9	(2.7)

[1] The rates for the period are non-annualized.
[2] Please refer to the Legal Notices on page 16 for more information about these indexes.

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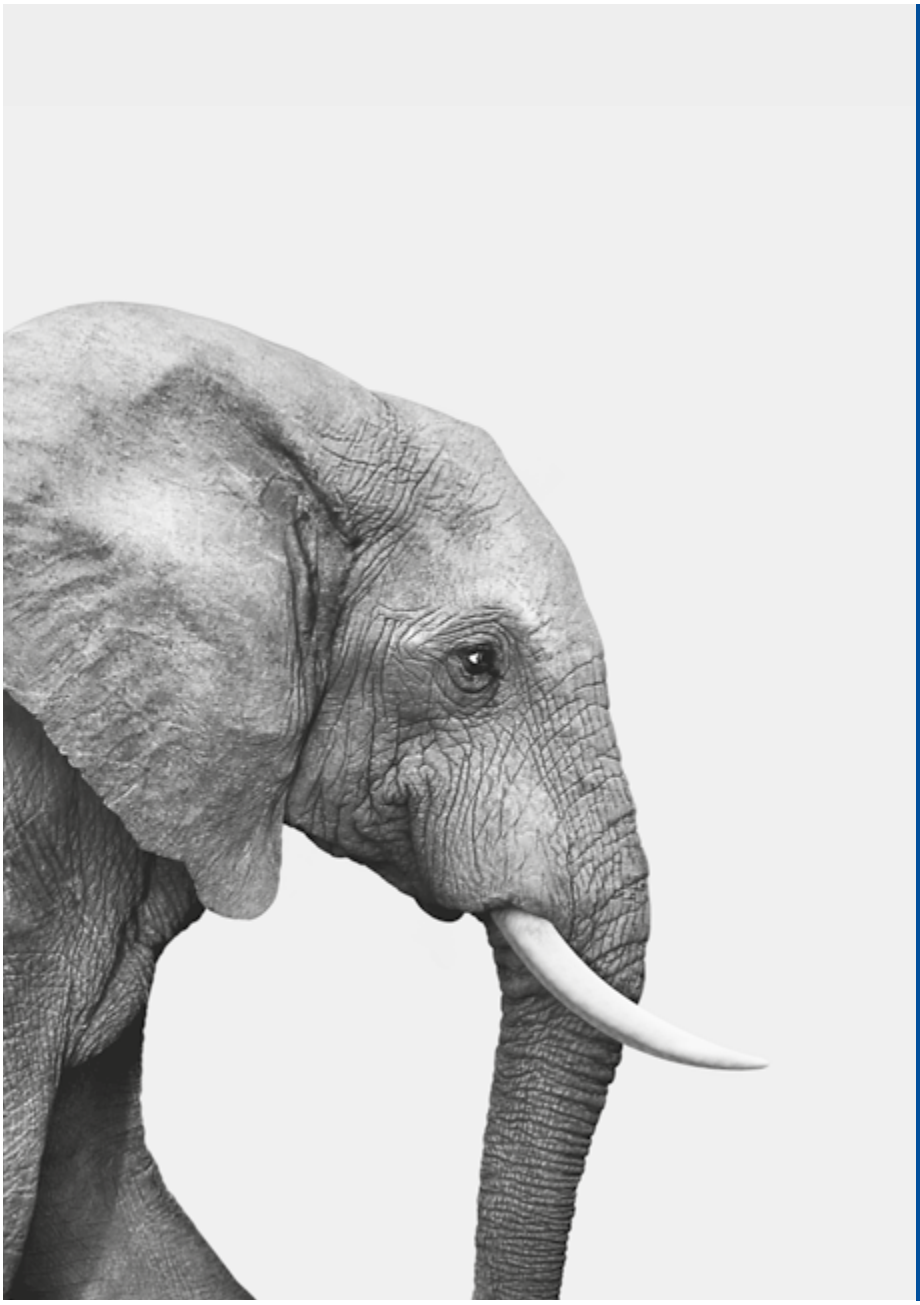

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