

# **iAG Savings and Retirement Plan**

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## **My Education+**

Volume 14 / Number 1 / First quarter  
March 31, 2024

## Contents

<b>Our Investment Advisors</b> .....	<b>5</b>		
<b>ESG Funds</b>			
SRI Moderate (Inhance)	8	Global Diversified (Loomis Sayles)	45
SRI Balanced (Inhance)	9	Fidelity Global Monthly Income	46
SRI Growth (Inhance)	10	Fidelity Multi-Asset Innovation	47
Sustainable Balanced Portfolio (iA)	11	Global Asset Allocation Security (iA)	48
Fidelity Climate Leadership Balanced™	12	Global Asset Allocation (iA)	49
Sustainable Canadian Equity (iA)	13	Global Asset Allocation Opportunity (iA)	50
Climate Strategy (Wellington)	14		
<b>Focus Funds</b>		<b>Canadian Hybrid Funds</b>	
Focus Prudent (iA)	15	Canadian Disciplined Equity (iA) Hybrid 75/25	51
Focus Moderate (iA)	16	Strategic Equity Income (iA) Hybrid 75/25	52
Focus Balanced (iA)	17	Dividend Growth (iA) Hybrid 75/25	53
Focus Growth (iA)	18	Canadian Equity Index (iA) Hybrid 75/25	54
Focus Aggressive (iA)	19	Fidelity True North® Hybrid 75/25	55
		Canadian Equity Growth (iA) Hybrid 75/25	56
		Fidelity Canadian Opportunities Hybrid 75/25	57
		Canadian Equity Small Cap (QV) Hybrid 75/25	58
<b>Selection Funds</b>		<b>Global Hybrid Funds</b>	
Selection Prudent (iA)	20	Global Disciplined Equity (iA) Hybrid 75/25	59
Selection Moderate (iA)	21	Global Dividend (iA) Hybrid 75/25	60
Selection Balanced (iA)	22	Global Equity (iA) Hybrid 75/25	61
Selection Growth (iA)	23	Fidelity NorthStar® Hybrid 75/25	62
Selection Aggressive (iA)	24	Thematic Innovation (iA) Hybrid 75/25	63
		U.S. Disciplined Equity (iA) Hybrid 75/25	64
<b>Disciplined Funds</b>		<b>Canadian Equity Funds</b>	
Disciplined Prudent (iA)	25	Strategic Equity Income (iA)	65
Disciplined Moderate (iA)	26	Dividend Growth (iA)	66
Disciplined Balanced (iA)	27	Canadian Equity Index (iA)	67
Disciplined Growth (iA)	28	Fidelity True North®	68
		Canadian Equity Growth (iA)	69
<b>Income Funds</b>		Fidelity Canadian Opportunities	70
Money Market (iA)	29	Canadian Equity Small Cap (QV)	71
Short Term Bond (iA)	30	North American Equity (iA)	72
Bond (iA)	31		
Disciplined Bond (iA)	32	<b>U.S. &amp; International Equity Funds</b>	
Canadian Corporate Bond (iA)	33	Global Equity Index ACWI (BlackRock)	73
Core Plus Bond (Wellington Square)	34	Global Dividend (Dynamic)	74
Fixed Income Managed Portfolio (iA)	35	Global Dividend (iA)	75
Global Multisector Bond (Loomis Sayles)	36	Global Equity (iA)	76
Global Fixed Income (PIMCO)	37	Global Opportunities (Loomis Sayles)	77
		Global True Conviction (iA)	78
<b>Specialty Income Funds</b>		Global Equity Opportunistic Value (Wellington)	79
Floating Rate Income (Wellington Square)	38	Fidelity Global Concentrated Equity	80
Strategic Corporate Bond (iA)	39	Fidelity NorthStar®	81
Fidelity American High Yield Currency Neutral	40	International Equity Index (BlackRock)	82
		International Equity (iA)	83
<b>Diversified Funds</b>		Fidelity European Equity	84
Diversified Security (iA)	41	U.S. Equity Index (BlackRock)	85
Diversified (iA)	42	Fidelity Insights	86
Diversified Opportunity (iA)	43	Thematic Innovation (iA)	87
Strategic Income (iA)	44	American (Dynamic)	88
		U.S. Equity (iA)	89
		U.S. Dividend Growth (iA)	90

## Contents (continued)

### Specialty Funds

Fidelity Global Innovators®	91
Asian Pacific (iA)	92
Emerging Markets (Jarislowsky Fraser)	93
Global Health Care (Renaissance)	94
Global Infrastructure (Dynamic)	95
Real Estate Income (iA)	96
U.S. DAQ Index (iA)	97

### Indexia Funds

Indexia Prudent (iA)	98
Indexia Moderate (iA)	99
Indexia Balanced (iA)	100
Indexia Growth (iA)	101
Indexia Aggressive (iA)	102

### FORLIFE Series Funds - Income Stage

FORLIFE Guaranteed Maximum Income (iA)	103
FORLIFE Guaranteed Income & Growth (iA)	104

<b>Fund performance and overview</b> . . . . .	<b>105</b>
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<b>Legal Notices</b> . . . . .	<b>106</b>
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# **Our Investment Advisors**

## Our Investment Advisors

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**Global Asset Management**

**iAGAM** is one of Canada's largest investment management firms with over \$100 billion in AUM and more than 170 investment professionals. **iAGAM** offers differentiated, actively managed solutions covering a broad range of asset classes, regions and styles. The investment group is committed to delivering superior

outcomes for investors through strong risk management, analytical rigour and a disciplined, process-driven approach to security selection and asset allocation. **iAGAM** serves institutional clients, as well as individual investors through segregated and mutual funds.

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## BlackRock

**BlackRock, Inc.** is a leader in investment management and advisory services for institutional and retail clients worldwide. **BlackRock** offers a large variety of products to meet clients' needs, including active and index strategies across markets and asset classes.



**Fidelity Investments Canada ULC** is part of Boston-based Fidelity Investments, one of the world's largest providers of financial services. In Canada, **Fidelity** manages substantial mutual fund and institutional assets for institutional clients including public and corporate pension plans, endowments and foundations, as well as other corporate assets on behalf of clients across Canada.

Committed to long-term performance, **Fidelity Investments** selects equities according to a "bottom-up" fundamental investment philosophy and a proven, disciplined approach.



**CIBC ASSET  
MANAGEMENT**

**CIBC Asset Management** is responsible for the CIBC family of mutual funds, including CIBC Mutual Funds and Renaissance Mutual Funds. Wellington Management, a renowned specialist in global health care securities, handles its health care fund. Wellington Management, whose roots go back to 1928, is among the oldest and largest independent investment management firms, and has proven over the years its reliability and flair for innovation.

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## JARISLOWSKY FRASER

**GLOBAL INVESTMENT MANAGEMENT**

**Jarislowsky Fraser Limited** is a Canadian investment management firm owned by The Bank of Nova Scotia. The company was founded in 1955 and has offices across Canada and in New York City.

**Jarislowsky Fraser Limited** is a long-time leader in the management of pension funds and endowment funds. Most of its institutional clients are corporations, governments and Canadian endowments, but the firm also has a considerable individual clientele. Funds are managed according to a growth at a reasonable price (GARP) approach, and aim to protect capital and achieve long-term growth. The management of absolute risk is a characteristic of **Jarislowsky Fraser's** investment approach. The reference index is not an important concern when constructing portfolios.

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## Dynamic Funds®

*Invest with advice.*

**Dynamic Funds** is a fully integrated Canadian investment firm that originated in 1957 as a 50-member investment club. Since then it has grown to become one of the top mutual fund companies in Canada.

**Dynamic Funds** takes a very disciplined approach and follows long-term objectives regarding equity fund management. Its strategy is to identify and invest in undervalued securities of companies that are well-positioned in their respective industries. This value-oriented strategy maximizes returns while minimizing risk.

## Our Investment Advisors (continued)



With substantial assets under management, **Loomis Sayles** is one of the oldest, largest and most respected investment managers in the U.S., and is increasingly seen as a global player.

Founded in 1926 by two Boston investment managers, the firm has investment offices around the world, and is well-known for its impressive range of investment products and expertise serving retail and institutional clients.

**Loomis Sayles** is rooted in the principle “Think broadly, act decisively,” a key attitude for delivering superior performance in today’s complex, fast-moving markets. **Loomis Sayles** takes a collaborative, team-based approach to investment management. Its investment professionals, who make up over three-quarters of its staff, are divided into a number of sector and macroeconomic teams. Bringing everyone together—portfolio managers, strategists, research analysts and traders—creates synergy as different specialties, ideas and points of view combined, giving rise to endless possibilities.

## PIMCO

**PIMCO** is an active fixed income manager dedicated to serving the specific goals and unique needs of Canadian bond investors. One of the largest asset management firms in the world, **PIMCO** has been managing Canadian fixed-income securities for Canadian clients since 1998.

**PIMCO** offers a unique combination of local expertise, global resources and fixed-income knowledge based on a conservative, value-oriented investment philosophy. Its goal is to outperform client benchmarks consistently over the long term through an investment approach that combines top-down fundamental analysis of the Canadian and global economies, and proprietary bottom-up credit research of individual bonds.

**PIMCO** offers Canadian clients the best investment ideas from around the world through its global research capabilities, extensive experience and long history of innovation in new financial products and market sectors.



**QV Investors Inc. (QV)** is a Calgary-based portfolio management firm that manages balanced, Canadian equity and fixed-income portfolios for individuals, not-for-profit organizations and institutional investors. **QV** is an employee-owned independent investment management firm. Founded in 1996, **QV** has worked to provide consistent investment results. Its name reflects its philosophy of selecting quality investments that offer value and growth to build diversified, low-risk portfolios.

## Vancity

**Vancity** one of Canada’s largest credit unions, is guided by a commitment to improving the quality of life in the communities it serves. Inhance Investment Management is a Canadian investment management company owned by **Vancity** and dedicated to leading the way in developing socially responsible investing.

Inhance is built on a strong foundation of responsible investing. Where most managers invest solely based on what they see in a company’s financial and business analysis, Inhance takes its investment process one step further by considering current and emerging factors that affect a company’s value today and in the future.

Inhance is dedicated to generating superior financial returns by identifying core corporate responsibilities and ensuring they are addressed appropriately by the companies it invests in. It believes that by balancing company responsibilities with the expectations of shareholders, communities, customers and employees, companies can deliver long-term value to all stakeholders. Inhance calls its approach Return on Responsibility™.

## WELLINGTON MANAGEMENT®

**Wellington Management** traces its roots back to 1928, when the founder established the first balanced mutual fund in the United States. Today, **Wellington Management** has a significant presence and long-term track record in nearly all sectors of the global securities market with client assets managed of more than USD 1 trillion. The investment model is based on comprehensive capabilities and rigorous proprietary research. Each investment team has freedom of philosophy and process, while benefiting from the resources of a large, global firm. Investment teams conduct research through fundamental, ESG, quantitative, macro and technical lenses.

**Wellington Management** is committed to minimizing the environmental impact of its operations by promoting sustainable practices and active dialogue among its employees while also making sustainable investing and ESG research.

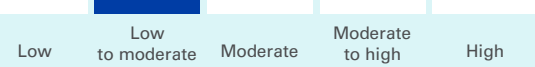
## WSQ WELLINGTON SQUARE

Founded in 2020 by Jeff Sujitno, **Wellington Square** is an investment management firm specializing in fixed income and credit. The team of portfolio managers have extensive experience in fundamental credit analysis across the range of fixed income securities.

# Individual Investment Funds

The returns of the funds presented in this document are net returns, i.e., after the deduction of management and administration fees.

Fund's net asset: 64.3 million  
 Inception date: October 2020  
 Launch date IAG SRP: October 2020  
 Launch date My Education+: October 2020

**Risk level**


Underlying fund name: IA Clarington Inhance Moderate SRI Portfolio

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.84	-
Classic Series 75/75 Prestige 300	2.59	-
Classic Series 75/75 Prestige 500	2.44	-
Series 75/100	3.11	0.10
Series 75/100 Prestige 300	2.76	0.10
Series 75/100 Prestige 500	2.61	0.10
Ecoflex Series 100/100	3.30	0.40

**Portfolio manager**

Vancity Investment Management Ltd.



Jeffrey Adams, CFA, CIM, RIS

Wes Dearborn, CFA

Marc Sheard, CFA

**Why consider this Fund?**

- Diversified managed solution for investors who want to invest responsibly while pursuing their financial objectives.
- Active asset allocation by an experienced team that leverages a multifaceted and disciplined approach.

**Investment style and other characteristics**

- Style: SRI & GARP
- Holistic approach to responsible investing security selection. The environmental, social and governance (ESG) and financial analysis teams work together on a security-by-security basis for enhanced idea generation and risk management.
- Fund invested in sustainable businesses that balance the interests of shareholders, customers, employees and communities.

**CIFSC category**

Canadian Neutral Balanced

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Current Weightings**

(Total number of investments: 6)

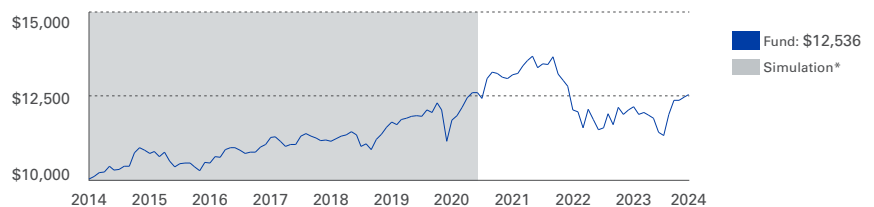
<b>Fixed Income Funds</b>	<b>60.06%</b>
IA Clarington Inhance Bond SRI Fund, Series I	60.06%
<b>Diversified Funds</b>	<b>17.63%</b>
IA Clarington Inhance Monthly Income SRI Fund, Series I	17.63%
<b>Canadian Equity Funds</b>	<b>7.02%</b>
IA Clarington Inhance Canadian Equity SRI Class, Series I	7.02%
<b>Global Equity Funds</b>	<b>15.73%</b>
IA Clarington Inhance Global Equity SRI Fund, Series I	9.99%
IA Clarington Inhance Global Equity SRI Class, Series I	4.46%
IA Clarington Inhance Global Small Cap SRI Fund, Series I	1.28%
<b>Others</b>	<b>-0.44%</b>

**Target Asset Mix**

Fixed Income Funds	65.00%
Canadian Equity Funds	15.00%
Global Equity Funds	20.00%

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
1.33	1.33	9.80	3.76	-1.26	1.62*	2.29*	-0.28

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.28	-14.78	3.34	10.12*	10.10*	-3.55*	4.37*	3.16*	0.80*	7.00*

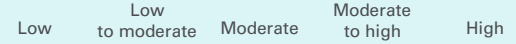
Past returns are not indicative of future returns.

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



Fund's net asset: 225.3 million  
 Inception date: December 2009  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

Underlying fund name: IA  
 Clarington Inhance Balanced SRI  
 Portfolio

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.87	-
Classic Series 75/75 Prestige 300	2.73	-
Classic Series 75/75 Prestige 500 Series 75/100	2.58	-
Series 75/100	3.15	0.10
Series 75/100 Prestige 300	2.83	0.10
Series 75/100 Prestige 500	2.68	0.10
Ecoflex Series 100/100	3.33	0.50
FORLIFE Series	3.33	0.25

**Portfolio manager**

Vancity Investment Management Ltd.



Jeffrey Adams, CFA, CIM, RIS

Wes Dearborn, CFA

Marc Sheard, CFA

**Why consider this Fund?**

- Diversified managed solution for investors who want to invest responsibly while pursuing their financial objectives.
- Active asset allocation by an experienced team that leverages a multifaceted and disciplined approach.

**Investment style and other characteristics**

- Style: SRI & GARP
- Holistic approach to responsible investing security selection. The environmental, social and governance (ESG) and financial analysis teams work together on a security-by-security basis for enhanced idea generation and risk management.
- Fund invested in sustainable businesses that balance the interests of shareholders, customers, employees and communities.

**CIFSC category**

Canadian Neutral Balanced

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Current Weightings**

(Total number of investments: 6)

<b>Fixed Income Funds</b>	<b>39.67%</b>
IA Clarington Inhance Bond SRI Fund, Series I	39.67%
<b>Diversified Funds</b>	<b>16.57%</b>
IA Clarington Inhance Monthly Income SRI Fund, Series I	16.57%
<b>Canadian Equity Funds</b>	<b>20.53%</b>
IA Clarington Inhance Canadian Equity SRI Class, Series I	20.53%
<b>Global Equity Funds</b>	<b>23.22%</b>
IA Clarington Inhance Global Equity SRI Class, Series I	12.63%
IA Clarington Inhance Global Equity SRI Fund, Series I	8.82%
IA Clarington Inhance Global Small Cap SRI Fund, Series I	1.77%
<b>Others</b>	<b>0.01%</b>

**Target Asset Mix**

Fixed Income Funds	45.00%
Canadian Equity Funds	30.00%
Global Equity Funds	25.00%

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**


YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
3.08	3.08	12.48	6.41	0.04	3.61	3.59	4.02

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.71	-15.20	5.50	14.23	12.92	-4.15	6.35	3.60	0.95	7.18

Past returns are not indicative of future returns.

Fund's net asset: 74.5 million  
 Inception date: October 2020  
 Launch date IAG SRP: October 2020  
 Launch date My Education+: October 2020

**Risk level**


Underlying fund name: IA Clarington Inhance Growth SRI Portfolio

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.93	-
Classic Series 75/75 Prestige 300	2.76	-
Classic Series 75/75 Prestige 500	2.61	-
Series 75/100	3.18	0.10
Series 75/100 Prestige 300	2.84	0.10
Series 75/100 Prestige 500	2.69	0.10
Ecoflex Series 100/100	3.40	0.50

**Portfolio manager**

Vancity Investment Management Ltd.



Jeffrey Adams, CFA, CIM, RIS

Wes Dearborn, CFA

Marc Sheard, CFA

**Why consider this Fund?**

- Diversified managed solution for investors who want to invest responsibly while pursuing their financial objectives.
- Active asset allocation by an experienced team that leverages a multifaceted and disciplined approach.

**Investment style and other characteristics**

- Style: SRI & GARP
- Holistic approach to responsible investing security selection. The environmental, social and governance (ESG) and financial analysis teams work together on a security-by-security basis for enhanced idea generation and risk management.
- Fund invested in sustainable businesses that balance the interests of shareholders, customers, employees and communities.

**CIFSC category**

Canadian Equity Balanced

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Current Weightings**

(Total number of investments: 6)

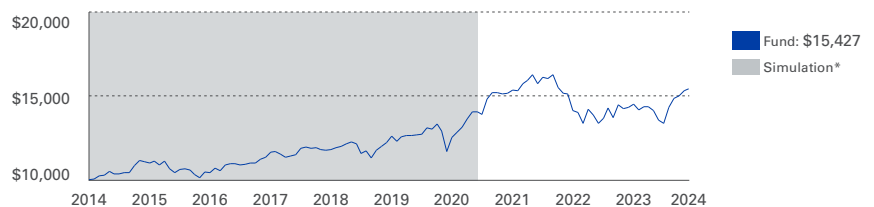
<b>Fixed Income Funds</b>	<b>29.58%</b>
IA Clarington Inhance Bond SRI Fund, Series I	29.58%
<b>Diversified Funds</b>	<b>15.02%</b>
IA Clarington Inhance Monthly Income SRI Fund, Series I	15.02%
<b>Canadian Equity Funds</b>	<b>30.01%</b>
IA Clarington Inhance Canadian Equity SRI Class, Series I	30.01%
<b>Global Equity Funds</b>	<b>25.54%</b>
IA Clarington Inhance Global Equity SRI Class, Series I	12.74%
IA Clarington Inhance Global Equity SRI Fund, Series I	10.80%
IA Clarington Inhance Global Small Cap SRI Fund, Series I	2.00%
<b>Others</b>	<b>-0.15%</b>

**Target Asset Mix**

Fixed Income Funds	30.00%
Canadian Equity Funds	35.00%
Global Equity Funds	35.00%

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
3.93	3.93	13.83	7.57	0.58	4.73*	4.43*	2.49

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.22	-15.69	6.93	16.76*	15.16*	-4.67*	7.92*	4.01*	1.32*	7.52*

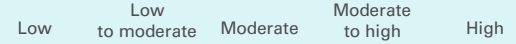
Past returns are not indicative of future returns.

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

# Sustainable Balanced Portfolio (iA)

As at March 31, 2024

Fund's net asset: 5.4 million  
 Inception date: October 2022  
 Launch date IAG SRP: October 2022  
 Launch date My Education+: October 2022

**Risk level**


Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.83	-
Classic Series 75/75 Prestige 300	2.61	-
Classic Series 75/75 Prestige 500	2.44	-
Series 75/100	3.03	0.10
Series 75/100 Prestige 300	2.81	0.10
Series 75/100 Prestige 500	2.64	0.10

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

**Why consider this Fund?**

- An all-in-one managed solution focused on sustainable investment (ESG funds, green bonds, climate, etc.).
- Experienced portfolio managers who select the best combination and allocation of underlying funds.

**Investment style and other characteristics**

- Style: Actively managed
- Combines ESG (environmental, social and governance factors) analysis with in-depth financial analysis.

**CIFSC category**

Global Neutral Balanced

**Currency hedging strategy**

Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Current Weightings**

(Total number of investments: 8)

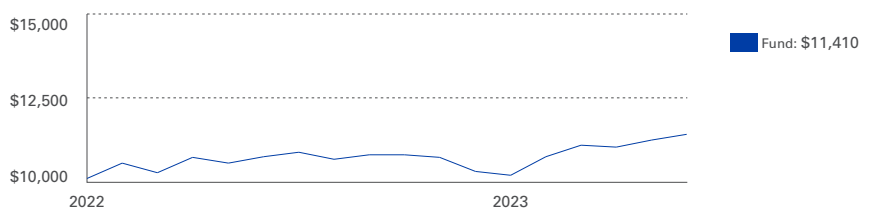
<b>Fixed Income Funds</b>	<b>48.83%</b>
Industrial Alliance Responsible Fossil Fuel Free Bond (iA) Fund	24.46%
AlphaFixe ESG Green Bond Fund, Series F	24.37%
<b>Canadian Equity Funds</b>	<b>15.28%</b>
Industrial Alliance Sustainable Canadian Equity (iA) Fund	10.22%
Fiera Canadian Equity Ethical Fossil Fuel Free Fund, Series A	5.06%
<b>Global Equity Funds</b>	<b>36.14%</b>
JF Fossil Fuel Free Global Equity Fund	12.82%
Industrial Alliance Climate Strategy (Wellington) Fund	8.18%
Baillie Gifford Sustainable Growth Equity Fund, Class Z	7.73%
TD Emerald Low Carbon/ Low Volatility Global Equity Pooled Fund Trust	7.41%
<b>Others</b>	<b>-0.25%</b>

**Target Asset Mix**

Fixed Income Funds	50.00%
Canadian Equity Funds	15.00%
Global Equity Funds	35.00%

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

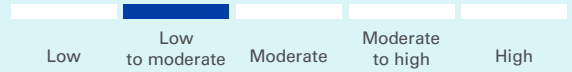
YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
2.85	2.85	10.66	6.15	-	-	-	9.50

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.90	-	-	-	-	-	-	-	-	-

Past returns are not indicative of future returns.

Fund's net asset: 38.9 million  
 Inception date: October 2022  
 Launch date IAG SRP: October 2022  
 Launch date My Education+: October 2022

**Risk level**


Underlying fund name: Fidelity Climate Leadership Balanced Fund™, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.01	-
Classic Series 75/75 Prestige 300	2.76	-
Classic Series 75/75 Prestige 500	2.59	-
Series 75/100	3.26	0.10
Series 75/100 Prestige 300	3.05	0.10
Series 75/100 Prestige 500	2.87	0.10

**Portfolio manager**

Fidelity Investments

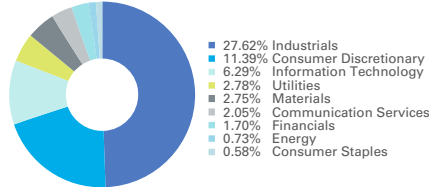
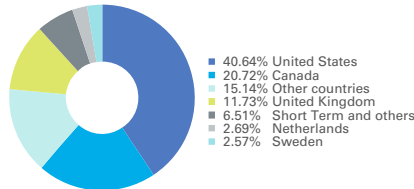


Hugo Lavallée, CFA

Kris Atkinson, CFA

Sajiv Vaid

Shamil Pankhania, M.Sc.

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 239)

Installed Building Products Inc.

Canadian National Railway Co.

Westinghouse Air Brake Technologies Corp.

SNC-Lavalin Group Inc.

Union Pacific Corp.

J.B. Hunt Transport Services

Arcadis NV

Brookfield Renewable Partners LP

Computer Modelling Group

KIRBY CORP.

The top holdings represents 25.42% of the underlying fund's net assets.

**Why consider this Fund?**

- Makes a positive contribution to the fight against climate change.
- Combines two distinct strategies (equity + fixed income) that can generate strong risk-adjusted returns in all market cycles.

**Investment style and other characteristics**

- Takes advantage of opportunities generated by the trend toward decarbonization and sustainable development issues.

**CIFSC category**

Global Neutral Balanced

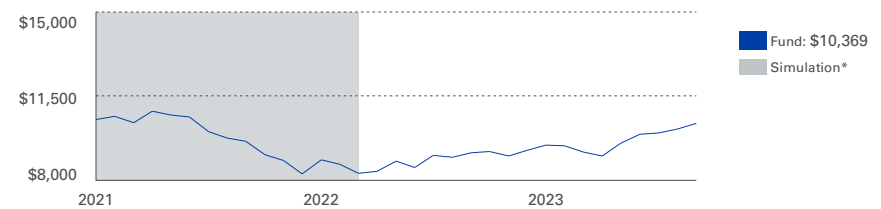
**Currency hedging strategy**

Variable

- Management expense ratio (GST and HST included).
- The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.55	4.55	13.26	13.56	-	-	-	16.46

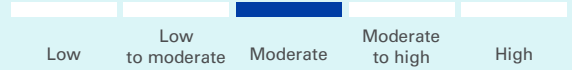
**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
16.57	-19.96*	-	-	-	-	-	-	-	-

Past returns are not indicative of future returns.

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

Fund's net asset: 3.8 million  
 Inception date: October 2022  
 Launch date IAG SRP: October 2022  
 Launch date My Education+: October 2022

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.80	-
Classic Series 75/75 Prestige 300	2.49	-
Classic Series 75/75 Prestige 500	2.31	-
Series 75/100	3.07	0.30
Series 75/100 Prestige 300	2.64	0.30
Series 75/100 Prestige 500	2.46	0.30

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

David Caron, M.Sc., CFA, FRM, CPA, CGA

Marc Gagnon, MBA, CFA

**Why consider this Fund?**

- Invested in companies perceived as sustainable leaders in their respective industries and in issues relating to ESG.
- Canadian equity strategy that can invest in large, mid, and small-cap companies.

**Investment style and other characteristics**

- Style: Blend
- Invests in companies that implement sustainable investment best practices relative to the peer group.
- Opts for theme-driven investment in specific solutions addressing ESG issues.

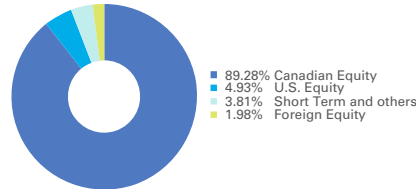
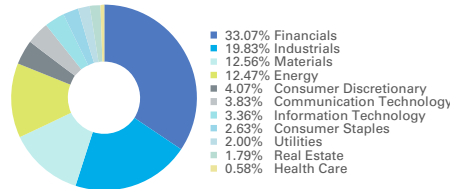
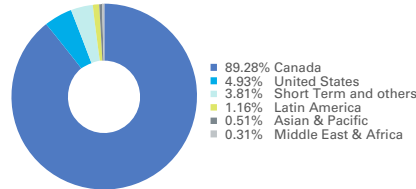
**CIFSC category**

Canadian Equity

**Currency hedging strategy**

Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

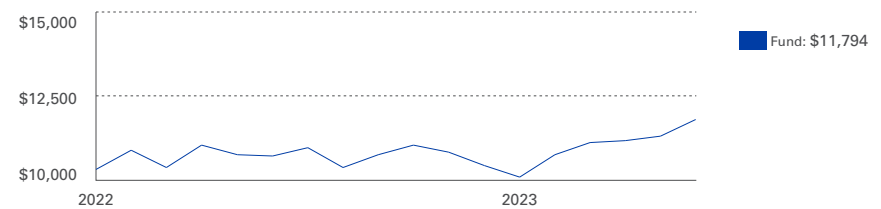
**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 89)

Royal Bank of Canada	8.67%
The Toronto-Dominion Bank	6.85%
Canadian Pacific Kansas City Ltd.	5.72%
Bank of Montreal	4.89%
Enbridge Inc.	4.88%
Canadian National Railway Co.	4.16%
The Bank of Nova Scotia	2.67%
Manulife Financial Corp.	2.62%
Waste Connections Inc.	2.48%
Agnico-Eagle Mines Ltd.	2.36%
<b>Total</b>	<b>45.30%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

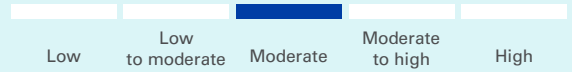
YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.05	6.05	13.08	10.00	-	-	-	11.91

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.14	-	-	-	-	-	-	-	-	-

Past returns are not indicative of future returns.

Fund's net asset: 31.7 million  
 Inception date: October 2022  
 Launch date IAG SRP: October 2022  
 Launch date My Education+: October 2022

**Risk level**


Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.02	-
Classic Series 75/75 Prestige 300	2.84	-
Classic Series 75/75 Prestige 500	2.66	-
Series 75/100	3.30	0.30
Series 75/100 Prestige 300	3.04	0.30
Series 75/100 Prestige 500	2.87	0.30

**Portfolio manager**

Wellington Management

**WELLINGTON MANAGEMENT®**

Alan T. Hsu, MBA

**Why consider this Fund?**

- Invested in companies that focus on climate risk mitigation and adaptation to outperform the market.
- Makes a positive contribution to climate risk mitigation.

**Investment style and other characteristics**

- Style: Blend
- Focused on five main categories: Low-carbon electricity, energy efficiency, water and resource management, climate-resilient infrastructure and low-carbon transport.

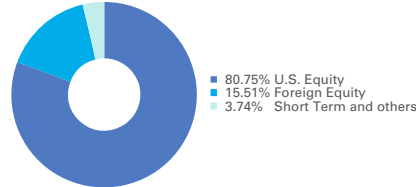
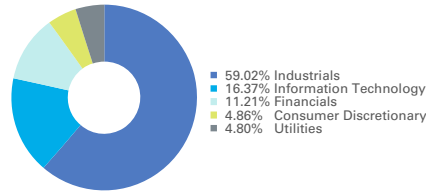
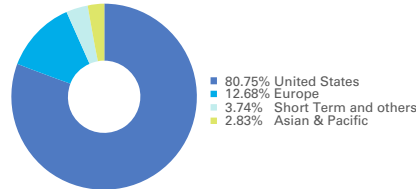
**CIFSC category**

Global Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

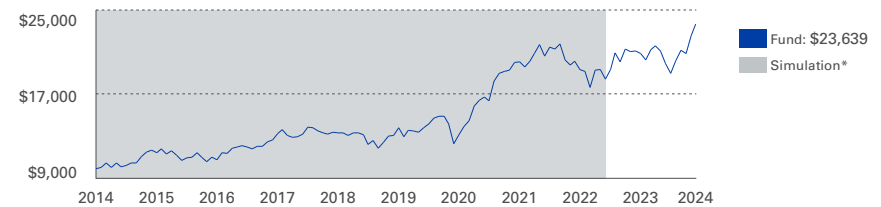
**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 41)

S&P Global Inc.	3.93%
Autodesk Inc.	3.85%
TopBuild Corp.	3.80%
Carlisle Cos. Inc.	3.78%
Watsco Inc.	3.76%
Ferguson PLC	3.67%
Xylem Inc.	3.52%
PTC Inc.	3.51%
nVent Electric PLC	3.50%
Vertiv Holdings Co.	3.49%
<b>Total</b>	<b>36.81%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
11.80	11.80	18.76	11.98	5.73*	12.57*	8.98*	17.75

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.34	-7.81*	14.83*	27.41*	25.65*	-12.09*	12.32*	4.96*	9.71*	10.68*

Past returns are not indicative of future returns.

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

## Focus Funds

# Focus Prudent (iA)

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- Turnkey portfolio for investors who want their portfolio to reflect their risk tolerance at all times.
- Expertise of world-class sub-fund portfolio managers selected by our experts.

### Investment style and other characteristics

- Style: Fixed asset allocation and monthly rebalancing.
- A multi-management approach that offers different complementary management styles.
- A well-diversified Fund by asset class, geographic region and economic sector.

### CIFSC category

Global Equity Balanced

### Currency hedging strategy

Variable

- Management expense ratio (GST and HST included).
- The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund's net asset: 242.2 million  
 Inception date: October 2002  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

### Risk level

Low Low to moderate Moderate Moderate to high High

### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.67	-
Classic Series 75/75 Prestige 300	2.51	-
Classic Series 75/75 Prestige 500	2.36	-
Series 75/100	2.84	0.10
Series 75/100 Prestige 300	2.59	0.10
Series 75/100 Prestige 500	2.44	0.10
Ecoflex Series 100/100	2.96	0.25
FORLIFE Series	2.96	0.10

As at March 31, 2024

### Current Weightings

Fixed Income Funds	69.28%
Canadian Equity Funds	10.87%
U.S. Equity Funds	7.16%
International Equity Funds	6.27%
Global Equity Funds	7.07%
Others	-0.65%

### Target Asset Mix

Fixed Income Funds	63.00%
Canadian Equity Funds	10.50%
U.S. Equity Funds	7.00%
Global Equity Funds	19.50%

### Top holdings

(Total number of investments: 15)

Industrial Alliance Bond (iA) Fund	54.49%
PIMCO Monthly Income Fund (Canada), Series I	6.89%
Industrial Alliance Canadian Equity Growth (iA) Fund	6.47%
Industrial Alliance International Equity (iA) Fund	4.73%
IA Clarington Global Dividend Fund, Series I	4.46%
Industrial Alliance Thematic Innovation (iA) Fund	4.03%
IA Clarington Strategic Corporate Bond Fund, Series I	3.98%
IA Clarington Floating Rate Income Fund, Series I	3.92%
Industrial Alliance Dividend (iA) Fund	3.35%
Fidelity Global Concentrated Equity Institutional Trust, Series I	2.05%
<b>Total</b>	<b>94.37%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
1.83	1.83	9.13	5.38	-0.09	1.56	1.77	2.22

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.45	-11.20	1.80	6.74	8.09	-3.48	2.45	2.04	1.62	5.99

Past returns are not indicative of future returns.

## Focus Funds

# Focus Moderate (iA)

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- Turnkey portfolio for investors who want their portfolio to reflect their risk tolerance at all times.
- Expertise of world-class sub-fund portfolio managers selected by our experts.

### Investment style and other characteristics

- Style: Fixed asset allocation and monthly rebalancing.
- A multi-management approach that offers different complementary management styles.
- A well-diversified Fund by asset class, geographic region and economic sector.

### CIFSC category

Global Equity Balanced

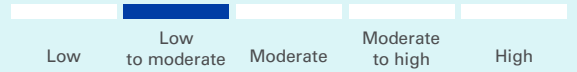
### Currency hedging strategy

Variable

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund's net asset: 348.0 million  
 Inception date: October 2002  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.71	-
Classic Series 75/75 Prestige 300	2.54	-
Classic Series 75/75 Prestige 500	2.39	-
Series 75/100	2.89	0.10
Series 75/100 Prestige 300	2.70	0.10
Series 75/100 Prestige 500	2.55	0.10
Ecoflex Series 100/100	3.07	0.40
FORLIFE Series	3.07	0.10

As at March 31, 2024

### Current Weightings

Fixed Income Funds	53.91%
Canadian Equity Funds	15.66%
U.S. Equity Funds	10.78%
International Equity Funds	8.81%
Global Equity Funds	11.34%
Others	-0.50%

### Target Asset Mix

Fixed Income Funds	49.50%
Canadian Equity Funds	15.25%
U.S. Equity Funds	5.50%
Global Equity Funds	29.75%

### Top holdings

(Total number of investments: 15)

Industrial Alliance Bond (iA) Fund	40.76%
Industrial Alliance Canadian Equity Growth (iA) Fund	9.23%
IA Clarington Global Dividend Fund, Series I	7.25%
Industrial Alliance International Equity (iA) Fund	6.77%
Industrial Alliance Thematic Innovation (iA) Fund	6.12%
PIMCO Monthly Income Fund (Canada), Series I	5.37%
Industrial Alliance Dividend (iA) Fund	4.35%
IA Clarington Strategic Corporate Bond Fund, Series I	3.92%
IA Clarington Floating Rate Income Fund, Series I	3.85%
Fidelity Global Concentrated Equity Institutional Trust, Series I	3.55%
<b>Total</b>	<b>91.17%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
3.36	3.36	10.67	7.68	1.34	2.91	2.53	2.95

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.43	-10.82	4.53	7.14	9.71	-4.79	3.39	3.32	1.64	5.82

Past returns are not indicative of future returns.



## Focus Funds

# Focus Balanced (iA)

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- Turnkey portfolio for investors who want their portfolio to reflect their risk tolerance at all times.
- Expertise of world-class sub-fund portfolio managers selected by our experts.

### Investment style and other characteristics

- Style: Fixed asset allocation and monthly rebalancing.
- A multi-management approach that offers different complementary management styles.
- A well-diversified Fund by asset class, geographic region and economic sector.

### CIFSC category

Global Equity Balanced

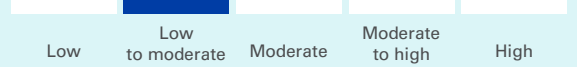
### Currency hedging strategy

Variable

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund's net asset: 565.4 million  
 Inception date: October 2002  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.75	-
Classic Series 75/75 Prestige 300	2.58	-
Classic Series 75/75 Prestige 500	2.43	-
Series 75/100	2.93	0.10
Series 75/100 Prestige 300	2.76	0.10
Series 75/100 Prestige 500	2.61	0.10
Ecoflex Series 100/100	3.16	0.40
FORLIFE Series	3.16	0.25

As at March 31, 2024

### Current Weightings

Fixed Income Funds	38.79%
Canadian Equity Funds	21.35%
U.S. Equity Funds	14.29%
International Equity Funds	12.05%
Global Equity Funds	13.83%
Others	-0.31%

### Target Asset Mix

Fixed Income Funds	36.00%
Canadian Equity Funds	21.00%
U.S. Equity Funds	4.00%
Global Equity Funds	39.00%

### Top holdings

(Total number of investments: 15)

Industrial Alliance Bond (iA) Fund	27.20%
Industrial Alliance Canadian Equity Growth (iA) Fund	12.69%
Industrial Alliance International Equity (iA) Fund	9.02%
IA Clarington Global Dividend Fund, Series I	9.00%
Industrial Alliance Thematic Innovation (iA) Fund	7.90%
Industrial Alliance Dividend (iA) Fund	5.57%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	4.08%
Fidelity Global Concentrated Equity Institutional Trust, Series I	4.02%
IA Clarington Strategic Corporate Bond Fund, Series I	3.89%
PIMCO Monthly Income Fund (Canada), Series I	3.86%
<b>Total</b>	<b>87.23%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.92	4.92	12.20	9.85	2.74	4.25	3.25	3.65

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.23	-10.33	7.39	7.48	11.30	-6.18	4.33	4.53	1.64	5.54

Past returns are not indicative of future returns.

## Focus Funds

# Focus Growth (iA)

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- Turnkey portfolio for investors who want their portfolio to reflect their risk tolerance at all times.
- Expertise of world-class sub-fund portfolio managers selected by our experts.

### Investment style and other characteristics

- Style: Fixed asset allocation and monthly rebalancing.
- A multi-management approach that offers different complementary management styles.
- A well-diversified Fund by asset class, geographic region and economic sector.

### CIFSC category

Global Equity Balanced

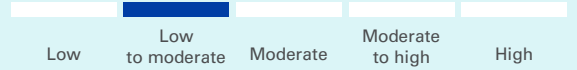
### Currency hedging strategy

Variable

- Management expense ratio (GST and HST included).
- The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund's net asset: 208.1 million  
 Inception date: October 2002  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.80	-
Classic Series 75/75 Prestige 300	2.64	-
Classic Series 75/75 Prestige 500	2.49	-
Series 75/100	2.99	0.10
Series 75/100 Prestige 300	2.81	0.10
Series 75/100 Prestige 500	2.66	0.10
Ecoflex Series 100/100	3.24	0.50
FORLIFE Series	3.24	0.40

As at March 31, 2024

### Current Weightings

Fixed Income Funds	24.06%
Canadian Equity Funds	26.22%
U.S. Equity Funds	17.03%
International Equity Funds	14.99%
Global Equity Funds	18.02%
Others	-0.32%

### Target Asset Mix

Fixed Income Funds	22.50%
Canadian Equity Funds	26.00%
U.S. Equity Funds	2.50%
Global Equity Funds	49.00%

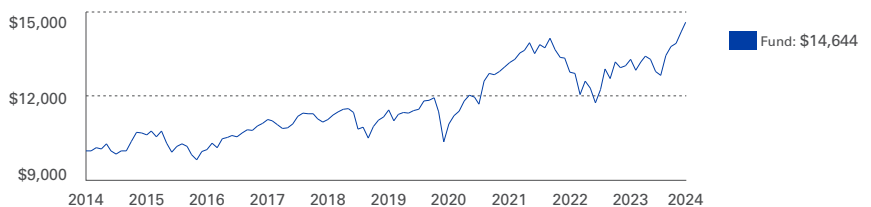
### Top holdings

(Total number of investments: 15)

Industrial Alliance Bond (iA) Fund	16.87%
Industrial Alliance Canadian Equity Growth (iA) Fund	15.60%
IA Clarington Global Dividend Fund, Series I	11.22%
Industrial Alliance International Equity (iA) Fund	10.99%
Industrial Alliance Thematic Innovation (iA) Fund	9.66%
Industrial Alliance Dividend (iA) Fund	6.53%
Fidelity Global Concentrated Equity Institutional Trust, Series I	5.73%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	4.82%
Industrial Alliance Canadian Equity Small Cap (iA) Fund	4.09%
JF Emerging Markets Equity Fund	4.00%
<b>Total</b>	<b>89.51%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.34	6.34	13.72	11.93	3.94	5.43	3.89	4.28

### Annuals returns as at December 31 - Classic Series 75/75

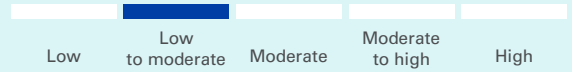
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.07	-10.23	9.92	8.01	12.83	-7.59	5.27	5.74	1.64	5.25

Past returns are not indicative of future returns.

**Focus Funds**
**Focus Aggressive (iA)**

As at March 31, 2024

 Fund's net asset: 68.3 million  
 Inception date: October 2002  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.86	-
Classic Series 75/75 Prestige 300	2.67	-
Classic Series 75/75 Prestige 500	2.52	-
Series 75/100	3.09	0.20
Series 75/100 Prestige 300	2.92	0.20
Series 75/100 Prestige 500	2.77	0.20
Ecoflex Series 100/100	3.30	0.65
FORLIFE Series	3.30	0.50

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

**Current Weightings**

Fixed Income Funds	9.03%
Canadian Equity Funds	31.77%
U.S. Equity Funds	20.86%
International Equity Funds	17.57%
Global Equity Funds	20.98%
Others	-0.21%

**Target Asset Mix**

Fixed Income Funds	9.00%
Canadian Equity Funds	31.50%
U.S. Equity Funds	1.00%
Global Equity Funds	58.50%

**Top holdings**

(Total number of investments: 15)

Industrial Alliance Canadian Equity Growth (iA) Fund	19.20%
Industrial Alliance International Equity (iA) Fund	13.46%
IA Clarington Global Dividend Fund, Series I	12.84%
Industrial Alliance Thematic Innovation (iA) Fund	11.20%
Industrial Alliance Dividend (iA) Fund	7.49%
Fidelity Global Concentrated Equity Institutional Trust, Series I	6.82%
Industrial Alliance Bond (iA) Fund	6.34%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	6.13%
Industrial Alliance Canadian Equity Small Cap (iA) Fund	5.08%
JF Emerging Markets Equity Fund	4.11%
<b>Total</b>	<b>92.67%</b>

**Why consider this Fund?**

- Turnkey portfolio for investors who want their portfolio to reflect their risk tolerance at all times.
- Expertise of world-class sub-fund portfolio managers selected by our experts.

**Investment style and other characteristics**

- Style: Fixed asset allocation and monthly rebalancing.
- A multi-management approach that offers different complementary management styles.
- A well-diversified Fund by asset class, geographic region and economic sector.

**CIFSC category**

Global Equity Balanced

**Currency hedging strategy**

Variable

- Management expense ratio (GST and HST included).
- The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
7.85	7.85	15.36	14.12	5.28	6.64	4.55	4.92

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.94	-10.06	12.72	8.21	14.40	-8.96	6.23	7.04	1.66	4.96

Past returns are not indicative of future returns.



INVESTMENT  
FUNDS

Selection Funds

Selection Prudent (iA)

Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

Why consider this Fund?

- Turnkey portfolio made up of various sub-funds selected for optimal diversification and manager expertise.
- Team of professionals active in the day-to-day asset mix.

Investment style and other characteristics

- Style: Active management
- Leeway to deviate ±10% from the target allocation, while keeping the level of risk in line with the investor's profile.

CIFSC category

Global Equity Balanced

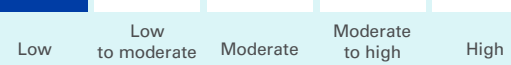
Currency hedging strategy

Variable

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund's net asset: 85.0 million  
 Inception date: December 2013  
 Launch date IAG SRP: December 2013  
 Launch date My Education+: June 2016

Risk level



Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.63	-
Classic Series 75/75 Prestige 300	2.51	-
Classic Series 75/75 Prestige 500	2.36	-
Series 75/100	2.79	0.10
Series 75/100 Prestige 300	2.52	0.10
Series 75/100 Prestige 500	2.37	0.10
Ecoflex Series 100/100	2.87	0.25
FORLIFE Series	2.87	0.10

As at March 31, 2024

Current Weightings

Money Market Funds	2.99%
Fixed Income Funds	68.61%
Canadian Equity Funds	8.70%
U.S. Equity Funds	5.40%
International Equity Funds	2.84%
Global Equity Funds	7.64%
Others	3.82%

Target Asset Mix

Fixed Income Funds	60.00%
Canadian Equity Funds	8.00%
U.S. Equity Funds	27.00%
International Equity Funds	5.00%

Top holdings

(Total number of investments: 22)

Industrial Alliance Bond (iA) Fund	45.55%
IA Clarington Loomis Global Multisector Bond Fund, Series I	18.22%
Industrial Alliance Canadian Equity Growth (iA) Fund	8.70%
iShares iBoxx \$ High Yield Corporate Bond ETF	4.85%
Fidelity Global Concentrated Equity Institutional Trust, Series I	4.57%
Government of United States, Treasury Bill, 5.367%, 2024-04-18	4.11%
IA Clarington Global Dividend Fund, Series I	3.07%
Industrial Alliance Money Market (iA) Fund	2.99%
Industrial Alliance International Equity (iA) Fund	2.85%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	2.53%
<b>Total</b>	<b>97.44%</b>

Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
1.64	1.64	9.01	5.24	-0.82	0.25	1.41	1.66

Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.98	-12.34	1.15	3.75	7.36	-3.33	2.44	4.81	0.40	6.53

Past returns are not indicative of future returns.





INVESTMENT  
FUNDS

Selection Funds

Selection Moderate (iA)

Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

Why consider this Fund?

- Turnkey portfolio made up of various sub-funds selected for optimal diversification and manager expertise.
- Team of professionals active in the day-to-day asset mix.

Investment style and other characteristics

- Style: Active management
- Leeway to deviate  $\pm 10\%$  from the target allocation, while keeping the level of risk in line with the investor's profile.

CIFSC category

Global Equity Balanced

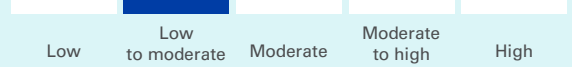
Currency hedging strategy

Variable

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund's net asset: 156.8 million  
 Inception date: December 2013  
 Launch date IAG SRP:  
 December 2013  
 Launch date My Education+:  
 June 2016

Risk level



Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.69	-
Classic Series 75/75 Prestige 300	2.57	-
Classic Series 75/75 Prestige 500	2.42	-
Series 75/100	2.87	0.10
Series 75/100 Prestige 300	2.65	0.10
Series 75/100 Prestige 500	2.50	0.10
Ecoflex Series 100/100	2.96	0.40
FORLIFE Series	2.96	0.10

As at March 31, 2024

Current Weightings

Money Market Funds	2.49%
Fixed Income Funds	59.38%
Canadian Equity Funds	11.51%
U.S. Equity Funds	7.42%
International Equity Funds	4.65%
Global Equity Funds	10.68%
Others	3.87%

Target Asset Mix

Fixed Income Funds	50.00%
Canadian Equity Funds	10.00%
U.S. Equity Funds	29.00%
International Equity Funds	11.00%

Top holdings

(Total number of investments: 22)

Industrial Alliance Bond (iA) Fund	40.11%
IA Clarington Loomis Global Multisector Bond Fund, Series I	15.47%
Industrial Alliance Canadian Equity Growth (iA) Fund	11.51%
Fidelity Global Concentrated Equity Institutional Trust, Series I	6.35%
Industrial Alliance International Equity (iA) Fund	4.65%
IA Clarington Global Dividend Fund, Series I	4.33%
Government of United States, Treasury Bill, 5.367%, 2024-04-18	4.18%
iShares iBoxx \$ High Yield Corporate Bond ETF	3.80%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	3.29%
Industrial Alliance Money Market (iA) Fund	2.49%
<b>Total</b>	<b>96.18%</b>

Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
2.52	2.52	9.88	6.39	0.09	1.03	1.93	2.19

Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.43	-11.29	2.30	3.22	8.98	-4.41	2.59	6.23	0.35	6.73

Past returns are not indicative of future returns.





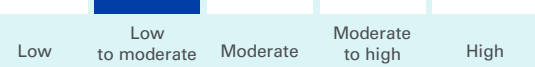
Selection Funds

Selection Balanced (iA)

As at March 31, 2024

Fund's net asset: 244.0 million  
 Inception date: December 2013  
 Launch date IAG SRP: December 2013  
 Launch date My Education+: June 2016

Risk level



Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.76	-
Classic Series 75/75 Prestige 300	2.66	-
Classic Series 75/75 Prestige 500	2.51	-
Series 75/100	2.95	0.10
Series 75/100 Prestige 300	2.75	0.10
Series 75/100 Prestige 500	2.60	0.10
Ecoflex Series 100/100	3.08	0.40
FORLIFE Series	3.08	0.25

Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

Current Weightings

Money Market Funds	1.98%
Fixed Income Funds	38.31%
Canadian Equity Funds	15.73%
U.S. Equity Funds	14.01%
International Equity Funds	7.94%
Global Equity Funds	17.20%
Others	4.83%

Target Asset Mix

Fixed Income Funds	37.50%
Canadian Equity Funds	15.00%
U.S. Equity Funds	30.50%
International Equity Funds	17.00%

Top holdings

(Total number of investments: 22)

Industrial Alliance Bond (iA) Fund	26.70%
Industrial Alliance Canadian Equity Growth (iA) Fund	15.73%
Fidelity Global Concentrated Equity Institutional Trust, Series I	9.60%
IA Clarington Loomis Global Multisector Bond Fund, Series I	8.43%
Industrial Alliance International Equity (iA) Fund	7.94%
IA Clarington Global Dividend Fund, Series I	7.60%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	6.05%
Government of United States, Treasury Bill, 5.367%, 2024-04-18	4.98%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	4.38%
Industrial Alliance Thematic Innovation (iA) Fund	3.58%
<b>Total</b>	<b>94.99%</b>

Why consider this Fund?

- Turnkey portfolio made up of various sub-funds selected for optimal diversification and manager expertise.
- Team of professionals active in the day-to-day asset mix.

Investment style and other characteristics

- Style: Active management
- Leeway to deviate ±10% from the target allocation, while keeping the level of risk in line with the investor's profile.

CIFSC category

Global Equity Balanced

Currency hedging strategy

Variable

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.65	4.65	12.13	9.71	1.81	2.38	2.85	3.16

Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.66	-11.00	5.20	2.81	10.70	-5.52	4.00	7.64	0.25	7.00

Past returns are not indicative of future returns.





INVESTMENT  
FUNDS

## Selection Funds

# Selection Growth (iA)

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- Turnkey portfolio made up of various sub-funds selected for optimal diversification and manager expertise.
- Team of professionals active in the day-to-day asset mix.

### Investment style and other characteristics

- Style: Active management
- Leeway to deviate  $\pm 10\%$  from the target allocation, while keeping the level of risk in line with the investor's profile.

### CIFSC category

Global Equity Balanced

### Currency hedging strategy

Variable

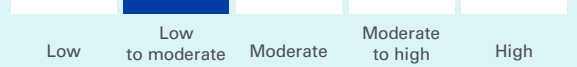
<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund's net asset: 116.3 million  
Inception date: December 2013  
Launch date IAG SRP:  
December 2013  
Launch date My Education+:  
June 2016

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.85	-
Classic Series 75/75 Prestige 300	2.74	-
Classic Series 75/75 Prestige 500	2.59	-
Series 75/100	3.04	0.10
Series 75/100 Prestige 300	2.84	0.10
Series 75/100 Prestige 500	2.69	0.10
Ecoflex Series 100/100	3.20	0.50
FORLIFE Series	3.20	0.40

As at March 31, 2024

### Current Weightings

Money Market Funds	1.48%
Fixed Income Funds	22.36%
Canadian Equity Funds	19.12%
U.S. Equity Funds	17.17%
International Equity Funds	12.69%
Global Equity Funds	21.57%
Others	5.61%

### Target Asset Mix

Fixed Income Funds	22.00%
Canadian Equity Funds	20.00%
U.S. Equity Funds	34.00%
International Equity Funds	24.00%

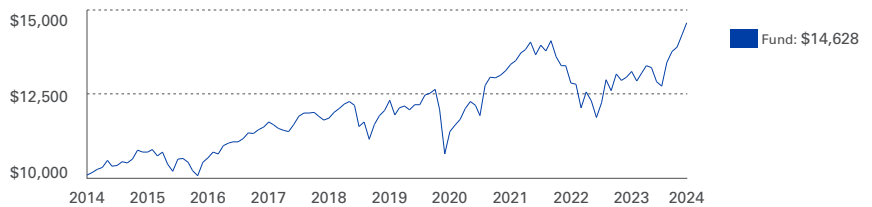
### Top holdings

(Total number of investments: 22)

Industrial Alliance Canadian Equity Growth (iA) Fund	19.12%
Industrial Alliance Bond (iA) Fund	13.25%
Industrial Alliance International Equity (iA) Fund	12.69%
Fidelity Global Concentrated Equity Institutional Trust, Series I	12.03%
IA Clarington Global Dividend Fund, Series I	9.54%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	7.50%
IA Clarington Loomis Global Multisector Bond Fund, Series I	6.40%
Government of United States, Treasury Bill, 5.367%, 2024-04-18	5.48%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	5.11%
Industrial Alliance Thematic Innovation (iA) Fund	4.56%
<b>Total</b>	<b>95.68%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.32	6.32	13.77	12.60	3.52	4.04	3.88	4.18

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.20	-10.53	8.35	3.78	12.30	-6.54	5.17	8.39	0.22	7.41

Past returns are not indicative of future returns.





INVESTMENT  
FUNDS

Selection Funds

Selection Aggressive (iA)

Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

Why consider this Fund?

- Turnkey portfolio made up of various sub-funds selected for optimal diversification and manager expertise.
- Team of professionals active in the day-to-day asset mix.

Investment style and other characteristics

- Style: Active management
- Leeway to deviate ±10% from the target allocation, while keeping the level of risk in line with the investor's profile.

CIFSC category

Global Equity Balanced

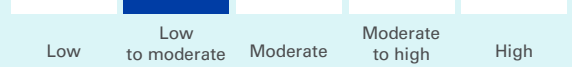
Currency hedging strategy

Variable

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund's net asset: 32.0 million  
 Inception date: December 2013  
 Launch date IAG SRP: December 2013  
 Launch date My Education+: June 2016

Risk level



Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.92	-
Classic Series 75/75 Prestige 300	2.79	-
Classic Series 75/75 Prestige 500	2.64	-
Series 75/100	3.20	0.20
Series 75/100 Prestige 300	2.99	0.20
Series 75/100 Prestige 500	2.84	0.20
Ecoflex Series 100/100	3.28	0.65
FORLIFE Series	3.28	0.50

As at March 31, 2024

Current Weightings

Canadian Equity Funds	6.77%
U.S. Equity Funds	31.45%
International Equity Funds	24.78%
Global Equity Funds	30.52%
Others	6.48%

Target Asset Mix

Fixed Income Funds	3.00%
Canadian Equity Funds	8.00%
U.S. Equity Funds	52.00%
International Equity Funds	37.00%

Top holdings

(Total number of investments: 17)

Industrial Alliance International Equity (iA) Fund	24.78%
Fidelity Global Concentrated Equity Institutional Trust, Series I	16.49%
IA Clarington Global Dividend Fund, Series I	14.03%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	13.97%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	9.41%
Industrial Alliance Thematic Innovation (iA) Fund	8.08%
Industrial Alliance Canadian Equity Growth (iA) Fund	6.76%
Government of United States, Treasury Bill, 5.367%, 2024-04-18	6.22%
<b>Total</b>	<b>99.74%</b>

Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
9.34	9.34	17.34	17.70	5.64	5.58	4.73	5.03

Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
11.92	-10.71	9.50	4.45	13.71	-7.81	5.46	9.17	0.49	7.76

Past returns are not indicative of future returns.



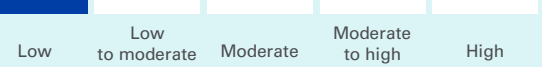


## Disciplined Funds Disciplined Prudent (iA)

As at March 31, 2024

Fund's net asset: 59.3 million  
Inception date: September 2020  
Launch date IAG SRP:  
September 2020

### Risk level



**Guarantee Option**  
Ecoflextra Series 75/100

**MER<sup>1</sup> %**  
2.82

**Fund Fee Rate %**  
0.60

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- A well-diversified portfolio by asset class, geographic region, economic sector and issuer.
- Favours a rigorous investment management approach with an emphasis on risk management.

### Investment style and other characteristics

- Style: Active management
- Leeway to deviate  $\pm 10\%$  from the target allocation.
- iAGAM sub-fund managers combine a unique approach to security selection with rigorous risk management in order to obtain stable returns over time.

### CIFSC category

Global Neutral Balanced

### Currency hedging strategy

Unhedged

### Current Weightings

(Total number of investments: 5)

Category	Weighting
<b>Fixed Income Funds</b>	<b>74.18%</b>
Industrial Alliance Disciplined Bond (iA) Fund	74.18%
<b>Canadian Equity Funds</b>	<b>7.87%</b>
Industrial Alliance Canadian Disciplined Equity (iA) Fund	7.87%
<b>U.S. Equity Funds</b>	<b>11.03%</b>
Industrial Alliance U.S. Disciplined Equity (iA) Fund	11.03%
<b>International Equity Funds</b>	<b>8.03%</b>
Industrial Alliance International Disciplined Equity (iA) Fund	8.03%
<b>Others</b>	<b>-1.11%</b>

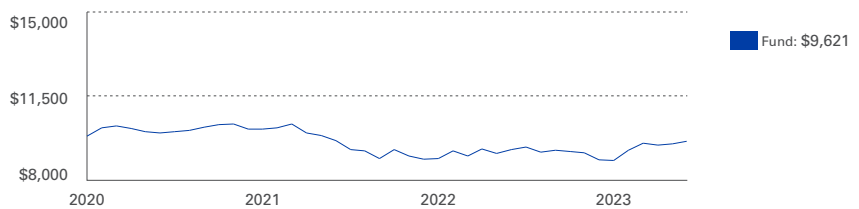
### Target Asset Mix

Fixed Income Funds	75.00%
Canadian Equity Funds	7.50%
U.S. Equity Funds	10.00%
International Equity Funds	7.50%

<sup>1</sup> Management expense ratio (GST and HST included).

### Growth of \$10,000 - Ecoflextra Series 75/100

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Ecoflextra Series 75/100

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
0.85	0.85	8.73	3.91	-1.15	-	-	-1.08

### Annuals returns as at December 31 - Ecoflextra Series 75/100

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.02	-12.90	0.85	-	-	-	-	-	-	-

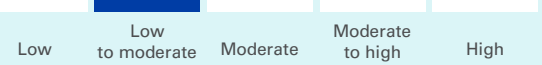
Past returns are not indicative of future returns.

## Disciplined Funds

# Disciplined Moderate (iA)

As at March 31, 2024

Fund's net asset: 147.3 million  
 Inception date: September 2020  
 Launch date IAG SRP:  
 September 2020

**Risk level**


**Guarantee Option**  
 Ecoflextra Series 75/100

**MER<sup>1</sup> %**  
 2.91

**Fund Fee Rate %**  
 0.80

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

**Why consider this Fund?**

- A well-diversified portfolio by asset class, geographic region, economic sector and issuer.
- Favours a rigorous investment management approach with an emphasis on risk management.

**Investment style and other characteristics**

- Style: Active management
- Leeway to deviate ±10% from the target allocation.
- iAGAM sub-fund managers combine a unique approach to security selection with rigorous risk management in order to obtain stable returns over time.

**CIFSC category**

Global Neutral Balanced

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).

**Current Weightings**

(Total number of investments: 5)

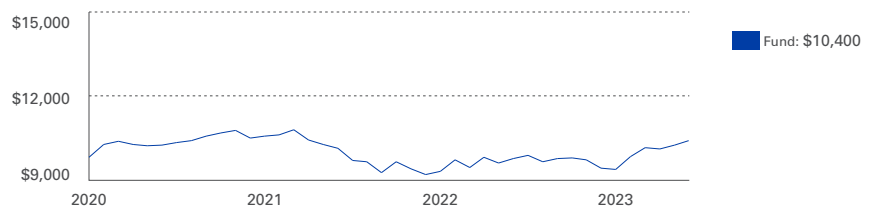
Category	Weighting
<b>Fixed Income Funds</b>	<b>58.39%</b>
Industrial Alliance Disciplined Bond (iA) Fund	58.39%
<b>Canadian Equity Funds</b>	<b>12.39%</b>
Industrial Alliance Canadian Disciplined Equity (iA) Fund	12.39%
<b>U.S. Equity Funds</b>	<b>17.39%</b>
Industrial Alliance U.S. Disciplined Equity (iA) Fund	17.39%
<b>International Equity Funds</b>	<b>12.64%</b>
Industrial Alliance International Disciplined Equity (iA) Fund	12.64%
<b>Others</b>	<b>-0.81%</b>

**Target Asset Mix**

Fixed Income Funds	60.00%
Canadian Equity Funds	12.00%
U.S. Equity Funds	16.00%
International Equity Funds	12.00%

**Growth of \$10,000 - Ecoflextra Series 75/100**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Ecoflextra Series 75/100**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
2.49	2.49	10.48	6.57	0.51	-	-	1.11

**Annuals returns as at December 31 - Ecoflextra Series 75/100**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.38	-12.51	4.10	-	-	-	-	-	-	-

Past returns are not indicative of future returns.

## Disciplined Funds Disciplined Balanced (iA)

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- A well-diversified portfolio by asset class, geographic region, economic sector and issuer.
- Favours a rigorous investment management approach with an emphasis on risk management.

### Investment style and other characteristics

- Style: Active management
- Leeway to deviate  $\pm 10\%$  from the target allocation.
- iAGAM sub-fund managers combine a unique approach to security selection with rigorous risk management in order to obtain stable returns over time.

### CIFSC category

Global Neutral Balanced

### Currency hedging strategy

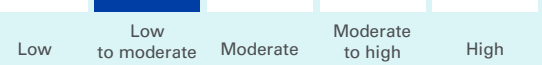
Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).

As at March 31, 2024

Fund's net asset: 320.2 million  
Inception date: September 2020  
Launch date IAG SRP:  
September 2020

### Risk level



**Guarantee Option**  
Ecoflextra Series 75/100

**MER<sup>1</sup> %**  
2.92

**Fund Fee Rate %**  
0.80

### Current Weightings

(Total number of investments: 5)

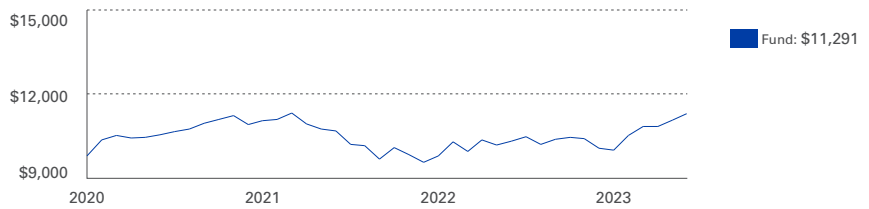
Category	Weighting
<b>Fixed Income Funds</b>	<b>43.21%</b>
Industrial Alliance Disciplined Bond (iA) Fund	43.21%
<b>Canadian Equity Funds</b>	<b>16.82%</b>
Industrial Alliance Canadian Disciplined Equity (iA) Fund	16.82%
<b>U.S. Equity Funds</b>	<b>23.60%</b>
Industrial Alliance U.S. Disciplined Equity (iA) Fund	23.60%
<b>International Equity Funds</b>	<b>17.14%</b>
Industrial Alliance International Disciplined Equity (iA) Fund	17.14%
<b>Others</b>	<b>-0.77%</b>

### Target Asset Mix

Fixed Income Funds	45.00%
Canadian Equity Funds	16.50%
U.S. Equity Funds	22.00%
International Equity Funds	16.50%

### Growth of \$10,000 - Ecoflextra Series 75/100

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Ecoflextra Series 75/100

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.17	4.17	12.30	9.35	2.32	-	-	3.47

### Annuals returns as at December 31 - Ecoflextra Series 75/100

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.84	-12.01	7.66	-	-	-	-	-	-	-

Past returns are not indicative of future returns.

## Disciplined Funds Disciplined Growth (iA)

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- A well-diversified portfolio by asset class, geographic region, economic sector and issuer.
- Favours a rigorous investment management approach with an emphasis on risk management.

### Investment style and other characteristics

- Style: Active management
- Leeway to deviate  $\pm 10\%$  from the target allocation.
- iAGAM sub-fund managers combine a unique approach to security selection with rigorous risk management in order to obtain stable returns over time.

### CIFSC category

Global Neutral Balanced

### Currency hedging strategy

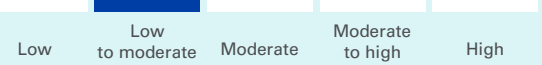
Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).

As at March 31, 2024

Fund's net asset: 194.8 million  
Inception date: September 2020  
Launch date IAG SRP:  
September 2020

### Risk level



**Guarantee Option**  
Ecoflextra Series 75/100

**MER<sup>1</sup> %**  
2.93

**Fund Fee Rate %**  
1.05

### Current Weightings

(Total number of investments: 5)

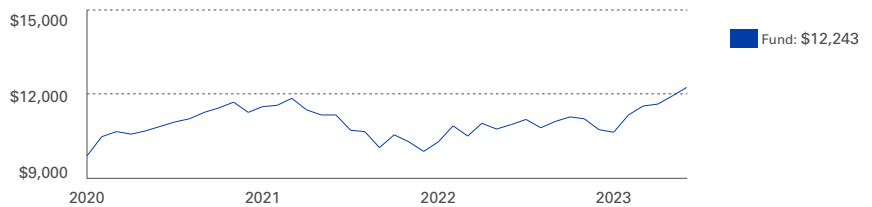
Category	Weighting
<b>Fixed Income Funds</b>	<b>28.42%</b>
Industrial Alliance Disciplined Bond (iA) Fund	28.42%
<b>Canadian Equity Funds</b>	<b>21.12%</b>
Industrial Alliance Canadian Disciplined Equity (iA) Fund	21.12%
<b>U.S. Equity Funds</b>	<b>29.63%</b>
Industrial Alliance U.S. Disciplined Equity (iA) Fund	29.63%
<b>International Equity Funds</b>	<b>21.52%</b>
Industrial Alliance International Disciplined Equity (iA) Fund	21.52%
<b>Others</b>	<b>-0.69%</b>

### Target Asset Mix

Fixed Income Funds	30.00%
Canadian Equity Funds	21.00%
U.S. Equity Funds	28.00%
International Equity Funds	21.00%

### Growth of \$10,000 - Ecoflextra Series 75/100

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Ecoflextra Series 75/100

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.84	5.84	14.12	12.18	4.14	-	-	5.85

### Annuals returns as at December 31 - Ecoflextra Series 75/100

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
10.30	-11.52	11.30	-	-	-	-	-	-	-

Past returns are not indicative of future returns.



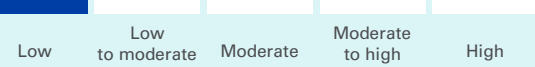
INVESTMENT FUNDS

Income Funds  
**Money Market (iA)**

As at March 31, 2024

Fund's net asset: 752.0 million  
Inception date: September 1991  
Launch date IAG SRP: January 2011  
Launch date My Education+:  
June 2016

**Risk level**



**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	1.46	-
Classic Series 75/75 Prestige 300	1.42	-
Classic Series 75/75 Prestige 500	1.40	-
Series 75/100	1.65	0.10
Series 75/100 Prestige 300	1.62	0.10
Series 75/100 Prestige 500	1.60	0.10
Ecoflex Series 100/100	1.72	0.25
FORLIFE Series	1.72	0.10

**Portfolio manager**

iA Global Asset Management



Global Asset Management

Team - iAGAM

**Why consider this Fund?**

- The Funds seeks to provide some interest income while protecting capital and providing liquidity.
- Conforms to a short term investment horizon and has low investment risk.

**Investment style and other characteristics**

- Invests primarily in high-quality debt securities that mature in less than 365 days, guaranteed by the provinces, governments, and some companies.

**CIFSC category**

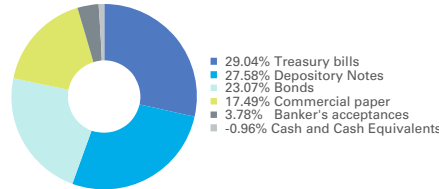
Canadian Money Market

**Currency hedging strategy**

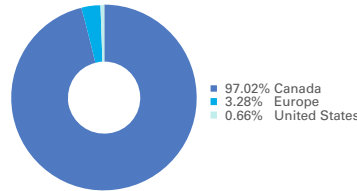
Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**



**Geographic allocation**



**Top holdings**

(Total number of investments: 138)

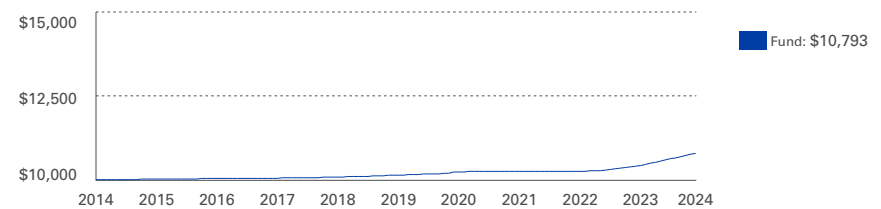
Government of Canada, Treasury Bill, 5.293%, 2024-06-06	7.51%
Bank of Montreal, 5.539%, 2024-08-06	3.52%
The Toronto-Dominion Bank, 5.49%, 2024-06-14	3.51%
Royal Bank of Canada, 5.254%, 2024-09-26	3.24%
407 International Inc., 3.350%, 2024-05-16	3.22%
Toyota Credit Canada Inc., 5.343%, 2024-06-12	3.03%
Honda Canada Finance Inc., 5.177%, 2024-08-27	2.83%
Royal Bank of Canada, 5.542%, 2024-09-19	2.73%
Glacier Credit Card Trust, 2.280%, 2024-06-06	2.64%
Province of Alberta, Treasury Bill, 5.301%, 2024-05-28	2.58%
<b>Total</b>	<b>34.81%</b>

**Portfolio characteristics**

Average rating - Money market securities	R1-Medium
Average term to maturity	88 days
Yield at market value	5.2%

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.



**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
0.93	0.93	1.88	3.67	1.70	1.25	0.77	0.61

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
3.39	0.79	0.00	0.74	0.59	0.54	0.19	0.16	0.22	0.19

Past returns are not indicative of future returns.

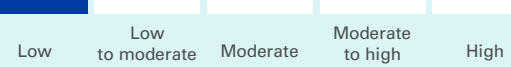


## Income Funds

# Short Term Bond (iA)

Fund's net asset: 329.4 million  
 Inception date: December 1997  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.25	-
Classic Series 75/75 Prestige 300	2.07	-
Classic Series 75/75 Prestige 500	1.97	-
Series 75/100	2.46	0.10
Series 75/100 Prestige 300	2.20	0.10
Series 75/100 Prestige 500	2.10	0.10
Ecoflex Series 100/100	2.43	0.25
FORLIFE Series	2.43	0.10

### Portfolio manager

iA Global Asset Management



Global Asset Management

Alexandre Morin, CFA

David McCulla, CFA

Dominic Siciliano

### Why consider this Fund?

- The Fund seeks to provide current income and moderate long term capital growth.
- Fund characterized by a short-medium term maturity, which minimizes the impact of interest rate fluctuations.
- Can benefit from opportunities in foreign bonds and out-of-benchmark positions.

### Investment style and other characteristics

- Style: Active management
- Fund invested primarily in short term high quality Canadian fixed income.
- Investment process primarily based on securities selection and issuers, combined with interest rate forecasts.

### CIFSC category

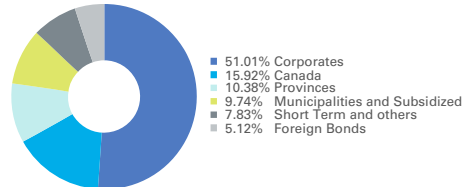
Canadian Short Term Fixed Income

### Currency hedging strategy

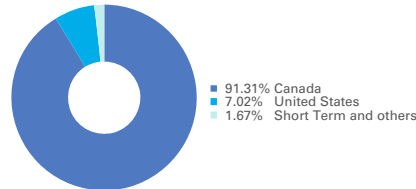
Actively hedged

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

### Asset mix



### Geographic allocation



### Portfolio characteristics

Average credit quality	A+
Yield to maturity	4.8%
Average coupon	3.5%
Modified duration	2.6 years
Average Term	2.9 years

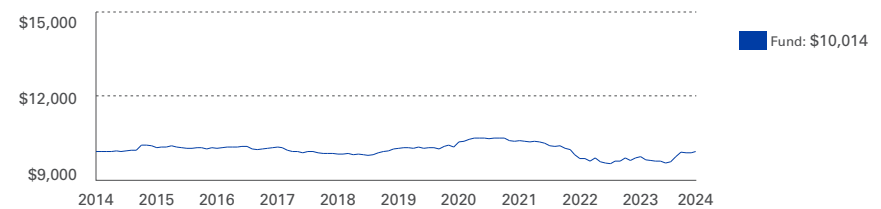
### Top holdings

(Total number of investments: 303)

Government of Canada, 3.250%, 2028-09-01	8.72%
Government of Canada, 2.750%, 2027-09-01	5.98%
Province of Ontario, 2.900%, 2028-06-02	4.58%
Bank of Montreal, 2.077%, 2030-06-17	2.06%
The Toronto-Dominion Bank, 3.105%, 2030-04-22	1.99%
Vanguard Short-Term Corporate Bond ETF	1.90%
Province of Ontario, 1.350%, 2030-12-02	1.82%
Government of Canada, Treasury Bill, 5.293%, 2024-06-06	1.82%
Bank of Montreal, 1.928%, 2031-07-22	1.80%
Royal Bank of Canada, 2.880%, 2029-12-23	1.56%
<b>Total</b>	<b>32.23%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

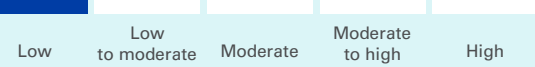
YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
0.17	0.17	4.18	2.37	-1.23	-0.18	0.01	0.27

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
3.45	-5.54	-2.64	3.86	1.43	0.01	-1.22	-0.52	0.79	1.36

Past returns are not indicative of future returns.

Fund's net asset: 3,444.2 million  
 Inception date: May 1977  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.24	-
Classic Series 75/75 Prestige 300	2.09	-
Classic Series 75/75 Prestige 500	1.99	-
Series 75/100	2.43	0.10
Series 75/100 Prestige 300	2.23	0.10
Series 75/100 Prestige 500	2.13	0.10
Ecoflex Series 100/100	2.46	0.25
FORLIFE Series	2.46	0.10

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**
**Alexandre Morin, CFA**
**David McCulla, CFA**
**Dominic Siciliano**
**Why consider this Fund?**

- A core Canadian fixed income portfolio that seeks to provide interest income and capital appreciation while protecting capital.
- Can benefit up to 30% from opportunities in foreign bonds, fully hedged against currency risk.

**Investment style and other characteristics**

- Style: Active management of duration, sector and yield curve positioning, combined with credit analysis of corporate issuers.
- Invests primarily in a combination of government issues and high-quality corporate bonds.

**CIFSC category**

Canadian Fixed Income

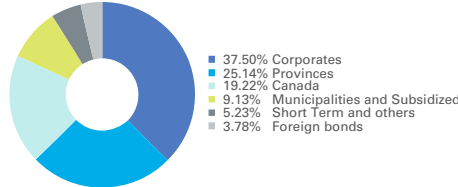
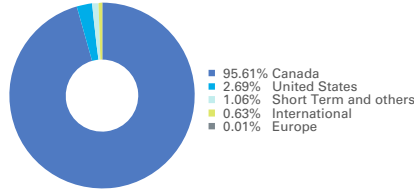
**Currency hedging strategy**

Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Geographic allocation**

**Portfolio characteristics**

Average credit quality	AA-
Yield to maturity	4.5%
Average coupon	3.5%
Modified duration	7.4 years
Average Term	10.6 years

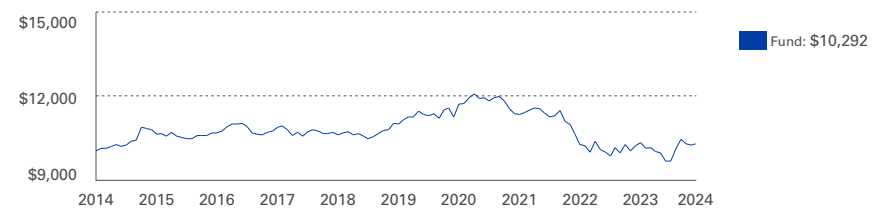
**Top holdings**

(Total number of investments: 429)

Industrial Alliance Canadian Corporate Bond (iA) Fund	25.47%
Government of Canada, 3.250%, 2033-12-01	5.13%
Government of Canada, 0.500%, 2030-12-01	4.68%
Government of Canada, 1.750%, 2053-12-01	2.98%
Province of Ontario, 2.900%, 2046-12-02	2.01%
Vanguard Short-Term Corporate Bond ETF	1.99%
Province of Ontario, 3.450%, 2045-06-02	1.86%
Province of Quebec, 3.600%, 2033-09-01	1.72%
Province of Ontario, 1.350%, 2030-12-02	1.42%
Province of Manitoba, 4.400%, 2055-09-05	1.37%
<b>Total</b>	<b>48.63%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
-1.58	-1.58	6.43	0.66	-3.24	-1.35	0.29	0.88

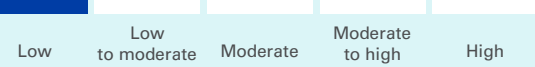
**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
4.84	-13.06	-4.21	6.85	5.19	-0.84	1.12	0.45	1.49	6.64

Past returns are not indicative of future returns.

**Income Funds**  
**Disciplined Bond (iA)**

 Fund's net asset: 473.8 million  
 Inception date: September 2020  
 Launch date IAG SRP:  
 September 2020

**Risk level**

**Guarantee Option**  
 Ecoflextra Series 75/100

**MER<sup>1</sup> %**  
 2.43

**Fund Fee Rate %**  
 0.60

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**
**Alexandre Morin, CFA**
**David McCulla, CFA**
**Dominic Siciliano**
**Why consider this Fund?**

- A core Canadian fixed income portfolio that seeks to provide interest income and capital appreciation while protecting capital.
- The managers advocate a rigorous approach which emphasizes risk management and ensures sound diversification among sectors and issuers.

**Investment style and other characteristics**

- Style: Active management of duration, sector and yield curve positioning, combined with credit analysis of corporate issuers.
- Rigorous risk management process in line with the FTSE Canada Universe Bond Index.
- Fund Invested primarily in high-quality Canadian bonds (federal, provincial, municipal and corporate).

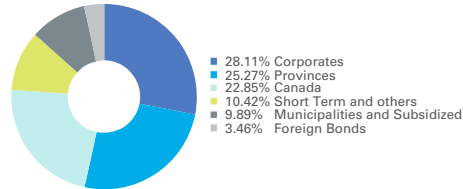
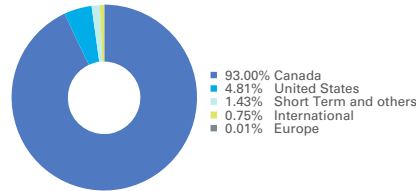
**CIFSC category**

Canadian Fixed Income

**Currency hedging strategy**

Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).

**Asset mix**

**Geographic allocation**

**Portfolio characteristics**

Average credit quality	AA-
Yield to maturity	4.5%
Average coupon	3.5%
Modified duration	7.5 years
Average Term	10.4 years

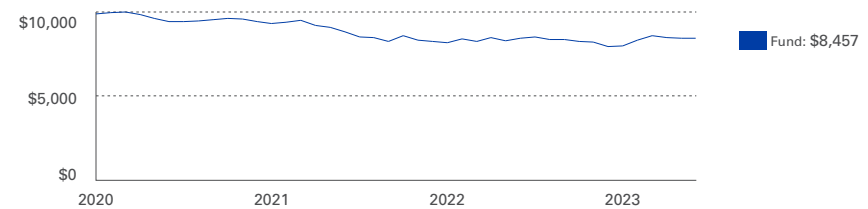
**Top holdings**

(Total number of investments: 462)

Government of Canada, 0.500%, 2030-12-01	6.04%
Government of Canada, 3.250%, 2033-12-01	5.31%
Government of Canada, 1.750%, 2053-12-01	2.74%
Province of Quebec, 3.600%, 2033-09-01	2.37%
Vanguard Short-Term Corporate Bond ETF	2.10%
Province of Ontario, 2.900%, 2046-12-02	2.08%
Government of Canada, 3.250%, 2028-09-01	2.02%
Province of Ontario, 3.450%, 2045-06-02	1.91%
Government of Canada, 2.000%, 2032-06-01	1.78%
Canada Housing Trust No 1, 4.250%, 2034-03-15	1.70%
<b>Total</b>	<b>28.05%</b>

**Growth of \$10,000 - Ecoflextra Series 75/100**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Ecoflextra Series 75/100**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
-1.69	-1.69	6.21	0.19	-3.61	-	-	-4.60

**Annuals returns as at December 31 - Ecoflextra Series 75/100**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
4.41	-13.51	-4.59	-	-	-	-	-	-	-

Past returns are not indicative of future returns.

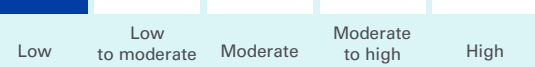


**Income Funds**

# Canadian Corporate Bond (iA)

As at March 31, 2024

Fund's net asset: 1,542.3 million  
 Inception date: March 2016  
 Launch date IAG SRP: May 2016  
 Launch date My Education+: June 2016

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.26	-
Classic Series 75/75 Prestige 300	2.13	-
Classic Series 75/75 Prestige 500	2.03	-
Series 75/100	2.38	0.10
Series 75/100 Prestige 300	2.20	0.10
Series 75/100 Prestige 500	2.10	0.10

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Jean-Pierre D'Agnillo, CFA

**Why consider this Fund?**

- The Fund seeks higher yields than traditional Canadian government fixed income by investing primarily in investment-grade corporate bonds.
- Corporate bonds have lower durations and typically exhibit lower interest rate sensitivity than government bonds.

**Investment style and other characteristics**

- Strategy based on the detailed analysis of corporate securities with a focus on credit quality and liquidity
- The Investment process combines top-down sector allocation and bottom-up security selection.
- Diversified portfolio of 70-80 holdings, across 40+ issuers.

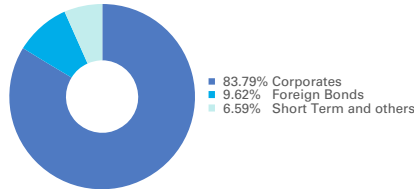
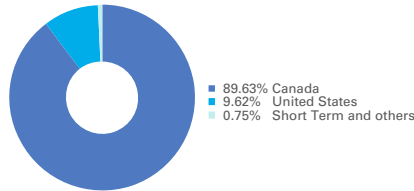
**CIFSC category**

Canadian Corporate Fixed Income

**Currency hedging strategy**

Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Geographic allocation**

**Portfolio characteristics**

Average credit quality	A-
Yield to maturity	5.1%
Average coupon	4.5%
Modified duration	5.7 years
Average Term	7.8 years

**Top holdings**

(Total number of investments: 176)

Ford Credit Canada Co., 2.961%, 2026-09-16	2.28%
Bank of Montreal, 4.709%, 2027-12-07	2.23%
Canadian Imperial Bank of Commerce, 5.500%, 2028-01-14	2.19%
Transcanada Trust, 4.650%, 2077-05-18	2.05%
Canadian Imperial Bank of Commerce, 1.960%, 2031-04-21	1.81%
Bank of Montreal, 2.077%, 2030-06-17	1.76%
National Bank of Canada, 5.023%, 2029-02-01	1.71%
Royal Bank of Canada, 2.140%, 2031-11-03	1.53%
Fédération des caisses Desjardins du Québec, 1.992%, 2031-05-28	1.49%
The Toronto-Dominion Bank, 3.105%, 2030-04-22	1.41%
<b>Total</b>	<b>18.46%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
-0.14	-0.14	6.97	3.88	-2.08	-0.32	0.70*	0.17

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.26	-12.03	-3.36	6.54	6.03	-0.99	0.79	1.59*	0.72*	5.62*

Past returns are not indicative of future returns.

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

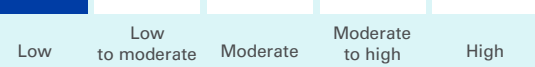
**Income Funds**

# Core Plus Bond (Wellington Square)

As at March 31, 2024

Fund's net asset: 51.7 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

Underlying fund name: IA  
 Clarington Core Plus Bond Fund

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.30	-
Classic Series 75/75 Prestige 300	2.20	-
Classic Series 75/75 Prestige 500	2.10	-
Series 75/100	2.53	0.10
Series 75/100 Prestige 300	2.35	0.10
Series 75/100 Prestige 500	2.25	0.10
Ecoflex Series 100/100	2.60	0.25
FORLIFE Series	2.60	0.10

**Portfolio manager**

Wellington Square


**Jeff Sujitno, CPA, CIM**
**Amar Dhanoya, MBA, CFA**
**Why consider this Fund?**

- The Fund seeks to obtain current income while preserving capital and mitigating the effects of interest rate fluctuations through an investment grade, short term North American fixed income portfolio.
- Diversification beyond traditional fixed income strategies through investments such as asset-backed securities and senior floating rate loans.

**Investment style and other characteristics**

- Style: Credit analysis
- May benefit from enhanced yield potential from non-investment grade exposure (max 25%) and wide latitude in credit selection.

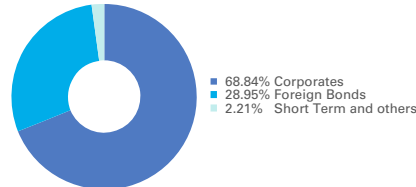
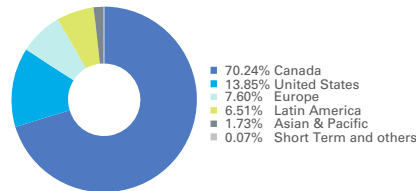
**CIFSC category**

Canadian Short Term Fixed Income

**Currency hedging strategy**

100% hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Geographic allocation**

**Portfolio characteristics**

Average credit quality	BBB-
Yield to maturity	6.6%
Average coupon	5.2%
Modified duration	3.1 years
Average Term	3.7 years

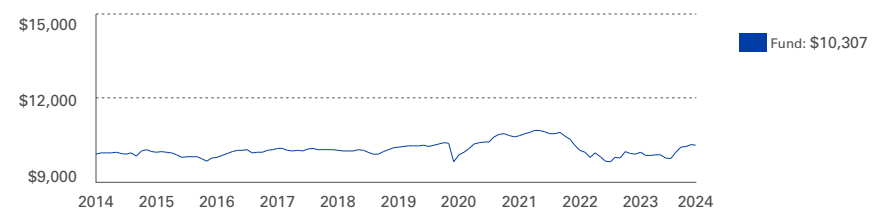
**Top holdings**

(Total number of investments: 252)

Canadian Imperial Bank of Commerce, 4.00%, 2082-01-28	1.39%
The Bank of Nova Scotia, 3.625%, 2081-10-27	1.38%
Fore 8 Developments Inc., 8.00%, 2025-12-15	1.31%
Royal Bank of Canada, 4.50%, 2080-11-24	1.17%
Chartwell Retirement Residences, 6.00%, 2026-12-08	1.15%
Enbridge Inc., 8.495%, 2084-01-15	1.14%
Canadian Imperial Bank of Commerce, 4.200%, 2032-04-07	1.11%
Stars Group Holdings BV, Term Loan, 2026-07-21	1.04%
Canadian Imperial Bank of Commerce, 5.300%, 2034-01-16	1.04%
Bank of Montreal, 6.034%, 2033-09-07	1.04%
<b>Total</b>	<b>11.77%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
0.56	0.56	4.51	3.22	-0.95	0.18	0.30	0.95

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
3.92	-8.48	0.66	3.43	3.66	-1.72	0.94	1.77	-0.33	1.10

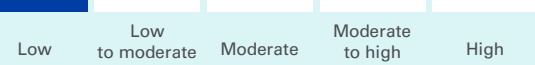
Past returns are not indicative of future returns.

# Income Funds

## Fixed Income Managed Portfolio (iA)

As at March 31, 2024

Fund's net asset: 208.6 million  
 Inception date: October 2021  
 Launch date IAG SRP: October 2021  
 Launch date My Education+: October 2021

**Risk level**


Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.50	-
Classic Series 75/75 Prestige 300	2.33	-
Classic Series 75/75 Prestige 500	2.23	-
Series 75/100	2.69	0.10
Series 75/100 Prestige 300	2.49	0.10
Series 75/100 Prestige 500	2.39	0.10

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Alexandre Morin, CFA

David McCulla, CFA

Dominic Siciliano

**Why consider this Fund?**

- Aims to provide a global diversified fixed-income exposure through active management of underlying fixed-income Funds.
- Flexible investment guidelines with the potential to perform in many types of economic cycles and market environments.

**Investment style and other characteristics**

- Active asset allocation approach based on economic and market forecasts.
- Investment-grade portfolio complemented with diversified exposure to non-traditional fixed income for enhanced return potential.
- Opportunistic use of exchange traded Funds (ETF) to allow tactical allocations.

**CIFSC category**

Global Fixed Income

**Currency hedging strategy**

Variable

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Current Weightings**

(Total number of investments: 30)

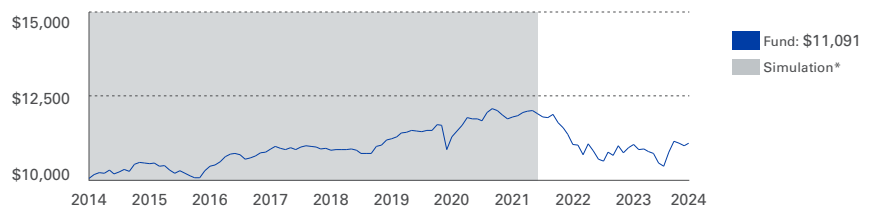
Fixed Income Funds	97.08%
PIMCO Monthly Income Fund (Canada), Series I	28.50%
Industrial Alliance Bond (iA) Fund	18.59%
IA Clarington Loomis Global Multisector Bond Fund, Series I	13.29%
iShares Core U.S. Aggregate Bond ETF	11.62%
Industrial Alliance Short Term Bond (iA) Fund	9.01%
Industrial Alliance Responsible Fossil Fuel Free Bond (iA) Fund	8.75%
Industrial Alliance Canadian Corporate Bond (iA) Fund	3.90%
iShares 20+ Year Treasury Bond ETF	1.85%
Industrial Alliance Long Term Bond (iA) Fund	1.57%
Others	2.92%

**Target Asset Mix**

Fixed Income Funds	100.00%
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**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
-0.57	-0.57	5.60	1.25	-2.12*	-0.18*	1.04*	-2.87

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
3.96	-10.20	-1.40*	5.58*	6.32*	-1.85*	3.23*	5.14*	-1.15*	4.96*

Past returns are not indicative of future returns.

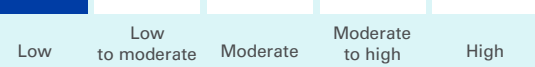
\*Simulation of past returns as if the Fund or series had been in effect for these periods.

**Income Funds**

# Global Multisector Bond (Loomis Sayles)

As at March 31, 2024

 Fund's net asset: 23.3 million  
 Inception date: October 2021  
 Launch date IAG SRP: October 2021  
 Launch date My Education+: October 2021

**Risk level**


Underlying fund name: IA Clarington Loomis Global Multisector Bond Fund

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.57	-
Classic Series 75/75 Prestige 300	2.36	-
Classic Series 75/75 Prestige 500	2.26	-
Series 75/100	2.77	0.10
Series 75/100 Prestige 300	2.61	0.10
Series 75/100 Prestige 500	2.51	0.10

**Portfolio manager**

Loomis, Sayles &amp; Company



Matthew J. Eagan, MBA, CFA

Brian P. Kennedy, MBA

**Why consider this Fund?**

- Fund invested primarily in global fixed-income securities.
- The flexible, opportunistic nature of the Fund allows the portfolio managers to take advantage of market mispricing opportunities across a range of sectors and in various parts of the capital structure.

**Investment style and other characteristics**

- The Fund managers follow a value-driven, opportunistic credit approach focused on security-specific risk.
- The disciplined and collaborative investment process, supported by Loomis Sayles' deep global research platform, ensures only their best ideas are represented in the Fund.

**CIFSC category**

Global Fixed Income

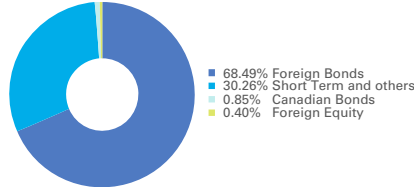
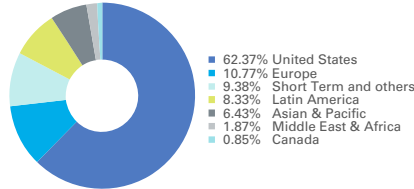
**Currency hedging strategy**

100% hedged

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Geographic allocation**

**Portfolio characteristics**

Average credit quality	BBB-
Yield to maturity	6.2%
Average coupon	4.2%
Modified duration	4.6 years
Average Term	5.7 years

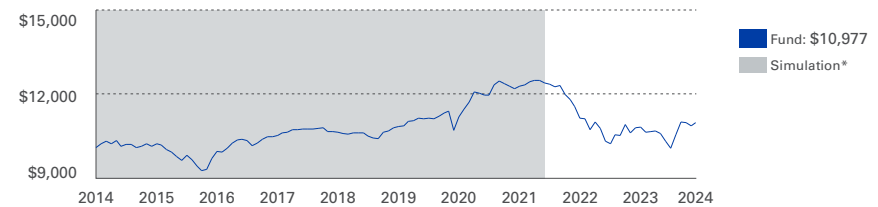
**Top holdings**

(Total number of investments: 689)

Government of United States, Treasury Bill, 5.371%, 2024-06-27	3.02%
Government of United States, Treasury Bill, 5.367%, 2024-04-18	2.75%
Government of United States, 1.875%, 2051-11-15	1.48%
Government of United States, 4.125%, 2053-08-15	1.03%
Rocket Mortgage LLC/Co-Issuer Inc., 3.875%, 2031-03-01	0.99%
Government of United States, Treasury Bill, 5.375%, 2024-05-09	0.98%
Continental Resources Inc., 5.750%, 2031-01-15	0.98%
Uber Technologies Inc., 4.500%, 2029-08-15	0.95%
Micron Technology Inc., 5.875%, 2033-09-15	0.87%
BioMarin Pharmaceutical Inc., 1.250%, 2027-05-15	0.86%
<b>Total</b>	<b>13.91%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
-0.13	-0.13	6.44	1.75	-3.42*	0.35*	0.94*	-4.63

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
4.38	-14.34	-1.45*	11.41*	7.54*	-3.34*	5.19*	8.73*	-6.66*	3.72*

Past returns are not indicative of future returns.

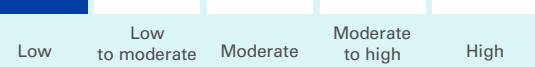
\*Simulation of past returns as if the Fund or series had been in effect for these periods.

# Income Funds

## Global Fixed Income (PIMCO)

As at March 31, 2024

Fund's net asset: 809.2 million  
 Inception date: March 2013  
 Launch date IAG SRP: October 2014  
 Launch date My Education+: June 2016

**Risk level**


Underlying fund name: PIMCO Monthly Income Fund (Canada)

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.65	-
Classic Series 75/75 Prestige 300	2.41	-
Classic Series 75/75 Prestige 500	2.31	-
Series 75/100	2.82	0.10
Series 75/100 Prestige 300	2.66	0.10
Series 75/100 Prestige 500	2.56	0.10

**Portfolio manager**

PIMCO

# PIMCO

Management team composed of several managers

**Why consider this Fund?**

- The Fund aims to optimize current income and achieve moderate long term capital appreciation by investing primarily in a diversified portfolio of fixed income securities that are not denominated in Canadian dollars and with a variety of maturities.
- PIMCO is a firm renowned around the world for its innovative philosophy, proven expertise, extensive resources and experienced managers.

**Investment style and other characteristics**

- Active, multi-sector approach that seeks out PIMCO's best income-generating ideas in any given market climate, targeting multiple sources of income from a global opportunity set, with an emphasis on high-quality fixed income securities.
- The Fund can invest up to 50% of its total assets in high-yield securities, and up to 20% of its total assets in securities and instruments that are economically linked to the emerging markets.
- The average duration of this Fund's portfolio usually varies between zero and eight years.

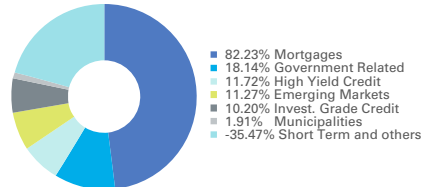
**CIFSC category**

Global Fixed Income

**Currency hedging strategy**

Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Characteristics**

Average credit quality	N/A
Yield to maturity	N/A
Average coupon	N/A
Modified duration	3.4 years
Average Term	6.6 years

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
0.94	0.94	5.71	5.06	-0.52	0.47	1.82*	1.59

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.87	-8.27	-0.27	2.30	5.09	-1.24	4.96	5.70	1.08	5.17*

Past returns are not indicative of future returns.  
 \*Simulation of past returns as if the Fund or series had been in effect for these periods.



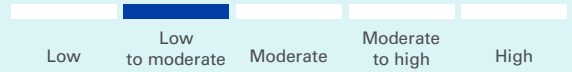
INVESTMENT FUNDS

# Income Funds - Specialty Floating Rate Income (Wellington Square)

As at March 31, 2024

Fund's net asset: 78.7 million  
Inception date: October 2019  
Launch date IAG SRP: October 2019  
Launch date My Education+:  
October 2019

### Risk level



Underlying fund name: IA  
Clarington Floating Rate Income  
Fund

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.28	-
Classic Series 75/75 Prestige 300	2.18	-
Classic Series 75/75 Prestige 500	2.08	-
Series 75/100	2.48	0.10
Series 75/100 Prestige 300	2.33	0.10
Series 75/100 Prestige 500	2.23	0.10

### Portfolio manager

Wellington Square



WELLINGTON SQUARE

Jeff Sujitno, CPA, CIM

Amar Dhanoya, MBA, CFA

### Why consider this Fund?

- Diversification through senior secured loans and North American high-yield debt securities.
- Rising interest rate protection: Senior floating rate loans have very short duration (~0.25 years).
- Access to a non-traditional asset class that can be difficult for retail investors to secure.

### Investment style and other characteristics

- Investment approach based on rigorous, bottom-up credit selection.
- Primarily invested in senior floating rate loans, other floating rate securities and debt obligations of investment grade and non-investment grade North American and global corporate issuers.

### CIFSC category

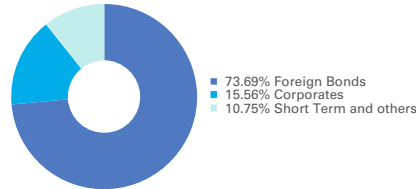
Floating Rate Loans

### Currency hedging strategy

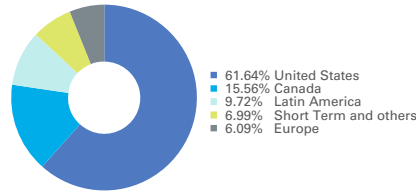
100% hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

### Asset mix



### Geographic allocation



### Portfolio characteristics

Average credit quality	B+
Yield to maturity	8.8%
Average coupon	8.6%
Modified duration	0.5 years
Average Term	0.4 years

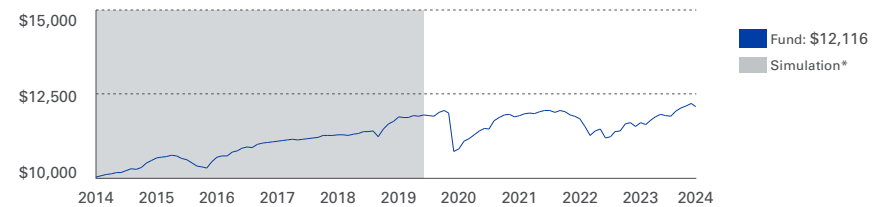
### Top holdings

(Total number of investments: 147)

Invesco Senior Loan ETF	3.58%
Halo Woods LLC, 12.000%, 2024-08-31	1.37%
The Cannabist Company Holdings Inc., 6.000%, 2025-06-29	1.36%
Belron Finance Ltd., Term Loan, 2028-04-28	1.33%
Halo Woods LLC, 12.000%, 2025-02-28	1.33%
AAdvantage Loyalty IP Ltd., Term Loan, 2028-04-20	1.31%
Owens & Minor Inc., Term Loan, 2029-03-29	1.29%
United Airlines Inc., Term Loan, 2031-02-24	1.29%
American Airlines Inc., Term Loan, 2027-01-29	1.29%
Beacon Roofing Supply Inc., Term Loan, 2028-05-19	1.28%
<b>Total</b>	<b>15.43%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
0.30	0.30	2.16	4.97	0.83	0.73*	1.94*	0.46

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.87	-4.97	1.69	-1.26	6.51*	0.11*	2.03*	6.09*	1.09*	4.12*

Past returns are not indicative of future returns.

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

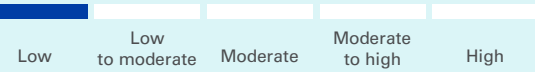


# Income Funds - Specialty

## Strategic Corporate Bond (iA)

As at March 31, 2024

Fund's net asset: 199.9 million  
 Inception date: January 2012  
 Launch date IAG SRP: January 2012  
 Launch date My Education+: October 2019

**Risk level**


Underlying fund name: IA  
 Clarington Strategic Corporate Bond Fund

Guarantee Option	MER <sup>1</sup> %	Fund Fee Rate %
Classic Series 75/75	2.26	-
Classic Series 75/75 Prestige 300	2.15	-
Classic Series 75/75 Prestige 500	2.05	-
Series 75/100	2.48	0.10
Series 75/100 Prestige 300	2.29	0.10
Series 75/100 Prestige 500	2.19	0.10
FORLIFE Series	2.63	0.10

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Dan Bastasic, MBA, CFA

**Why consider this Fund?**

- The Fund aims to provide income and the potential for long term capital growth by investing primarily in high-yield corporate bonds.
- High-yield corporate bonds may have lower interest rate sensitivity than investment-grade bonds.

**Investment style and other characteristics**

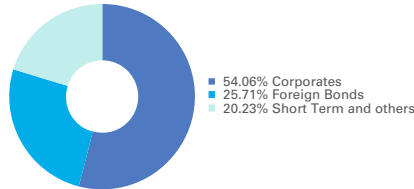
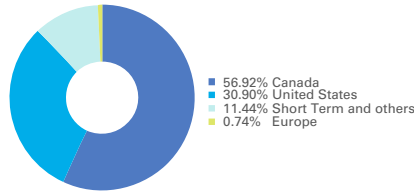
- Rigorous and active investment process that focuses on safety of income and incorporates the manager's macro outlook.
- Manager adjusts the credit quality of the portfolio based on market conditions.

**CIFSC category**

High Yield Fixed Income

**Currency hedging strategy**

Actively hedged

**Asset mix**

**Geographic allocation**

**Top holdings**

(Total number of investments: 123)

iShares iBoxx \$ Investment Grade Corporate Bond ETF	3.53%
KeHE Distributors LLC / KeHE Finance Corp. / NextWave Distribution Inc., 9.000%, 2029-02-15	2.20%
Bombardier Inc., 7.125%, 2026-06-15	2.05%
SNC-Lavalin Group Inc., 7.000%, 2026-06-12	2.01%
Russel Metals Inc., 5.750%, 2025-10-27	1.95%
Superior Plus LP, 4.250%, 2028-05-18	1.91%
Cineplex Inc., 7.625%, 2029-03-31	1.83%
Secure Energy Services Inc., 6.750%, 2029-03-22	1.81%
CCO Holdings LLC/CCO Holdings Capital Corp., 7.375%, 2031-03-01	1.79%
Uber Technologies Inc., 8.000%, 2026-11-01	1.74%
<b>Total</b>	<b>20.82%</b>

**Portfolio characteristics**

Average credit quality	BB
Yield to maturity	6.6%
Average coupon	5.9%
Modified duration	3.0 years
Average Term	3.2 years

<sup>1</sup> Management expense ratio (GST and HST included).

Fund closed to new investments in the FORLIFE Series.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
1.70	1.70	6.10	5.74	1.41	1.97	2.42	3.31

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.18	-6.45	4.92	2.81	4.94	-1.73	2.56	15.94	-4.92	2.84

Past returns are not indicative of future returns.



INVESTMENT FUNDS

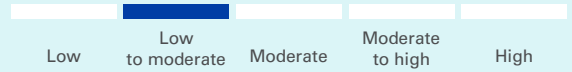
# Income Funds - Specialty

## Fidelity American High Yield Currency Neutral

As at March 31, 2024

Fund's net asset: 92.4 million  
Inception date: June 2015  
Launch date IAG SRP: June 2015  
Launch date My Education+: June 2016

### Risk level



Underlying fund name: Fidelity American High Yield Currency Neutral Fund, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.70	-
Classic Series 75/75 Prestige 300	2.54	-
Classic Series 75/75 Prestige 500	2.44	-
Series 75/100	2.84	0.10
Series 75/100 Prestige 300	2.72	0.10
Series 75/100 Prestige 500	2.62	0.10

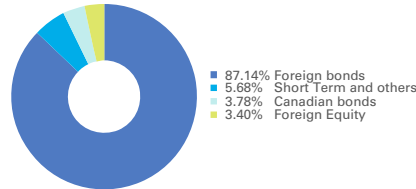
### Portfolio manager

Fidelity Investments



Harley Lank, MBA

### Asset mix



### Top holdings

(Total number of investments: 625)

C&W Services, 6.875%, 2027-09
Uber Technologies Inc., 4.500%, 2029-08-15
PG&E, 4.550%, 2030-07-01
PG&E, 4.950%, 2050-07-01
Charles Schwab & co., Inc., 5.375%, Var perp
DISH Network Corp., 3.375%, 2026-08-15
Caesars Entertainment Corp., 7.000%, 2030-02-15
TransDigm Inc., 6.750%, 2028-08-15
Citigroup Inc., 5.350%, Perp
TransDigm Inc., 5.500%, 2027-11-15

The top holdings represents 8.29% of the underlying fund's net assets.

### Why consider this Fund?

- Fund invested primarily in fixed income securities with an emphasis on higher yielding, lower quality fixed income securities, preferred stocks and convertible securities issued by U.S. companies.
- The Fund aims to hedge foreign currency exposure, thus providing the potential of the U.S. high-yield market, without exposure to currency risk.

### Portfolio characteristics

Average credit quality	BB
Yield to maturity	8.0%
Average coupon	N/A
Modified duration	3.2 years
Average Term	12.9 years

### Investment style and other characteristics

- Style: Credit analysis and interest rate forecasts
- Focus on company fundamentals over yield, with particular emphasis on cash-flow-generating capability and strong capital structures.

### CIFSC category

High Yield Fixed Income

### Currency hedging strategy

100% hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
1.03	1.03	6.76	7.47	0.94	1.69	1.95*	1.99

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.32	-10.56	5.99	-0.45	11.36	-5.40	5.14	10.19	-4.29*	2.14*

Past returns are not indicative of future returns.  
\*Simulation of past returns as if the Fund or series had been in effect for these periods.



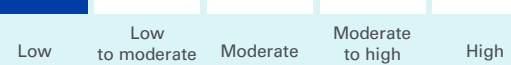


## Diversified Funds

# Diversified Security (iA)

Fund's net asset: 516.4 million  
 Inception date: December 1998  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.66	-
Classic Series 75/75 Prestige 300	2.54	-
Classic Series 75/75 Prestige 500	2.39	-
Series 75/100	2.86	0.10
Series 75/100 Prestige 300	2.73	0.10
Series 75/100 Prestige 500	2.58	0.10
Ecoflex Series 100/100	3.06	0.25
FORLIFE Series	3.06	0.10

### Portfolio manager

iA Global Asset Management

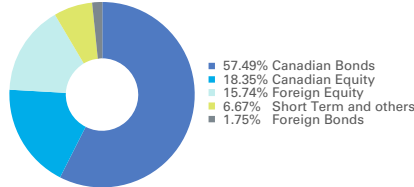


Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Asset mix



### Top holdings

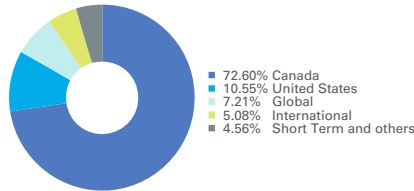
(Total number of investments: 334)

Industrial Alliance Canadian Corporate Bond (iA) Fund	16.87%
Industrial Alliance Canadian Equity (iA) Fund	13.21%
Industrial Alliance Short Term Bond (iA) Fund	4.77%
Industrial Alliance International Equity (iA) Fund	4.67%
Industrial Alliance Dividend (iA) Fund	3.56%
IA Clarington Global Dividend Fund, Series I	3.33%
iShares iBoxx \$ High Yield Corporate Bond ETF	3.24%
Government of Canada, Treasury Bill, 5.293%, 2024-06-06	3.19%
BMO Short Corporate Bond Index ETF	2.52%
Government of Canada, 0.500%, 2030-12-01	2.37%
<b>Total</b>	<b>57.73%</b>

### Why consider this Fund?

- The Fund aims to combine capital growth with current income while minimizing risk through diversification between asset classes and by combining different managers with different management styles.
- Canadian managed solution recognized for its simplicity and efficiency.
- Expertise of a highly experienced team of managers looking after day-to-day investment decisions.

### Geographic allocation



### Investment style and other characteristics

- Active asset allocation decisions vary according to an asset allocation committee, in accordance with their views on the economy and the markets.
- Significant degree of leeway to move within investment limits ( $\pm 20\%$  from target allocation).

### Portfolio characteristics

Average credit quality	AA-
Yield to maturity	4.0%
Average coupon	3.2%
Modified duration	5.7 years
Average Term	8.6 years

### CIFSC category

Canadian Fixed Income Balanced

### Currency hedging strategy

Actively hedged

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
2.21	2.21	9.40	5.33	-0.43	1.18	1.86	2.34

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.01	-10.96	2.06	5.07	7.84	-3.82	2.64	1.54	3.54	8.62

Past returns are not indicative of future returns.

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.



INVESTMENT FUNDS

## Diversified Funds Diversified (iA)

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- The Fund aims to combine capital growth with current income while minimizing risk through diversification between asset classes and by combining different managers with different management styles.
- Canadian managed solution recognized for its simplicity and efficiency.
- Expertise of a highly experienced team of managers looking after day-to-day investment decisions.

### Investment style and other characteristics

- Active asset allocation decisions vary according to an asset allocation committee, in accordance with their views on the economy and the markets.
- Significant degree of leeway to move within investment limits ( $\pm 20\%$  from target allocation).

### CIFSC category

Canadian Neutral Balanced

### Currency hedging strategy

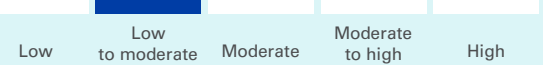
Actively hedged

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

As at March 31, 2024

Fund's net asset: 2,121.7 million  
Inception date: January 1987  
Launch date IAG SRP: January 2011  
Launch date My Education+:  
June 2016

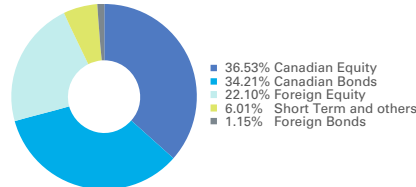
### Risk level



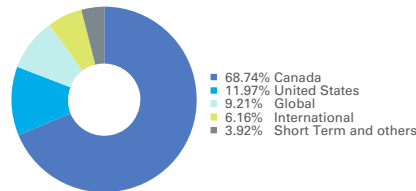
### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.68	-
Classic Series 75/75 Prestige 300	2.38	-
Classic Series 75/75 Prestige 500	2.23	-
Series 75/100	2.88	0.10
Series 75/100 Prestige 300	2.58	0.10
Series 75/100 Prestige 500	2.43	0.10
Ecoflex Series 100/100	3.07	0.40
FORLIFE Series	3.07	0.25

### Asset mix



### Geographic allocation



### Top holdings

(Total number of investments: 328)

Industrial Alliance Canadian Equity (iA) Fund	26.30%
Industrial Alliance Canadian Corporate Bond (iA) Fund	10.39%
Industrial Alliance Dividend (iA) Fund	6.58%
Industrial Alliance International Equity (iA) Fund	5.94%
IA Clarington Global Dividend Fund, Series I	4.34%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	3.38%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	3.31%
Industrial Alliance Short Term Bond (iA) Fund	3.00%
Industrial Alliance Global True Conviction (iA) Fund	2.81%
BMO Short Corporate Bond Index ETF	2.51%
<b>Total</b>	<b>68.56%</b>

### Portfolio characteristics

Average credit quality	AA-
Yield to maturity	3.6%
Average coupon	3.0%
Modified duration	5.0 years
Average Term	7.9 years

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.38	4.38	11.55	8.70	2.23	4.00	3.57	3.94

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.53	-10.03	8.67	6.70	11.53	-6.20	4.43	4.14	3.25	8.46

Past returns are not indicative of future returns.



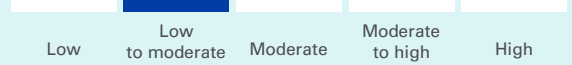
# Diversified Funds

## Diversified Opportunity (iA)

As at March 31, 2024

Fund's net asset: 815.5 million  
 Inception date: December 1998  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.70	-
Classic Series 75/75 Prestige 300	2.33	-
Classic Series 75/75 Prestige 500	2.18	-
Series 75/100	2.88	0.10
Series 75/100 Prestige 300	2.53	0.10
Series 75/100 Prestige 500	2.38	0.10
Ecoflex Series 100/100	3.09	0.50
FORLIFE Series	3.09	0.40

### Portfolio manager

iA Global Asset Management

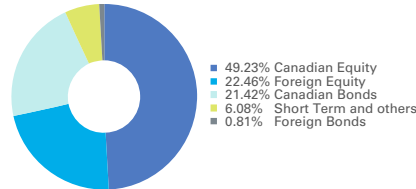


Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Asset mix



### Top holdings

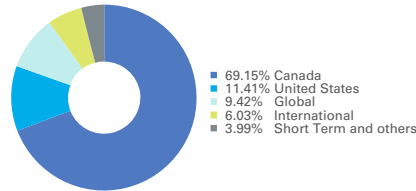
(Total number of investments: 314)

Industrial Alliance Canadian Equity (iA) Fund	28.70%
Industrial Alliance Dividend (iA) Fund	15.86%
Industrial Alliance Canadian Corporate Bond (iA) Fund	6.63%
Industrial Alliance International Equity (iA) Fund	5.90%
IA Clarington Global Dividend Fund, Series I	4.57%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	3.61%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	3.29%
Industrial Alliance Global True Conviction (iA) Fund	2.79%
Industrial Alliance Short Term Bond (iA) Fund	2.73%
BMO Short Corporate Bond Index ETF	2.51%
<b>Total</b>	<b>76.59%</b>

### Why consider this Fund?

- The Fund aims to combine capital growth with current income while minimizing risk through diversification between asset classes and by combining different managers with different management styles.
- Canadian managed solution recognized for its simplicity and efficiency.
- Expertise of a highly experienced team of managers looking after day-to-day investment decisions.

### Geographic allocation



### Investment style and other characteristics

- Active asset allocation decisions vary according to an asset allocation committee, in accordance with their views on the economy and the markets.
- Significant degree of leeway to move within investment limits ( $\pm 20\%$  from target allocation).

### Portfolio characteristics

Average credit quality	A+
Yield to maturity	3.4%
Average coupon	2.7%
Modified duration	4.0 years
Average Term	6.6 years

### CIFSC category

Canadian Equity Balanced

### Currency hedging strategy

Actively hedged

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.53	5.53	12.58	10.40	3.77	5.58	4.27	4.50

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.11	-9.35	12.91	6.93	14.19	-8.11	5.21	4.67	1.92	9.97

Past returns are not indicative of future returns.

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

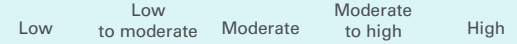
## Diversified Funds Strategic Income (iA)

As at March 31, 2024

Fund's net asset: 513.1 million  
 Inception date: January 2012  
 Launch date IAG SRP: January 2012  
 Launch date My Education+:  
 June 2016

Underlying fund name: IA  
 Clarington Strategic Income Fund

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.57	-
Classic Series 75/75 Prestige 300	2.22	-
Classic Series 75/75 Prestige 500	2.07	-
Series 75/100	2.78	0.10
Series 75/100 Prestige 300	2.33	0.10
Series 75/100 Prestige 500	2.18	0.10
Ecoflex Series 100/100	3.24	0.50
FORLIFE Series	3.24	0.25

### Portfolio manager

iA Global Asset Management



Global Asset Management

Dan Bastasic, MBA, CFA

### Why consider this Fund?

- Flexible income-focused balanced Fund that invests primarily in Canadian equity and fixed income investments.
- The Fund may invest up to 49% of its assets in foreign securities.
- The Manager may invest up to 70% in any one asset class, allowing the portfolio to be adjusted based on market conditions.

### Investment style and other characteristics

- Rigorous and active investment process that focuses on safety of income and incorporates the manager's macro outlook.
- Fixed income component includes high yield corporate bonds, which may have lower interest rate sensitivity than investment grade bonds.

### CIFSC category

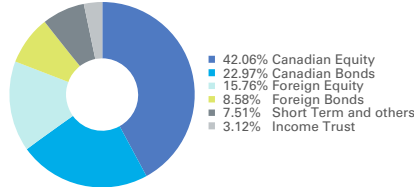
Canadian Neutral Balanced

### Currency hedging strategy

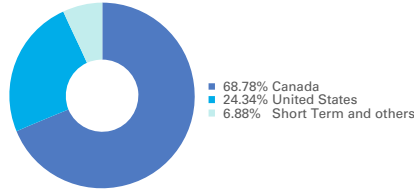
Actively hedged

- Management expense ratio (GST and HST included).
- The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

### Asset mix



### Geographic allocation



### Top holdings

(Total number of investments: 178)

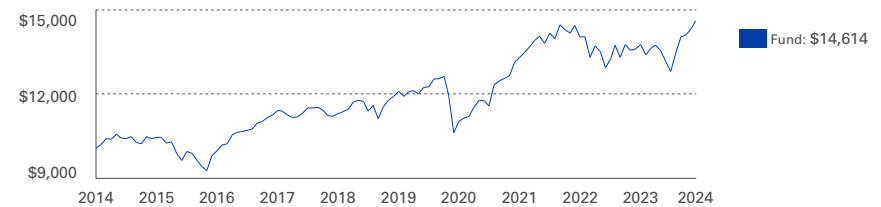
Royal Bank of Canada	3.33%
The Toronto-Dominion Bank	2.84%
Loblaw Cos. Ltd.	2.56%
Waste Connections Inc.	2.45%
Stantec Inc.	2.42%
iShares iBoxx \$ Investment Grade Corporate Bond ETF	2.19%
Canadian Pacific Kansas City Ltd.	2.10%
Government of United States, 4.125%, 2032-11-15	2.09%
JPMorgan Chase & Co.	2.05%
Fortis Inc.	1.94%
<b>Total</b>	<b>23.97%</b>

### Portfolio characteristics

Average credit quality	BBB-
Yield to maturity	6.2%
Average coupon	4.6%
Modified duration	3.0 years
Average Term	2.3 years

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.15	4.15	10.97	7.34	3.62	4.17	3.87	5.02

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.36	-8.06	16.27	-0.70	12.88	-3.54	5.22	13.61	-6.16	7.29

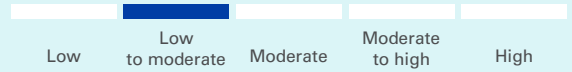
Past returns are not indicative of future returns.

**Diversified Funds**

# Global Diversified (Loomis Sayles)

As at March 31, 2024

Fund's net asset: 1,446.8 million  
 Inception date: November 2006  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

**Risk level**


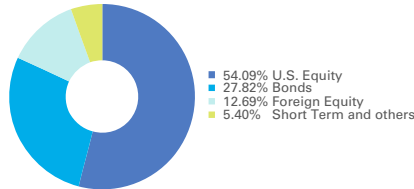
Underlying fund name: IA  
 Clarington Loomis Global Allocation Fund

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.71	-
Classic Series 75/75 Prestige 300	2.58	-
Classic Series 75/75 Prestige 500	2.43	-
Series 75/100	2.93	0.10
Series 75/100 Prestige 300	2.71	0.10
Series 75/100 Prestige 500	2.56	0.10
Ecoflex Series 100/100	3.29	0.50
FORLIFE Series	3.29	0.25

**Portfolio manager**

Loomis, Sayles &amp; Company

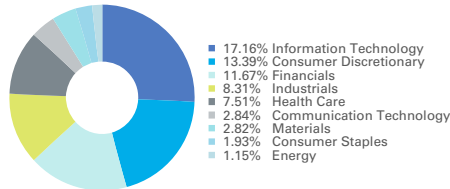

**Daniel J. Fuss, CFA, CIC**
**David W. Rolley, CFA**
**Eileen N. Riley, CFA**
**Lee Rosenbaum, MBA**
**Asset mix**

**Top holdings**

(Total number of investments: 688)

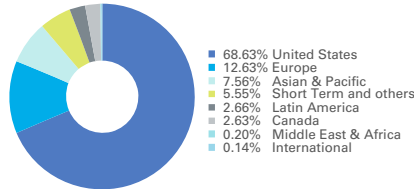
Amazon.com Inc.	3.45%
S&P Global Inc.	3.13%
Alphabet Inc.	2.84%
Linde PLC	2.82%
Mastercard Inc.	2.77%
NVIDIA Corp.	2.60%
Atlas Copco AB	2.41%
Airbnb Inc.	2.34%
ASML Holding NV	2.33%
The Home Depot Inc.	2.22%
<b>Total</b>	<b>26.91%</b>

**Why consider this Fund?**

- An unconstrained, go-anywhere asset allocation strategy that will invest across multiple asset classes, sectors, regions, countries and currencies.
- Well-diversified yet concentrated portfolio based on highest conviction ideas.
- Continuous collaboration between teams, supported by Loomis Sayles' deep global research platform.

**Sector allocation**

**Investment style and other characteristics**

- Balance between global equities (50-70%) and U.S. and global fixed income (30-50%)
- High conviction global equity sleeve: unconstrained by the equity style box and built from the bottom up.
- Deep value, opportunistic approach to fixed income sleeve, focusing on security specific risk.

**Geographic allocation**

**CIFSC category**

Global Equity Balanced

**Currency hedging strategy**

Fixed income (actively hedged) / Equity (Unhedged)

- Management expense ratio (GST and HST included).
- The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.  
  
Fund closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
8.78	8.78	18.55	20.14	4.63	6.91	6.09	5.92

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
17.68	-19.80	11.99	11.13	19.79	-1.06	13.49	1.86	3.04	0.55

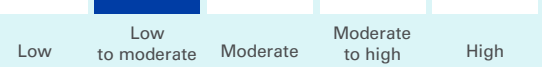
Past returns are not indicative of future returns.

# Diversified Funds

## Fidelity Global Monthly Income

As at March 31, 2024

Fund's net asset: 357.1 million  
 Inception date: December 2017  
 Launch date IAG SRP: December 2017  
 Launch date My Education+: October 2018

**Risk level**


Underlying fund name: Fidelity Global Monthly Income Fund, Series O

Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.95	-
Classic Series 75/75 Prestige 300	2.80	-
Classic Series 75/75 Prestige 500	2.65	-
Series 75/100	3.16	0.10
Series 75/100 Prestige 300	2.97	0.10
Series 75/100 Prestige 500	2.82	0.10

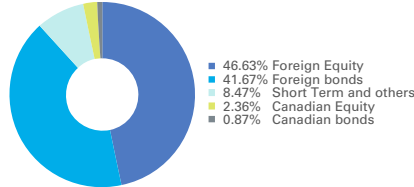
**Portfolio manager**

Fidelity Investments



David Tulk, CFA

David Wolf, BA Econ.

**Asset mix**

**Top holdings**

(Total number of investments: 3,039)

Microsoft Corp.
Apple Inc.
USTN, 4.625%, 2026-10-15
iShares Comex Gold Trust ETF
J. P. Morgan Chase
Taiwan Semiconductor Manufacturing Co. Ltd.
Rheinmetall AG
Government of China, 2.890%, 2031-11-18
NXP Semiconductors NV
Linde PLC

The top holdings represents 11.96% of the underlying fund's net assets.

**Why consider this Fund?**

- Globally-focused, diversified all-in-one solution offering exposure to equities and fixed income securities.
- Unique combination of asset classes that tend to exhibit low or negative correlation to each other and which investors would have difficulty accessing on their own.

**Investment style and other characteristics**

- Target allocation is 50% equity securities and 50% fixed income securities, which may vary by ±20% from the neutral mix.
- Analysis of markets' short and long-term performance to help identify opportunities to diversify to other regions and/or asset classes.

**CIFSC category**

Canadian Neutral Balanced

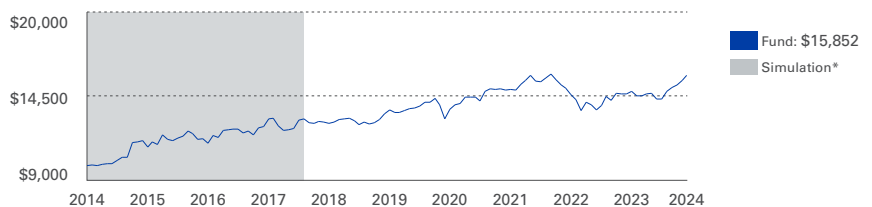
**Currency hedging strategy**

Partially unhedged

- Management expense ratio (GST and HST included).
- The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.25	5.25	10.94	8.22	2.13	3.49	4.71*	3.50

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.81	-10.75	6.48	6.44	11.04	-0.45	4.25*	-0.01*	16.30*	11.61*

Past returns are not indicative of future returns.

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

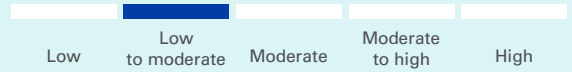
# Diversified Funds

## Fidelity Multi-Asset Innovation

As at March 31, 2024

Fund's net asset: 103.9 million  
 Inception date: October 2021  
 Launch date IAG SRP: October 2021  
 Launch date My Education+: October 2021

### Risk level



Underlying fund name: Fidelity Multi-Asset Innovation Fund, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.92	-
Classic Series 75/75 Prestige 300	2.81	-
Classic Series 75/75 Prestige 500	2.66	-
Series 75/100	3.23	0.20
Series 75/100 Prestige 300	2.99	0.20
Series 75/100 Prestige 500	2.84	0.20

### Portfolio manager

Fidelity Investments

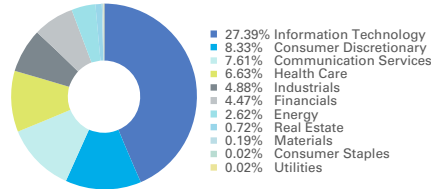


Mark Schmehl, CFA, MBA

Jeff Moore, CFA, M.A.

Micheal Plage, CFA, MBA

### Sector allocation



### Top holdings

(Total number of investments: 1,565)

USTN, 3.625%, 2030-03-31

NVIDIA Corp.

USTB, 3.625%, 2053-02-15

Amazon.com Inc.

Microsoft Corp.

Meta Platforms Inc.

Broadcom Inc.

Coinbase Global Inc.

USTN, 3.500%, 2033-02-15

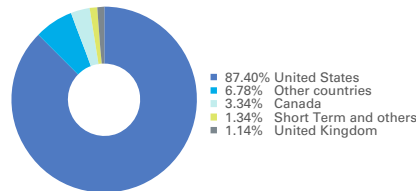
Eli Lilly and Co.

The top holdings represents 44.70% of the underlying fund's net assets.

### Why consider this Fund?

- Fund invested in a combination of two distinct strategies: Fidelity Multi-Sector Bond Currency Neutral Fund and Fidelity Global Innovators® Funds
- Managed by highly experienced portfolio managers with long-term track records and supported by Fidelity's deep global research platform.

### Geographic allocation



### Investment style and other characteristics

- Target allocation is 60% equity and 40% fixed income securities, which may vary by up to ±20% from the neutral mix.
- Uses a flexible equity strategy aiming to capitalize on innovative ideas globally and a multi-sector fixed income strategy focused on risk mitigation.

### CIFSC category

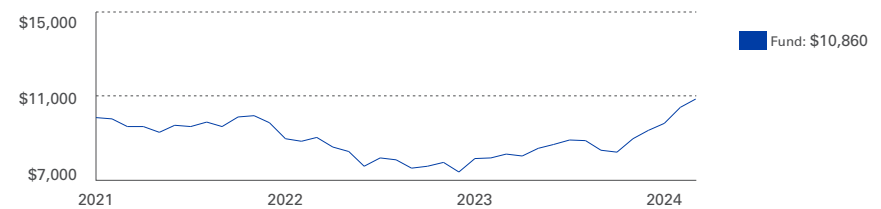
Global Equity Balanced

### Currency hedging strategy

Partially unhedged

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years*	5 years	10 years	Since inception
15.82	15.82	28.96	32.07	4.43*	-	-	3.53

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
26.81	-23.90	-	-	-	-	-	-	-	-

Past returns are not indicative of future returns.

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

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

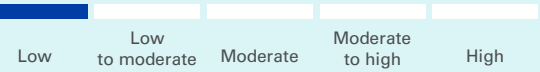
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

# Diversified Funds

## Global Asset Allocation Security (iA)

As at March 31, 2024

Fund's net asset: 77.1 million  
 Inception date: October 2018  
 Launch date IAG SRP: October 2018  
 Launch date My Education+: October 2018

**Risk level**


Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.76	-
Classic Series 75/75 Prestige 300	2.63	-
Classic Series 75/75 Prestige 500	2.48	-
Series 75/100	2.95	0.10
Series 75/100 Prestige 300	2.84	0.10
Series 75/100 Prestige 500	2.69	0.10

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

**Why consider this Fund?**

- Turnkey portfolio offering increased diversification within several types of asset classes and multiple geographic regions throughout the world.
- Expertise of a highly experienced team of managers looking after day-to-day investment decisions.

**Investment style and other characteristics**

- Style: Active management
- Significant degree of leeway to move within investment limits, and the manager may invest in alternative asset classes which offer low correlations to traditional markets.

**CIFSC category**

Global Fixed Income Balanced

**Currency hedging strategy**

Actively hedged

**Current Weightings**

Fixed Income Funds	54.80%
Canadian Equity Funds	9.20%
U.S. Equity Funds	5.90%
International Equity Funds	8.96%
Global Equity Funds	2.00%
Alternative Speciality Funds	16.24%
Others	2.90%

**Target Asset Mix**

Fixed Income Funds	72.00%
Global Equity Funds	22.50%
Alternative / Specialty Funds	5.50%

**Top holdings**

(Total number of investments: 32)

Industrial Alliance Bond (iA) Fund	22.59%
IA Clarington Loomis Global Multisector Bond Fund, Series I	13.18%
Industrial Alliance International Equity (iA) Fund	7.52%
Industrial Alliance Private Equity (iAIM) Fund	6.78%
Industrial Alliance Private Debt (iAIM) Fund	4.99%
Industrial Alliance Infrastructure (iAIM) Fund	4.47%
BMO Short Corporate Bond Index ETF	4.03%
Vanguard Short-Term Corporate Bond ETF	4.03%
IA Clarington Strategic Corporate Bond Fund, Series I	3.66%
Industrial Alliance Canadian Equity (iA) Fund	3.31%
<b>Total</b>	<b>74.56%</b>

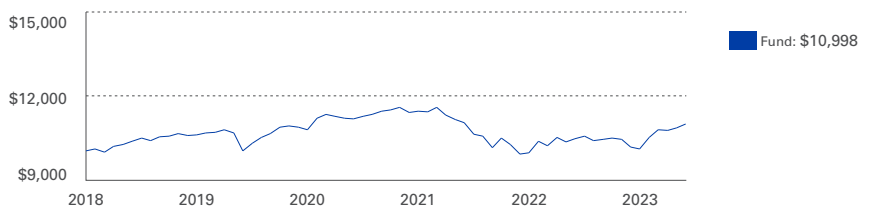
<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
1.93	1.93	8.08	4.99	-0.58	1.14	-	1.77

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.57	-11.92	2.35	5.86	7.07	-	-	-	-	-

Past returns are not indicative of future returns.



## Diversified Funds

# Global Asset Allocation (iA)

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- Turnkey portfolio offering increased diversification within several types of asset classes and multiple geographic regions throughout the world.
- Expertise of a highly experienced team of managers looking after day-to-day investment decisions.

### Investment style and other characteristics

- Style: Active management
- Significant degree of leeway to move within investment limits, and the manager may invest in alternative asset classes which offer low correlations to traditional markets.

### CIFSC category

Global Neutral Balanced

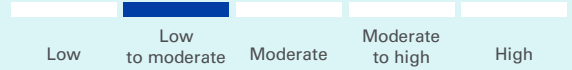
### Currency hedging strategy

Actively hedged

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund's net asset: 159.1 million  
 Inception date: October 2018  
 Launch date IAG SRP: October 2018  
 Launch date My Education+:  
 October 2018

### Risk level



As at March 31, 2024

### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.77	-
Classic Series 75/75 Prestige 300	2.56	-
Classic Series 75/75 Prestige 500	2.41	-
Series 75/100	3.10	0.10
Series 75/100 Prestige 300	2.82	0.10
Series 75/100 Prestige 500	2.67	0.10

### Current Weightings

Fixed Income Funds	33.40%
Canadian Equity Funds	14.35%
U.S. Equity Funds	14.90%
International Equity Funds	14.90%
Global Equity Funds	6.50%
Alternative Speciality Funds	12.92%
Others	3.03%

### Target Asset Mix

Fixed Income Funds	52.00%
Global Equity Funds	42.50%
Alternative / Specialty Funds	5.50%

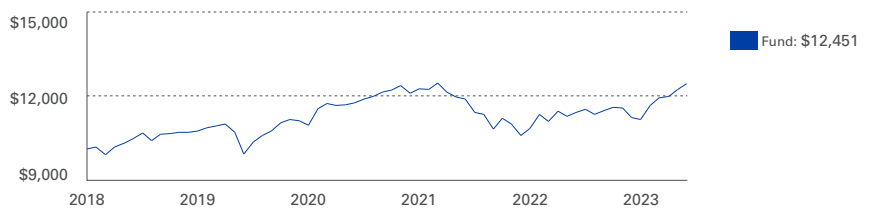
### Top holdings

(Total number of investments: 34)

Industrial Alliance Bond (iA) Fund	12.90%
Industrial Alliance International Equity (iA) Fund	12.66%
IA Clarington Global Dividend Fund, Series I	6.50%
IA Clarington Loomis Global Multisector Bond Fund, Series I	6.17%
Industrial Alliance Canadian Equity (iA) Fund	5.66%
Industrial Alliance Private Equity (iAIM) Fund	4.97%
SPDR S&P 500 ETF Trust	4.54%
Industrial Alliance Thematic Innovation (iA) Fund	4.28%
Industrial Alliance Private Debt (iAIM) Fund	4.07%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	4.05%
<b>Total</b>	<b>65.80%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.38	4.38	10.87	9.12	1.94	3.53	-	4.13

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.56	-11.07	6.38	7.16	10.41	-	-	-	-	-

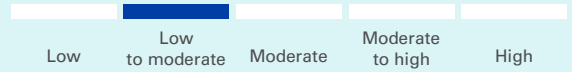
Past returns are not indicative of future returns.

**Diversified Funds**

# Global Asset Allocation Opportunity (iA)

As at March 31, 2024

 Fund's net asset: 55.6 million  
 Inception date: October 2018  
 Launch date IAG SRP: October 2018  
 Launch date My Education+: October 2018

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.84	-
Classic Series 75/75 Prestige 300	2.62	-
Classic Series 75/75 Prestige 500	2.47	-
Series 75/100	3.10	0.20
Series 75/100 Prestige 300	2.81	0.20
Series 75/100 Prestige 500	2.66	0.20

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

**Why consider this Fund?**

- Turnkey portfolio offering increased diversification within several types of asset classes and multiple geographic regions throughout the world.
- Expertise of a highly experienced team of managers looking after day-to-day investment decisions.

**Investment style and other characteristics**

- Style: Active management
- Significant degree of leeway to move within investment limits, and the manager may invest in alternative asset classes which offer low correlations to traditional markets.

**CIFSC category**

Global Equity Balanced

**Currency hedging strategy**

Actively hedged

**Current Weightings**

Fixed Income Funds	19.01%
Canadian Equity Funds	18.42%
U.S. Equity Funds	18.65%
International Equity Funds	22.66%
Global Equity Funds	8.07%
Alternative Speciality Funds	11.52%
Others	1.67%

**Target Asset Mix**

Fixed Income Funds	27.00%
Global Equity Funds	65.00%
Alternative / Specialty Funds	8.00%

**Top holdings**

(Total number of investments: 32)

Industrial Alliance International Equity (iA) Fund	18.99%
IA Clarington Global Dividend Fund, Series I	8.07%
Industrial Alliance Canadian Equity (iA) Fund	7.27%
Industrial Alliance Bond (iA) Fund	6.91%
Industrial Alliance Private Equity (iAIM) Fund	5.58%
SPDR S&P 500 ETF Trust	5.49%
Industrial Alliance Thematic Innovation (iA) Fund	5.42%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	5.18%
Industrial Alliance Dividend (iA) Fund	4.40%
Industrial Alliance Infrastructure (iAIM) Fund	3.75%
<b>Total</b>	<b>71.06%</b>

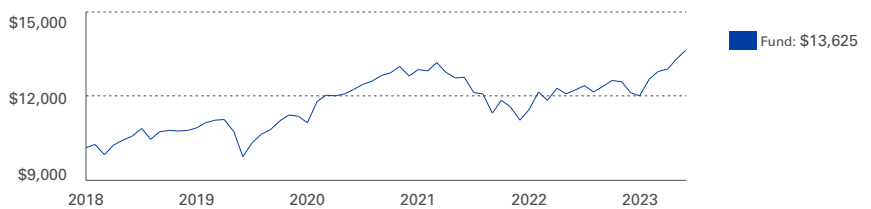
<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.86	5.86	12.46	11.49	3.66	5.23	-	5.87

**Annuals returns as at December 31 - Classic Series 75/75**

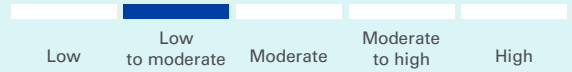
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.69	-10.24	9.58	8.15	12.50	-	-	-	-	-

Past returns are not indicative of future returns.

# Canadian Hybrid Funds

## Canadian Disciplined Equity (iA) Hybrid 75/25

Fund's net asset: 132.8 million  
 Inception date: September 2020  
 Launch date IAG SRP: September 2020

**Risk level**


**Guarantee Option**  
 Ecoflextra Series 75/100

**MER<sup>1</sup> %**  
 2.71

**Fund Fee Rate %**  
 1.35

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Marc Gagnon, MBA, CFA

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Disciplined Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

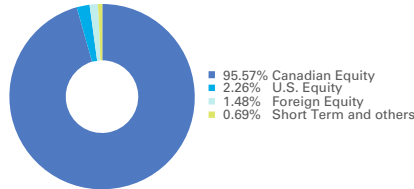
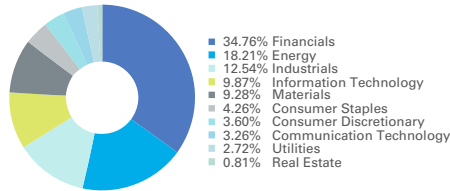
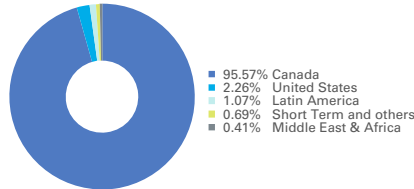
**CIFSC category**

Canadian Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Asset Mix of the target fund**

Canadian Disciplined Equity (iA) Fund	75.00%
Disciplined Bond (iA) Fund	25.00%

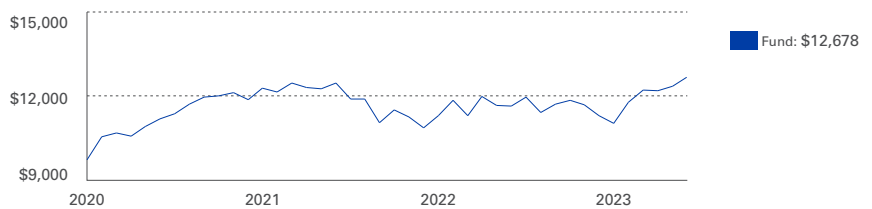
**Top holdings**

(Total number of investments: 69)

Royal Bank of Canada	7.51%
The Toronto-Dominion Bank	5.82%
Shopify Inc.	4.73%
Canadian Natural Resources Ltd.	4.40%
Canadian Pacific Kansas City Ltd.	4.35%
Canadian National Railway Co.	4.03%
Enbridge Inc.	3.99%
Bank of Montreal	3.80%
Brookfield Corp.	3.21%
The Bank of Nova Scotia	3.14%
<b>Total</b>	<b>44.98%</b>

**Growth of \$10,000 - Ecoflextra Series 75/100**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Ecoflextra Series 75/100**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
3.77	3.77	12.22	8.87	4.25	-	-	6.89

**Annuals returns as at December 31 - Ecoflextra Series 75/100**

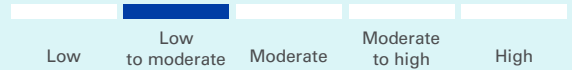
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.17	-9.43	16.78	-	-	-	-	-	-	-

Past returns are not indicative of future returns.

# Canadian Hybrid Funds

## Strategic Equity Income (iA) Hybrid 75/25

Fund's net asset: 32.9 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011

**Risk level**


Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.53	-
Classic Series 75/75 Prestige 300	2.16	-
Classic Series 75/75 Prestige 500	2.01	-
Series 75/100	2.66	0.10
Series 75/100 Prestige 300	2.16	0.10
Series 75/100 Prestige 500	2.01	0.10
Ecoflex Series 100/100	2.75	0.50
FORLIFE Series	2.75	0.40

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Dan Bastasic, MBA, CFA

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

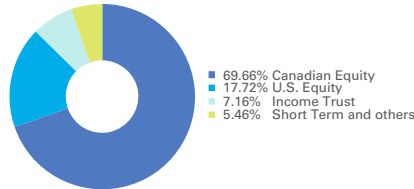
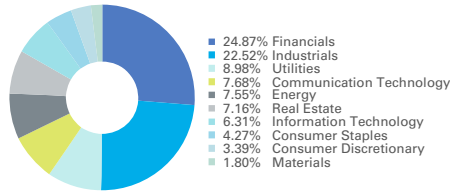
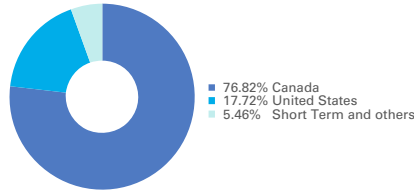
**CIFSC category**

Canadian Equity Balanced

**Currency hedging strategy**

Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Asset Mix of the target fund**

Strategic Equity Income IAC Fund	75.00%
Bond Fund (iA)	25.00%

**Top holdings**

(Total number of investments: 78)

Royal Bank of Canada	4.49%
The Toronto-Dominion Bank	3.81%
Stantec Inc.	3.78%
Waste Connections Inc.	3.51%
Brookfield Corp.	3.16%
JPMorgan Chase & Co.	3.13%
Loblaw Cos. Ltd.	3.09%
Canadian Natural Resources Ltd.	2.83%
Canadian Pacific Kansas City Ltd.	2.63%
Air Canada	2.59%
<b>Total</b>	<b>33.02%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.03	4.03	12.53	8.53	4.18	4.51	4.09	4.67

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.96	-9.79	18.09	0.33	12.42	-4.05	5.00	7.65	-2.10	9.65

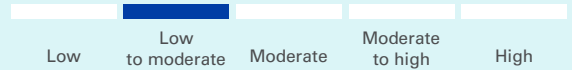
Past returns are not indicative of future returns.

## Canadian Hybrid Funds

# Dividend Growth (iA) Hybrid 75/25

Fund's net asset: 83.7 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011

### Risk level



Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.54	-
Classic Series 75/75 Prestige 300	2.15	-
Classic Series 75/75 Prestige 500	2.00	-
Series 75/100	2.75	0.10
Series 75/100 Prestige 300	2.27	0.10
Series 75/100 Prestige 500	2.12	0.10
Ecoflex Series 100/100	2.84	0.50
FORLIFE Series	2.84	0.40

### Portfolio manager

iA Global Asset Management



Global Asset Management

Danesh Rohinton

Oliver Shao

Jean-René Adam, MSc, CFA

### Why consider this Fund?

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

### Investment style and other characteristics

- ±75% invested in the corresponding equity Fund and ±25% in the Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

### CIFSC category

Canadian Equity Balanced

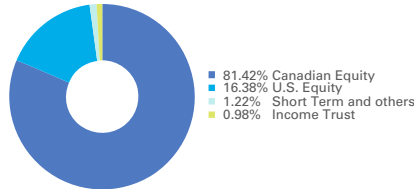
### Currency hedging strategy

Actively hedged

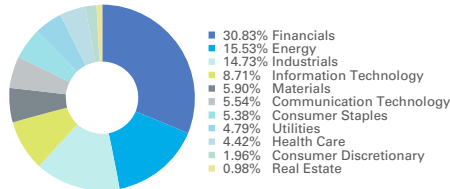
<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

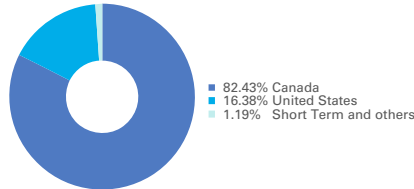
### Asset mix



### Sector allocation



### Geographic allocation



### Asset Mix of the target fund

Dividend Growth IAC Fund	75.00%
Bond Fund (iA)	25.00%

### Top holdings

(Total number of investments: 50)

Royal Bank of Canada	6.88%
The Toronto-Dominion Bank	5.20%
Canadian Natural Resources Ltd.	4.91%
Enbridge Inc.	4.68%
Waste Connections Inc.	4.18%
Loblaw Cos. Ltd.	4.01%
Canadian Pacific Kansas City Ltd.	3.88%
Canadian National Railway Co.	3.55%
Intact Financial Corp.	3.29%
Microsoft Corp.	3.27%
<b>Total</b>	<b>43.85%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.59	4.59	12.15	7.74	4.44	4.64	4.56	4.82

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.57	-7.08	15.61	0.81	14.77	-6.12	5.29	13.38	-3.15	8.58

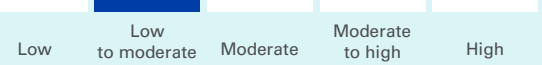
Past returns are not indicative of future returns.

# Canadian Hybrid Funds

## Canadian Equity Index (iA) Hybrid 75/25

As at March 31, 2024

 Fund's net asset: 9.1 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011

**Risk level**


Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.62	-
Classic Series 75/75 Prestige 300	2.29	-
Classic Series 75/75 Prestige 500	2.14	-
Series 75/100	2.78	0.20
Series 75/100 Prestige 300	2.34	0.20
Series 75/100 Prestige 500	2.19	0.20
Ecoflex Series 100/100	2.64	0.65
FORLIFE Series	2.64	0.40

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Jean-René Adam, MSc, CFA

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

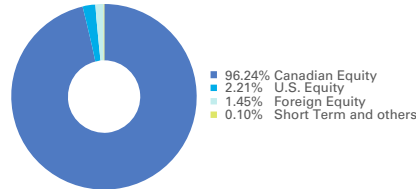
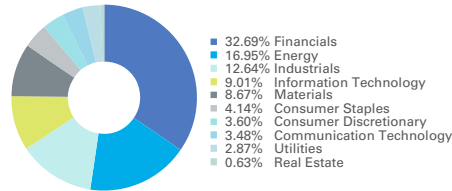
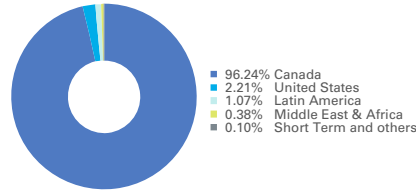
**CIFSC category**

Canadian Equity Balanced

**Currency hedging strategy**

N/A

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Asset Mix of the target fund**

Canadian Equity Index Fund (iA)	75.00%
Bond Fund (iA)	25.00%

**Top holdings**

(Total number of investments: 64)

Royal Bank of Canada	7.09%
The Toronto-Dominion Bank	5.35%
iShares S&P/TSX 60 Index ETF	5.22%
Shopify Inc.	4.65%
Canadian Pacific Kansas City Ltd.	4.10%
Canadian Natural Resources Ltd.	4.09%
Enbridge Inc.	3.84%
Canadian National Railway Co.	3.80%
Bank of Montreal	3.54%
The Bank of Nova Scotia	3.14%
<b>Total</b>	<b>44.82%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
3.75	3.75	12.09	8.61	4.18	5.39	4.31	3.90

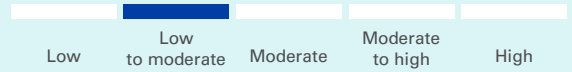
**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.02	-9.53	16.85	4.76	14.82	-7.43	5.45	13.41	-7.14	8.68

Past returns are not indicative of future returns.

**Canadian Hybrid Funds**
**Fidelity True North® Hybrid 75/25**

 Fund's net asset: 30.7 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011

**Risk level**


Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.72	-
Classic Series 75/75 Prestige 300	2.56	-
Classic Series 75/75 Prestige 500	2.41	-
Series 75/100	3.00	0.20
Series 75/100 Prestige 300	2.87	0.20
Series 75/100 Prestige 500	2.72	0.20
Ecoflex Series 100/100	3.39	0.65
FORLIFE Series	3.39	0.40

**Portfolio manager**

Fidelity Investments



Maxime Lemieux

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

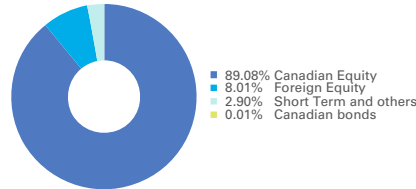
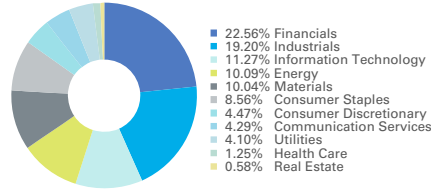
**CIFSC category**

Canadian Equity Balanced

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Sector allocation**

**Asset Mix of the target fund**

Fidelity True North® Fund	75.00%
Bond Fund (iA)	25.00%

**Top holdings**

(Total number of investments: 134)

Canadian National Railway Co.
Royal Bank of Canada
Canadian Natural Resources Ltd.
Rogers Communications Inc.
SNC-Lavalin Group Inc.
Agnico-Eagle Mines Ltd.
The Toronto-Dominion Bank
Fairfax Financial Holdings Ltd.
Constellation Software Inc.
Intact Financial Corp.

The top holdings represents 35.93% of the underlying fund's net assets.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
3.86	3.86	10.98	8.85	5.07	6.64	5.30	5.43

**Annuals returns as at December 31 - Classic Series 75/75**

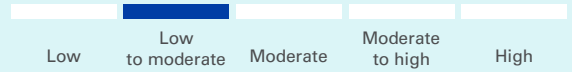
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.30	-7.59	15.28	9.31	13.70	-4.35	3.48	7.13	-1.37	11.48

Past returns are not indicative of future returns.

# Canadian Hybrid Funds

## Canadian Equity Growth (iA) Hybrid 75/25

Fund's net asset: 22.4 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011

**Risk level**


Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.64	-
Classic Series 75/75 Prestige 300	2.30	-
Classic Series 75/75 Prestige 500	2.15	-
Series 75/100	2.93	0.20
Series 75/100 Prestige 300	2.46	0.20
Series 75/100 Prestige 500	2.31	0.20
Ecoflex Series 100/100	2.94	0.65
FORLIFE Series	2.94	0.40

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Marc Gagnon, MBA, CFA

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

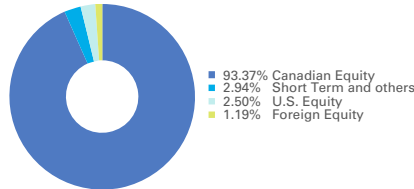
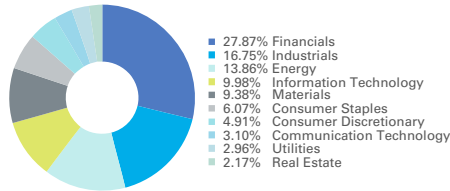
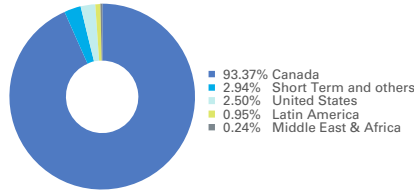
**CIFSC category**

Canadian Equity Balanced

**Currency hedging strategy**

Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Asset Mix of the target fund**

Canadian Equity Growth Fund (iA)	75.00%
Bond Fund (iA)	25.00%

**Top holdings**

(Total number of investments: 123)

Royal Bank of Canada	5.43%
The Toronto-Dominion Bank	4.10%
Canadian Natural Resources Ltd.	3.23%
Canadian National Railway Co.	3.03%
Constellation Software Inc.	3.03%
Canadian Pacific Kansas City Ltd.	2.96%
Bank of Montreal	2.83%
Brookfield Corp.	2.13%
CGI Inc.	2.04%
Alimentation Couche-Tard Inc.	2.01%
<b>Total</b>	<b>30.79%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.48	4.48	12.79	10.51	5.37	6.68	5.03	4.70

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.27	-7.65	16.31	6.75	15.73	-8.29	6.41	11.33	-3.73	8.20

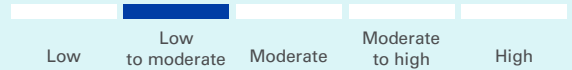
Past returns are not indicative of future returns.



# Canadian Hybrid Funds

## Fidelity Canadian Opportunities Hybrid 75/25

Fund's net asset: 107.0 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011

**Risk level**


Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.75	-
Classic Series 75/75 Prestige 300	2.58	-
Classic Series 75/75 Prestige 500	2.43	-
Series 75/100	2.95	0.20
Series 75/100 Prestige 300	2.75	0.20
Series 75/100 Prestige 500	2.60	0.20
Ecoflex Series 100/100	3.41	0.65
FORLIFE Series	3.41	0.40

**Portfolio manager**

Fidelity Investments



Hugo Lavallée, CFA

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

**CIFSC category**

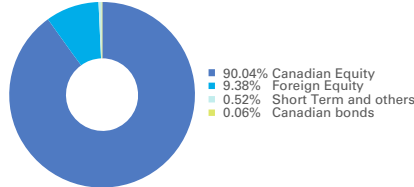
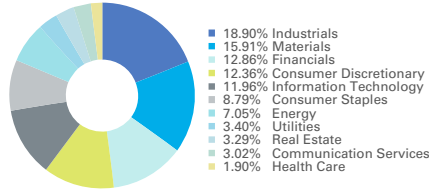
Canadian Equity Balanced

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

**Asset mix**

**Sector allocation**

**Asset Mix of the target fund**

Fidelity Canadian Opportunities Fund	75.00%
Bond Fund (iA)	25.00%

**Top holdings**

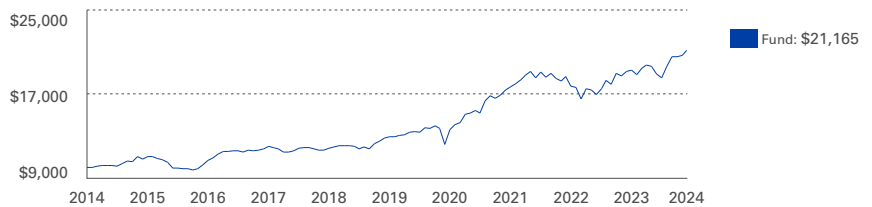
(Total number of investments: 106)

Onex Corp.
SNC-Lavalin Group Inc.
Franco-Nevada Corp.
Canadian National Railway Co.
Dollarama Inc.
Constellation Software Inc.
Lightspeed
Boyd Group Services Inc.
Fairfax Financial Holdings Ltd.
ARC Resources Ltd.

The top holdings represents 33.43% of the underlying fund's net assets.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
3.14	3.14	12.01	10.62	6.83	10.56	7.79	6.76

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
14.29	-5.35	12.68	22.43	17.01	-1.29	2.02	17.78	-6.59	8.34

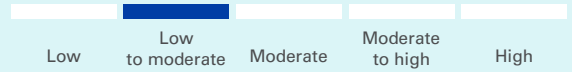
Past returns are not indicative of future returns.

## Canadian Hybrid Funds

# Canadian Equity Small Cap (QV) Hybrid 75/25

Fund's net asset: 18.8 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011

### Risk level



Guarantee Option	MER <sup>1,2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.99	-
Classic Series 75/75 Prestige 300	2.77	-
Classic Series 75/75 Prestige 500	2.62	-
Series 75/100	3.28	0.20
Series 75/100 Prestige 300	2.93	0.20
Series 75/100 Prestige 500	2.78	0.20
FORLIFE Series	3.24	0.40

### Portfolio manager

QV Investors Inc.



Investors Inc.

Steven Kim, CFA

### Why consider this Fund?

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

### Investment style and other characteristics

- ±75% invested in the corresponding equity Fund and ±25% in the Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

### CIFSC category

Canadian Equity Balanced

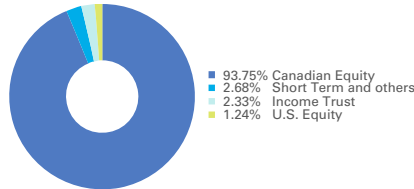
### Currency hedging strategy

Unhedged

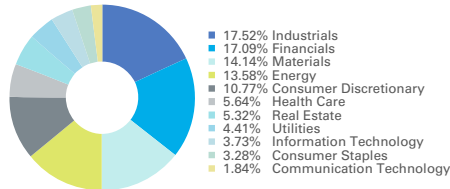
<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund closed to new investments in the FORLIFE Series.

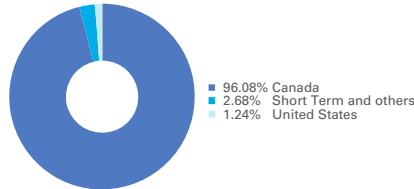
### Asset mix



### Sector allocation



### Geographic allocation



### Asset Mix of the target fund

Canadian Equity Small Cap (QV) IAC Fund	75.00%
Bond Fund (iA)	25.00%

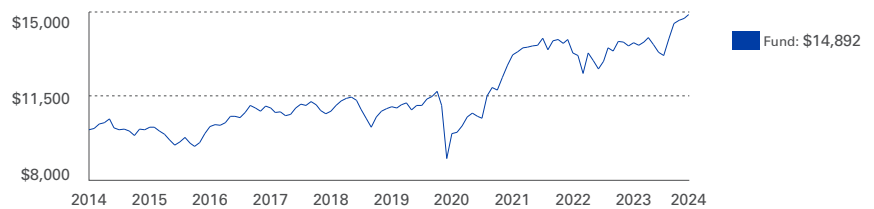
### Top holdings

(Total number of investments: 46)

Winpak Ltd.	4.49%
AltaGas Ltd.	4.41%
Canadian Western Bank	4.33%
Parkland Corp.	4.08%
Mullen Group Ltd.	3.84%
Stella-Jones Inc.	3.74%
Information Services Corp.	3.72%
Secure Energy Services Inc.	3.65%
E-L Financial Corp. Ltd.	3.51%
iA Financial Inc.	3.48%
<b>Total</b>	<b>39.25%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
2.48	2.48	11.70	9.55	5.23	6.28	4.06	6.31

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.59	-3.08	16.50	3.29	12.47	-9.49	1.56	16.31	-5.08	5.98

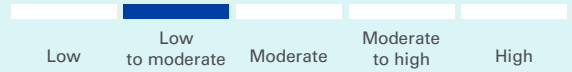
Past returns are not indicative of future returns.

# Global Hybrid Funds

## Global Disciplined Equity (iA) Hybrid 75/25

As at March 31, 2024

Fund's net asset: 59.5 million  
 Inception date: September 2020  
 Launch date IAG SRP: September 2020

**Risk level**


**Guarantee Option**  
 Ecoflextra Series 75/100

**MER<sup>1</sup> %**  
 3.10

**Fund Fee Rate %**  
 1.40

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Jean-René Adam, MSc, CFA

Sébastien Vaillancourt, M.Sc., CFA

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Disciplined Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

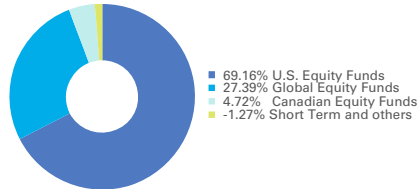
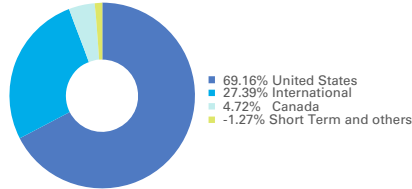
**CIFSC category**

Global Equity Balanced

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).

**Asset mix**

**Geographic allocation**

**Asset Mix of the target fund**

Global Disciplined Equity (iA) Fund	75.00%
Disciplined Bond (iA) Fund	25.00%

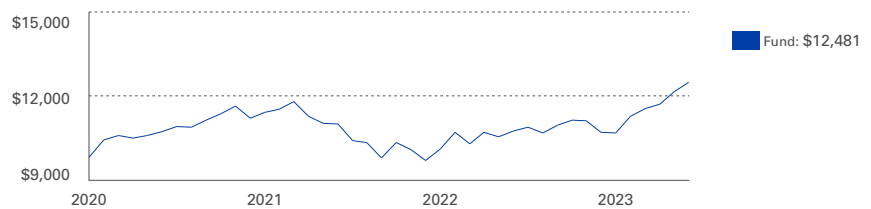
**Top holdings**

(Total number of investments: 3)

Industrial Alliance U.S. Disciplined Equity (iA) Fund	69.16%
Industrial Alliance International Disciplined Equity (iA) Fund	27.39%
Industrial Alliance Canadian Disciplined Equity (iA) Fund	4.72%
Other Assets	-1.27%
<b>Total</b>	<b>100.00%</b>

**Growth of \$10,000 - Ecoflextra Series 75/100**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Ecoflextra Series 75/100**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
8.02	8.02	16.58	16.06	5.17	-	-	6.42

**Annuals returns as at December 31 - Ecoflextra Series 75/100**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
12.33	-12.84	11.34	-	-	-	-	-	-	-

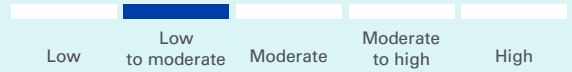
Past returns are not indicative of future returns.

# Global Hybrid Funds

## Global Dividend (iA) Hybrid 75/25

As at March 31, 2024

 Fund's net asset: 178.2 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011

**Risk level**


Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.84	-
Classic Series 75/75 Prestige 300	2.65	-
Classic Series 75/75 Prestige 500	2.50	-
Series 75/100	3.07	0.20
Series 75/100 Prestige 300	2.84	0.20
Series 75/100 Prestige 500	2.69	0.20
Ecoflex Series 100/100	3.23	0.65
FORLIFE Series	3.23	0.40

**Portfolio manager**

iA Global Asset Management



Global Asset Management

Danesh Rohinton

Oliver Shao

Jean-René Adam, MSc, CFA

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

**CIFSC category**

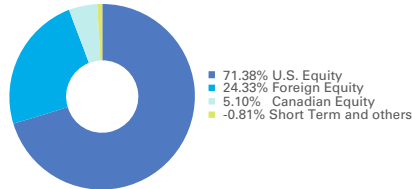
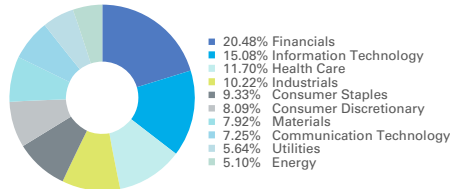
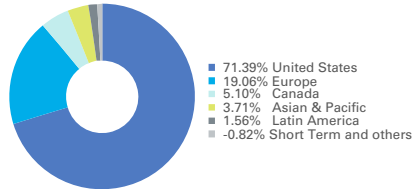
Global Equity Balanced

**Currency hedging strategy**

Unhedged, but may hedge opportunistically

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Asset Mix of the target fund**

Global Dividend IAC Fund	75.00%
Bond Fund (iA)	25.00%

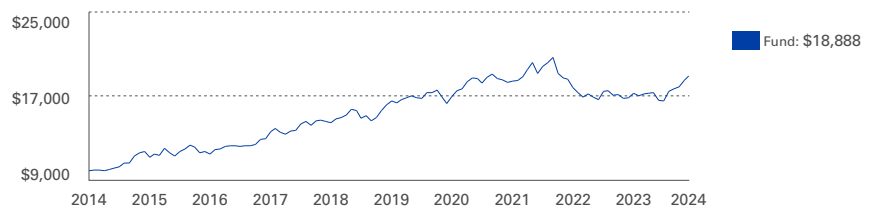
**Top holdings**

(Total number of investments: 43)

Microsoft Corp.	5.14%
Mastercard Inc.	4.15%
CMS Energy Corp.	4.13%
Elevance Health Inc.	4.04%
Ashtead Group PLC	3.91%
Linde PLC	3.87%
Alphabet Inc.	3.82%
Taiwan Semiconductor Manufacturing Co. Ltd.	3.71%
Broadcom Inc.	3.33%
Amazon.com Inc.	3.20%
<b>Total</b>	<b>39.30%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.70	6.70	13.85	12.13	1.01	3.19	6.57	6.66

**Annuals returns as at December 31 - Classic Series 75/75**

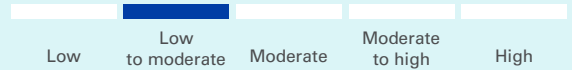
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
3.56	-17.37	8.50	10.06	18.19	3.07	15.77	-0.43	16.23	8.34

Past returns are not indicative of future returns.

# Global Hybrid Funds

## Global Equity (iA) Hybrid 75/25

Fund's net asset: 31.4 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011

**Risk level**


Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.75	-
Classic Series 75/75 Prestige 300	2.44	-
Classic Series 75/75 Prestige 500	2.29	-
Series 75/100	2.98	0.20
Series 75/100 Prestige 300	2.64	0.20
Series 75/100 Prestige 500	2.49	0.20
Ecoflex Series 100/100	3.18	0.65
FORLIFE Series	3.18	0.40

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Jean-René Adam, MSc, CFA

Sébastien Vaillancourt, M.Sc., CFA

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Disciplined Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

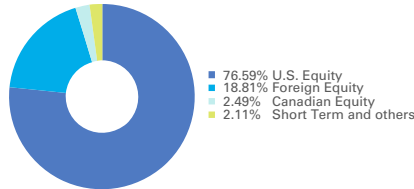
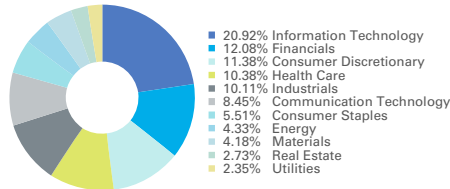
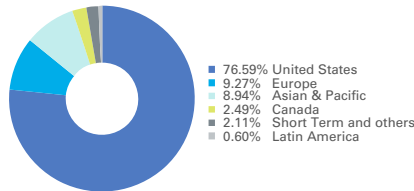
**CIFSC category**

Global Equity Balanced

**Currency hedging strategy**

Unhedged, but may hedge opportunistically

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Asset Mix of the target fund**

Global Value IAC Fund	75.00%
Bond Fund (iA)	25.00%

**Top holdings**

(Total number of investments: 549)

Apple Inc.	5.82%
SPDR S&P 500 ETF Trust	3.87%
VIDIA Corp.	3.81%
Microsoft Corp.	2.20%
Amazon.com Inc.	2.17%
Meta Platforms Inc.	2.05%
Alphabet Inc.	1.95%
Alphabet Inc.	1.84%
UnitedHealth Group Inc.	1.69%
Broadcom Inc.	1.43%
<b>Total</b>	<b>26.83%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
8.14	8.14	16.33	17.08	5.72	7.21	6.23	6.70

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
13.47	-12.33	11.03	10.38	14.36	-6.92	10.75	-2.92	15.08	9.64

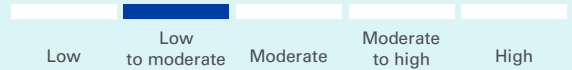
Past returns are not indicative of future returns.

Global Hybrid Funds  
**Fidelity NorthStar® Hybrid 75/25**

As at March 31, 2024

Fund's net asset: 28.2 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011

**Risk level**



Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.92	-
Classic Series 75/75 Prestige 300	2.75	-
Classic Series 75/75 Prestige 500	2.60	-
Series 75/100	3.20	0.20
Series 75/100 Prestige 300	3.10	0.20
Series 75/100 Prestige 500	2.95	0.20
Ecoflex Series 100/100	3.44	0.65
FORLIFE Series	3.44	0.40

**Portfolio manager**

Fidelity Investments



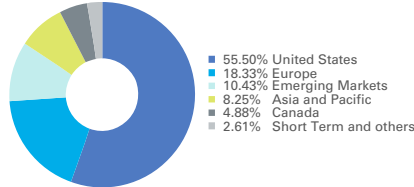
Daniel Dupont, BA

Joel Tillinghast, MBA, CFA

Kyle Weaver

Rebecca Baker

**Asset mix**



**Asset Mix of the target fund**

Fidelity NorthStar® Fund	75.00%
Bond Fund (iA)	25.00%

**Top holdings**

(Total number of investments: 687)

NVIDIA Corp.
Microsoft Corp.
Meta Platforms Inc.
Amazon.com Inc.
Metro Inc.
JD.com Inc.
Alphabet Inc.
Diageo PLC
British American Tobacco PLC
Johnson & Johnson

The top holdings represents 15.98% of the underlying fund's net assets.

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

**CIFSC category**

Global Equity Balanced

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.



**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.25	6.25	13.78	13.43	3.36	5.79	5.15	6.37

**Annuals returns as at December 31 - Classic Series 75/75**

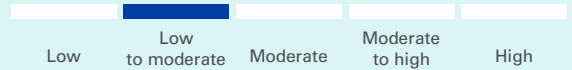
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
11.38	-8.69	4.11	16.56	4.43	-4.61	2.83	-1.79	18.08	11.20

Past returns are not indicative of future returns.

# Global Hybrid Funds Thematic Innovation (iA) Hybrid 75/25

Fund's net asset: 37.0 million  
Inception date: January 2011  
Launch date IAG SRP: January 2011

### Risk level



Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	2.79	-
Classic Series 75/75 Prestige 300	2.58	-
Classic Series 75/75 Prestige 500	2.43	-
Series 75/100	3.04	0.20
Series 75/100 Prestige 300	2.81	0.20
Series 75/100 Prestige 500	2.66	0.20
Ecoflex Series 100/100	3.30	0.65
FORLIFE Series	3.30	0.40

### Portfolio manager

iA Global Asset Management



Global Asset Management

Maxime Houde, CFA

Jean-René Adam, MSc, CFA

### Why consider this Fund?

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

### Investment style and other characteristics

- ±75% invested in the corresponding equity Fund and ±25% in the Disciplined Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

### CIFSC category

Global Equity Balanced

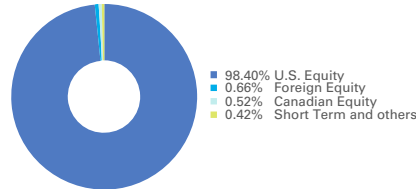
### Currency hedging strategy

Unhedged

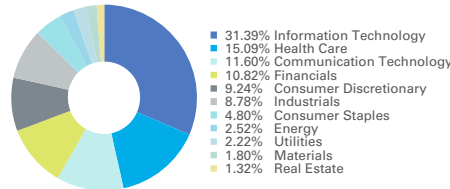
<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

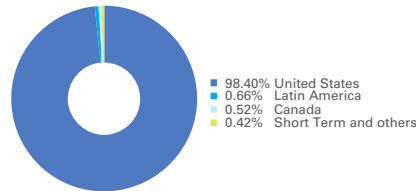
### Asset mix



### Sector allocation



### Geographic allocation



### Asset Mix of the target fund

Thematic Innovation Fund (iA)	75.00%
Bond Fund (iA)	25.00%

### Top holdings

(Total number of investments: 89)

Microsoft Corp.	8.06%
NVIDIA Corp.	6.23%
Alphabet Inc.	4.94%
Amazon.com Inc.	4.72%
Apple Inc.	3.94%
Meta Platforms Inc.	3.41%
JPMorgan Chase & Co.	2.09%
Broadcom Inc.	2.08%
Eli Lilly and Co.	1.93%
Salesforce.com Inc.	1.92%
<b>Total</b>	<b>39.32%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
13.44	13.44	24.74	27.36	6.34	10.72	5.90	6.32

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
18.85	-20.04	14.24	24.87	14.70	-12.23	4.93	2.71	1.26	4.94

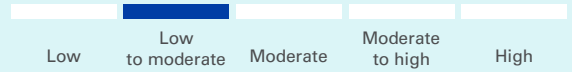
Past returns are not indicative of future returns.

# Global Hybrid Funds

## U.S. Disciplined Equity (iA) Hybrid 75/25

As at March 31, 2024

Fund's net asset: 39.4 million  
 Inception date: September 2020  
 Launch date IAG SRP: September 2020

**Risk level**


**Guarantee Option**  
 Ecoflextra Series 75/100

**MER<sup>1</sup> %**  
 2.90

**Fund Fee Rate %**  
 1.40

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Sébastien Vaillancourt, M.Sc., CFA

Jean-René Adam, MSc, CFA

**Why consider this Fund?**

- Aims to achieve capital growth and interest income by investing in a combination of equity and bond Funds.

**Investment style and other characteristics**

- ±75% invested in the corresponding equity Fund and ±25% in the Bond (iA) Fund.
- A periodic rebalancing process will allow the assets to remain in proximity of the 75%-25% target weighting.

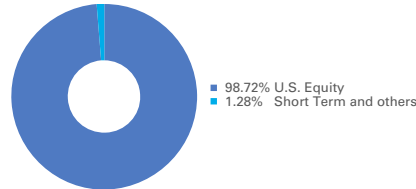
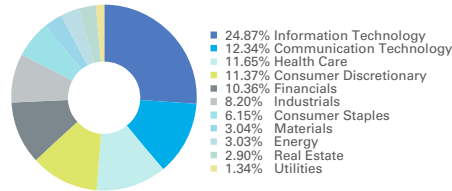
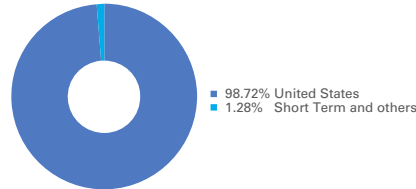
**CIFSC category**

U.S. Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Asset Mix of the target fund**

U.S. Disciplined Equity (iA) Fund	75.00%
Disciplined Bond (iA) Fund	25.00%

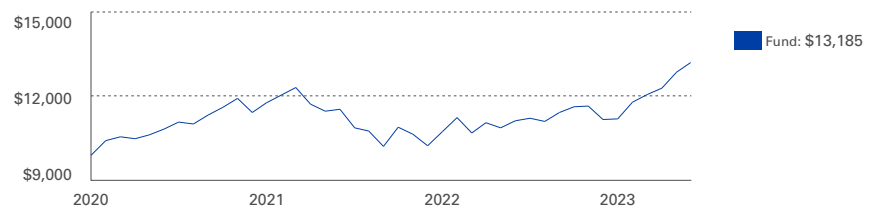
**Top holdings**

(Total number of investments: 174)

Apple Inc.	7.33%
NVIDIA Corp.	4.95%
Microsoft Corp.	4.88%
Amazon.com Inc.	3.72%
SPDR S&P 500 ETF Trust	3.48%
Meta Platforms Inc.	3.32%
Alphabet Inc.	2.79%
Alphabet Inc.	2.54%
UnitedHealth Group Inc.	2.42%
JPMorgan Chase & Co.	1.68%
<b>Total</b>	<b>37.11%</b>

**Growth of \$10,000 - Ecoflextra Series 75/100**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Ecoflextra Series 75/100**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
9.30	9.30	18.05	18.60	6.81	-	-	8.07

**Annuals returns as at December 31 - Ecoflextra Series 75/100**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
12.88	-13.20	16.81	-	-	-	-	-	-	-

Past returns are not indicative of future returns.



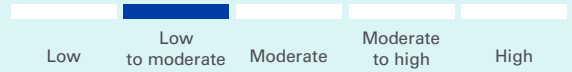
# Canadian Equity Funds

## Strategic Equity Income (iA)

As at March 31, 2024

Fund's net asset: 242.9 million  
 Inception date: November 2005  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

Underlying fund name: IA  
 Clarington Strategic Equity Income Fund

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.58	-
Classic Series 75/75 Prestige 300	2.22	-
Classic Series 75/75 Prestige 500	2.05	-
Series 75/100	2.80	0.20
Series 75/100 Prestige 300	2.33	0.20
Series 75/100 Prestige 500	2.15	0.20
Ecoflex Series 100/100	2.85	0.75
FORLIFE Series	2.85	0.50

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Dan Bastasic, MBA, CFA

**Why consider this Fund?**

- Fund invested primarily in high quality dividend-paying companies that are considered to be undervalued by the manager in spite of its growth potential.
- The Fund may invest up to 49% of its assets in foreign securities.

**Investment style and other characteristics**

- Rigorous and active investment process that focuses on safety of income and is in line with the manager's macro outlook.
- The manager endeavours to strategically position the Fund through all market conditions.

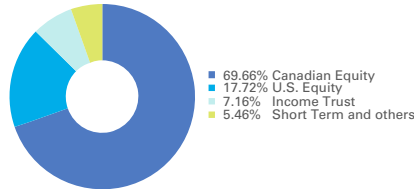
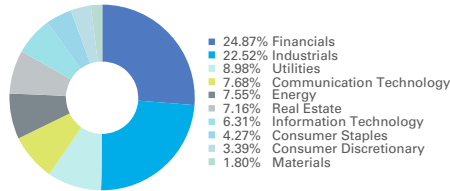
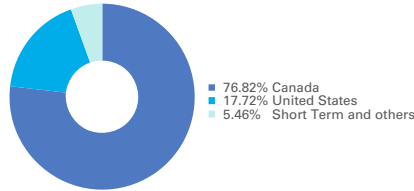
**CIFSC category**

Canadian Dividend &amp; Income Equity

**Currency hedging strategy**

Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 78)

Royal Bank of Canada	4.49%
The Toronto-Dominion Bank	3.81%
Stantec Inc.	3.78%
Waste Connections Inc.	3.51%
Brookfield Corp.	3.16%
JPMorgan Chase & Co.	3.13%
Loblaw Cos. Ltd.	3.09%
Canadian Natural Resources Ltd.	2.83%
Canadian Pacific Kansas City Ltd.	2.63%
Air Canada	2.59%
<b>Total</b>	<b>33.02%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.87	5.87	14.53	11.14	6.65	6.30	5.23	5.84

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.62	-8.81	26.32	-2.36	14.95	-5.18	6.33	10.02	-3.28	10.58

Past returns are not indicative of future returns.

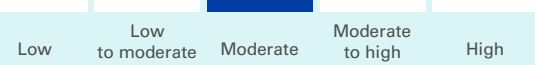
## Canadian Equity Funds Dividend Growth (iA)

As at March 31, 2024

Fund's net asset: 1,500.1 million  
 Inception date: November 2005  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

Underlying fund name: IA  
 Clarington Dividend Growth Class

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.64	-
Classic Series 75/75 Prestige 300	2.26	-
Classic Series 75/75 Prestige 500	2.09	-
Series 75/100	2.90	0.20
Series 75/100 Prestige 300	2.38	0.20
Series 75/100 Prestige 500	2.20	0.20
Ecoflex Series 100/100	2.90	0.75
FORLIFE Series	2.90	0.50

### Portfolio manager

iA Global Asset Management


**Global Asset Management**
**Danesh Rohinton**
**Oliver Shao**
**Jean-René Adam, MSc, CFA**

### Why consider this Fund?

- A core dividend-focused portfolio primarily invested in equities of large, well-known Canadian companies that endeavor to pay regular and rising dividends.
- The Fund may invest up to 30% of its assets in foreign securities.

### Investment style and other characteristics

- Manager follows a bottom-up, high conviction approach to selecting securities of companies that offer attractive valuations, strong balance sheets and excellent management teams.
- Fund usually positioned as slightly defensive and conservative.

### CIFSC category

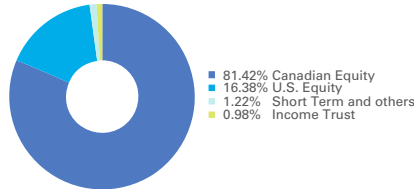
Canadian Dividend &amp; Income Equity

### Currency hedging strategy

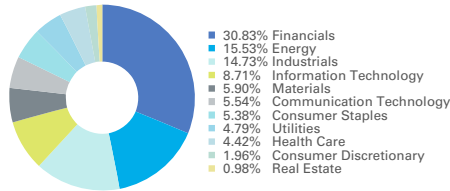
Actively hedged

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

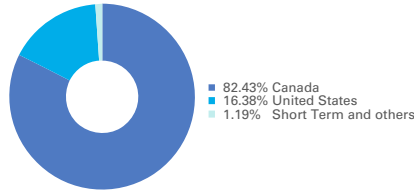
### Asset mix



### Sector allocation



### Geographic allocation



### Top holdings

(Total number of investments: 50)

Royal Bank of Canada	6.88%
The Toronto-Dominion Bank	5.20%
Canadian Natural Resources Ltd.	4.91%
Enbridge Inc.	4.68%
Waste Connections Inc.	4.18%
Loblaws Cos. Ltd.	4.01%
Canadian Pacific Kansas City Ltd.	3.88%
Canadian National Railway Co.	3.55%
Intact Financial Corp.	3.29%
Microsoft Corp.	3.27%
<b>Total</b>	<b>43.85%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.61	6.61	13.97	10.03	6.96	6.37	5.79	5.95

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.77	-5.27	22.79	-2.04	18.08	-7.92	6.69	17.72	-4.65	9.16

Past returns are not indicative of future returns.

## Canadian Equity Funds Canadian Equity Index (iA)

### Portfolio manager

iA Global Asset Management



Global Asset Management

Sébastien Vaillancourt, M.Sc., CFA

Jean-René Adam, MSc, CFA

### Why consider this Fund?

- The Fund aims to closely track the return of the S&P/TSX 60 Index.
- Provides passive exposure to the Canadian equity market.

### Investment style and other characteristics

- Fund managed according to an indexed management style by investing directly in equity securities issued in Canada.

### CIFSC category

Canadian Equity

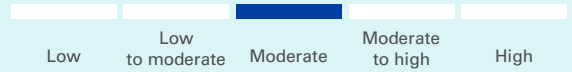
### Currency hedging strategy

N/A

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Fund's net asset: 925.7 million  
Inception date: September 2001  
Launch date IAG SRP: January 2011  
Launch date My Education+:  
June 2016

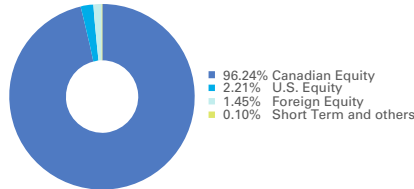
### Risk level



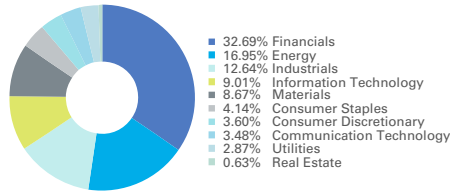
### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.74	-
Classic Series 75/75 Prestige 300	2.34	-
Classic Series 75/75 Prestige 500	2.17	-
Series 75/100	2.96	0.30
Series 75/100 Prestige 300	2.51	0.30
Series 75/100 Prestige 500	2.33	0.30
Ecoflex Series 100/100	2.82	0.75

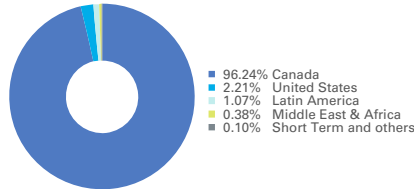
### Asset mix



### Sector allocation



### Geographic allocation



### Top holdings

(Total number of investments: 64)

Royal Bank of Canada	7.09%
The Toronto-Dominion Bank	5.35%
iShares S&P/TSX 60 Index ETF	5.22%
Shopify Inc.	4.65%
Canadian Pacific Kansas City Ltd.	4.10%
Canadian Natural Resources Ltd.	4.09%
Enbridge Inc.	3.84%
Canadian National Railway Co.	3.80%
Bank of Montreal	3.54%
The Bank of Nova Scotia	3.14%
<b>Total</b>	<b>44.82%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.57	5.57	13.98	11.21	6.57	7.35	5.42	4.67

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.91	-8.64	24.56	3.07	18.15	-9.69	7.01	17.90	-10.01	8.93

Past returns are not indicative of future returns.



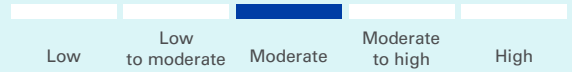
INVESTMENT FUNDS

Canadian Equity Funds  
**Fidelity True North®**

As at March 31, 2024

Fund's net asset: 405.5 million  
Inception date: January 1999  
Launch date IAG SRP: January 2011  
Launch date My Education+: June 2016

**Risk level**



Underlying fund name: Fidelity True North® Fund

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.90	-
Classic Series 75/75 Prestige 300	2.73	-
Classic Series 75/75 Prestige 500	2.55	-
Series 75/100	3.15	0.30
Series 75/100 Prestige 300	3.01	0.30
Series 75/100 Prestige 500	2.83	0.30

**Portfolio manager**

Fidelity Investments



Maxime Lemieux

**Why consider this Fund?**

- Core Canadian equity Fund that aims to deliver superior long-term growth potential through opportunities in the Canadian market.
- Fund invested primarily in Canadian equity securities and the manager may invest up to 30% of the Fund's assets in foreign securities.

**Investment style and other characteristics**

- Seeks to invest in companies that are expected to grow over the long term and that are trading at reasonable valuations.
- Bottom-up fundamental company analysis is the primary driver of portfolio construction.

**CIFSC category**

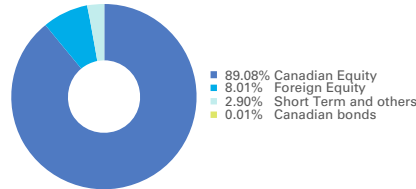
Canadian Equity

**Currency hedging strategy**

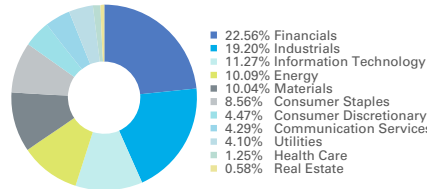
Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**



**Sector allocation**



**Top holdings**

(Total number of investments: 134)

- Canadian National Railway Co.
- Royal Bank of Canada
- Canadian Natural Resources Ltd.
- Rogers Communications Inc.
- SNC-Lavalin Group Inc.
- Agnico-Eagle Mines Ltd.
- The Toronto-Dominion Bank
- Fairfax Financial Holdings Ltd.
- Constellation Software Inc.
- Intact Financial Corp.

The top holdings represents 35.93% of the underlying fund's net assets.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.



**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.64	5.64	12.38	11.51	7.79	9.16	6.83	6.82

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.38	-5.95	22.35	9.53	16.53	-5.59	4.27	9.39	-2.40	12.99

Past returns are not indicative of future returns.

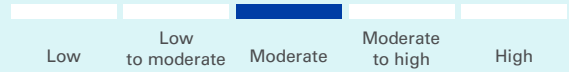


# Canadian Equity Funds

## Canadian Equity Growth (iA)

As at March 31, 2024

Fund's net asset: 1,049.8 million  
 Inception date: October 2001  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.78	-
Classic Series 75/75 Prestige 300	2.41	-
Classic Series 75/75 Prestige 500	2.24	-
Series 75/100	3.02	0.30
Series 75/100 Prestige 300	2.57	0.30
Series 75/100 Prestige 500	2.39	0.30
Ecoflex Series 100/100	3.01	0.75

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Marc Gagnon, MBA, CFA

**Why consider this Fund?**

- A core Canadian strategy primarily invested in large capitalization companies.
- The Fund aims to outperform the benchmark while displaying lower volatility (lower risk).

**Investment style and other characteristics**

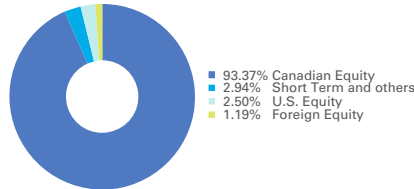
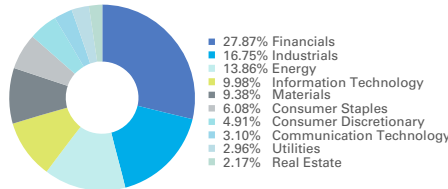
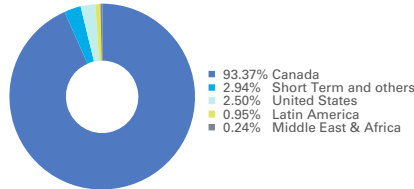
- Style: Growth bias with an attention to price
- Generally composed of 5% to 15% in small and mid-cap stocks.
- Can invest up to 30% in U.S. securities, generally in health care and information technology sectors.
- Manager pays special attention to risk management in terms of sectors, capitalizations and primary positions in the benchmark index.

**CIFSC category**

Canadian Equity

**Currency hedging strategy**

Actively hedged

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 123)

Royal Bank of Canada	5.43%
The Toronto-Dominion Bank	4.10%
Canadian Natural Resources Ltd.	3.23%
Canadian National Railway Co.	3.03%
Constellation Software Inc.	3.03%
Canadian Pacific Kansas City Ltd.	2.96%
Bank of Montreal	2.83%
Brookfield Corp.	2.13%
CGI Inc.	2.04%
Alimentation Couche-Tard Inc.	2.01%
<b>Total</b>	<b>30.79%</b>

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.46	6.46	14.82	13.81	8.20	9.12	6.41	5.79

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
10.70	-6.07	23.75	5.77	19.33	-10.82	8.22	14.96	-5.46	8.62

Past returns are not indicative of future returns.

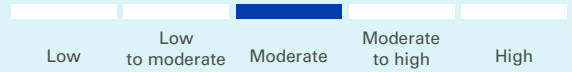
# Canadian Equity Funds

## Fidelity Canadian Opportunities

As at March 31, 2024

Fund's net asset: 1,436.3 million  
 Inception date: January 1999  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

### Risk level



Underlying fund name: Fidelity Canadian Opportunities Fund, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.90	-
Classic Series 75/75 Prestige 300	2.68	-
Classic Series 75/75 Prestige 500	2.51	-
Series 75/100	3.14	0.30
Series 75/100 Prestige 300	2.89	0.30
Series 75/100 Prestige 500	2.72	0.30

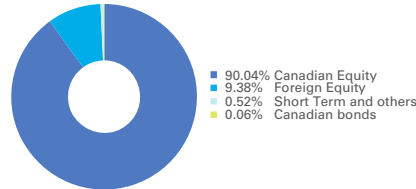
### Portfolio manager

Fidelity Investments



Hugo Lavallée, CFA

### Asset mix



### Top holdings

(Total number of investments: 106)

Onex Corp.
SNC-Lavalin Group Inc.
Franco-Nevada Corp.
Canadian National Railway Co.
Dollarama Inc.
Constellation Software Inc.
Lightspeed
Boyd Group Services Inc.
Fairfax Financial Holdings Ltd.
ARC Resources Ltd.

The top holdings represents 33.43% of the underlying fund's net assets.

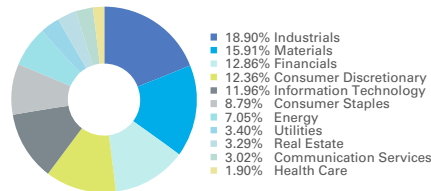
### Why consider this Fund?

- Fund invested primarily in Canadian equities and aims to deliver superior long-term returns by focusing on the growth potential of small and mid-capitalization companies.
- The manager may invest up to 30% of the Fund's assets in foreign securities and up to 10% in securities of private companies.

### Investment style and other characteristics

- The manager uses a contrarian strategy that aims to identify value in out-of-favour stocks.

### Sector allocation



### CIFSC category

Canadian Equity

### Currency hedging strategy

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.69	4.69	13.84	14.00	10.24	14.49	10.18	8.67

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
17.49	-2.85	18.72	27.01	21.09	-1.49	2.32	24.05	-9.35	8.88

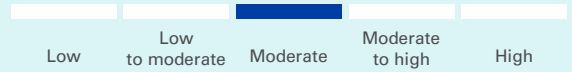
Past returns are not indicative of future returns.

# Canadian Equity Funds

## Canadian Equity Small Cap (QV)

As at March 31, 2024

Fund's net asset: 211.3 million  
 Inception date: December 2006  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

**Risk level**


Underlying fund name: IA  
 Clarington Canadian Small Cap Fund

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.11	-
Classic Series 75/75 Prestige 300	2.92	-
Classic Series 75/75 Prestige 500	2.74	-
Series 75/100	3.37	0.30
Series 75/100 Prestige 300	3.03	0.30
Series 75/100 Prestige 500	2.85	0.30

**Portfolio manager**

QV Investors Inc.



Investors Inc.

**Steven Kim, CFA**
**Why consider this Fund?**

- The Fund aims to maximize long-term growth of capital by investing primarily in equity securities of small cap Canadian companies.
- The Fund may invest up to 30% in foreign securities.
- A complementary portfolio comprised of companies that the manager believes have sustainable competitive advantages.

**Investment style and other characteristics**

- Invests in quality companies with lower valuations, that are growing at higher rates than the market, and that typically pay a dividend.
- Focused portfolio of 25-40 of the manager's best ideas with individual sector weights generally kept under 25% to ensure diversification.

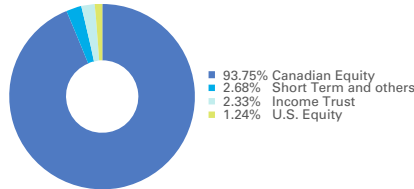
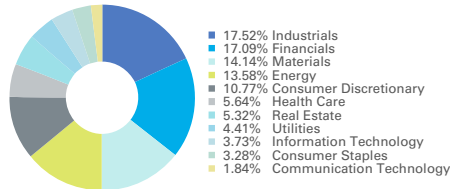
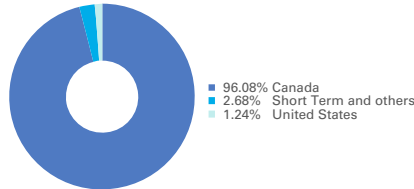
**CIFSC category**

Canadian Small/Mid Cap Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 46)

Winpak Ltd.	4.49%
AltaGas Ltd.	4.41%
Canadian Western Bank	4.33%
Parkland Corp.	4.08%
Mullen Group Ltd.	3.84%
Stella-Jones Inc.	3.74%
Information Services Corp.	3.72%
Secure Energy Services Inc.	3.65%
E-L Financial Corp. Ltd.	3.51%
iA Financial Inc.	3.48%
<b>Total</b>	<b>39.25%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
3.84	3.84	13.51	12.70	8.17	8.51	5.13	8.00

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.95	0.33	24.13	0.25	15.07	-12.42	1.80	22.09	-7.04	5.80

Past returns are not indicative of future returns.

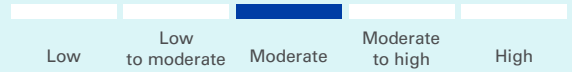
# Canadian Equity Funds

## North American Equity (iA)

As at March 31, 2024

Fund's net asset: 127.5 million  
 Inception date: May 1969  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

### Risk level



Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.79	-
Classic Series 75/75 Prestige 300	2.45	-
Classic Series 75/75 Prestige 500	2.27	-
Series 75/100	3.07	0.30
Series 75/100 Prestige 300	2.71	0.30
Series 75/100 Prestige 500	2.53	0.30

### Portfolio manager

iA Global Asset Management



Global Asset Management

Marc Gagnon, MBA, CFA

Jean-René Adam, MSc, CFA

Maxime Houde, CFA

### Why consider this Fund?

- Fund primarily composed of securities of large Canadian and U.S. companies.
- Benefits from approximately 50% exposure to opportunities in the American market.

### Investment style and other characteristics

- Style: Growth bias with an attention to price
- Manager pays special attention to risk management in terms of sectors, capitalizations and primary positions in the benchmark index.

### CIFSC category

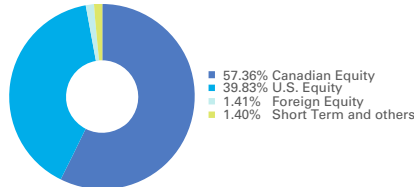
Mostly Canadian Equities

### Currency hedging strategy

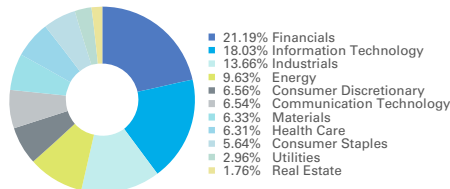
Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

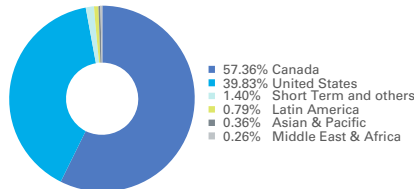
### Asset mix



### Sector allocation



### Geographic allocation



### Top holdings

(Total number of investments: 217)

Royal Bank of Canada	3.16%
Microsoft Corp.	3.08%
The Toronto-Dominion Bank	2.48%
NVIDIA Corp.	2.37%
Canadian Pacific Kansas City Ltd.	1.89%
Alphabet Inc.	1.88%
Canadian National Railway Co.	1.87%
Amazon.com Inc.	1.80%
Constellation Software Inc.	1.76%
Canadian Natural Resources Ltd.	1.72%
<b>Total</b>	<b>22.01%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
9.53	9.53	19.40	18.58	8.03	9.13	5.36	4.76

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
13.15	-10.63	20.35	8.74	17.18	-10.82	6.58	11.42	-4.09	3.04

Past returns are not indicative of future returns.

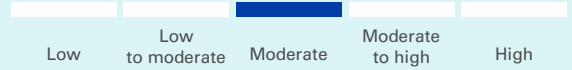


# U.S. & International Equity Funds

## Global Equity Index ACWI (BlackRock)

As at March 31, 2024

Fund's net asset: 178.5 million  
 Inception date: July 2012  
 Launch date IAG SRP: October 2018  
 Launch date My Education+: October 2018

**Risk level**


Underlying fund name: BlackRock  
 CDN MSCI ACWI Ex-Canada Index  
 Fund

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.76	-
Classic Series 75/75 Prestige 300	2.45	-
Classic Series 75/75 Prestige 500	2.27	-
Series 75/100	3.02	0.30
Series 75/100 Prestige 300	2.62	0.30
Series 75/100 Prestige 500	2.44	0.30
Ecoflex Series 100/100	3.10	0.75

**Portfolio manager**

BlackRock



Management team composed of several managers

**Why consider this Fund?**

- The Fund aims to closely track the return of MSCI ACWI Ex-Canada Index.
- Provides passive exposure to global equities.

**Investment style and other characteristics**

- BlackRock uses an indexed approach to managing the Fund.
- Fund invested in a broadly diversified portfolio of securities of companies located around the world, including emerging countries.

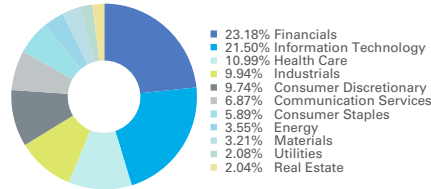
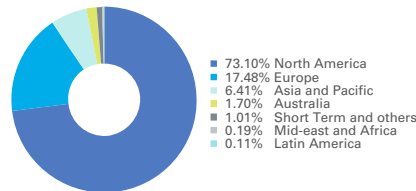
**CIFSC category**

Global Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

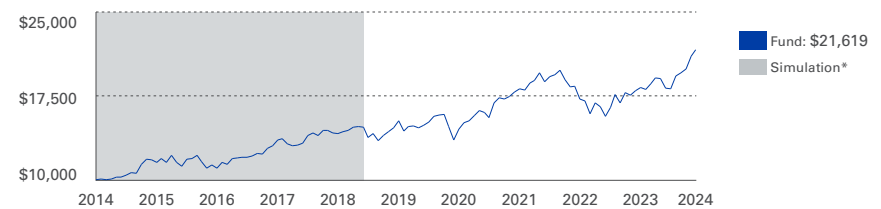
**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 1,379)

ISHARES MSCI EMERGING MARKETS ETF	10.06%
Microsoft Corp.	4.19%
Apple Inc.	3.56%
NVIDIA Corp.	3.14%
Amazon.com Inc.	2.37%
Meta Platforms Inc., class A	1.52%
Alphabet Inc., class A	1.28%
Alphabet Inc., Class C	1.09%
Eli Lilly and Co.	0.88%
Broadcom Inc.	0.83%
<b>Total</b>	<b>28.92%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
10.41	10.41	18.77	20.16	6.63	8.05	8.01*	7.37

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
16.02	-14.84	14.42	9.69	17.04	-3.51*	13.15*	1.26*	14.92*	10.60*

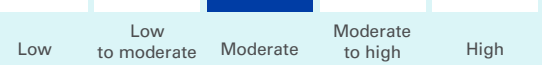
Past returns are not indicative of future returns.

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

## U.S. & International Equity Funds Global Dividend (Dynamic)

As at March 31, 2024

Fund's net asset: 1,403.2 million  
 Inception date: November 2006  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

**Risk level**


Underlying fund name: Dynamic  
 Global Dividend Fund, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.02	-
Classic Series 75/75 Prestige 300	2.83	-
Classic Series 75/75 Prestige 500	2.65	-
Series 75/100	3.33	0.30
Series 75/100 Prestige 300	2.98	0.30
Series 75/100 Prestige 500	2.81	0.30

**Portfolio manager**

Dynamic Funds

# Dynamic Funds®

*Invest with advice.*

David L. Fingold, B. Sc. Management

**Why consider this Fund?**

- Global equity Fund that focuses on large-cap companies, usually with an overweight to the U.S. in order to decrease volatility.
- The manager looks for undervalued companies that are initiating or increasing their dividends.

**Investment style and other characteristics**

- Style: Quality and dividend growth
- Focuses on companies with quality management teams that are industry leaders with a sustainable competitive advantage.
- The Fund's bottom-up investment process leads to a high conviction portfolio (high active share).

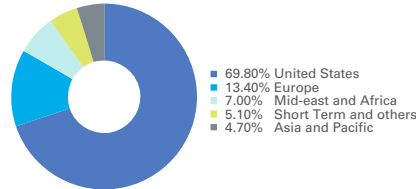
**CIFSC category**

Global Equity

**Currency hedging strategy**

Unhedged, but may hedge opportunistically

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

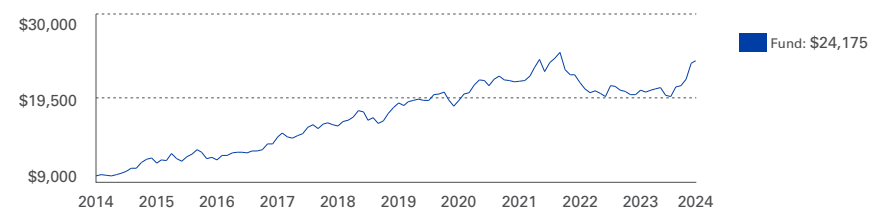
**Geographic allocation**

**Top holdings**

(Total number of investments: 33)

Meta Platforms Inc.	6.20%
Microsoft Corp.	6.00%
Amazon.com Inc.	4.80%
NVIDIA Corp.	4.50%
JPMorgan Chase & Co.	4.10%
Eli Lilly and Co.	3.50%
Airbus SE	3.50%
Novo Nordisk AS	3.40%
The Progressive Corp.	3.30%
Netflix Inc.	3.30%
<b>Total</b>	<b>42.60%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
14.84	14.84	21.63	21.43	4.00	5.70	9.23	9.03

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
2.84	-18.77	13.18	11.15	22.85	4.19	21.12	-0.64	21.61	9.12

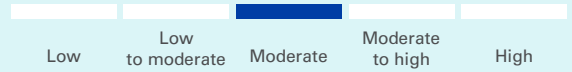
Past returns are not indicative of future returns.

## U.S. & International Equity Funds Global Dividend (iA)

As at March 31, 2024

Fund's net asset: 69.0 million  
Inception date: October 2023  
Launch date IAG SRP: October 2023  
Launch date My Education+:  
October 2023

### Risk level



Underlying fund name: IA  
Clarington Global Dividend Fund

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.82	-
Classic Series 75/75 Prestige 300	2.41	-
Classic Series 75/75 Prestige 500	2.24	-
Series 75/100	3.10	0.30
Series 75/100 Prestige 300	2.62	0.30
Series 75/100 Prestige 500	2.44	0.30

### Portfolio manager

iA Global Asset Management



Global Asset Management

Danesh Rohinton

Jean-René Adam, MSc, CFA

Oliver Shao

### Why consider this Fund?

- Seeks to invest in high-quality global dividend-paying companies with the ability to grow and compound their dividends over time.
- At least 90% of companies in the Fund pay dividends.

### Investment style and other characteristics

- Style: Quality and dividend growth
- Selection to identify corporations with an excellent business model and a shareholder-friendly management team.

### CIFSC category

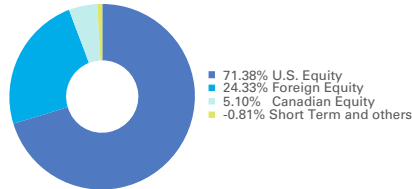
Global Equity

### Currency hedging strategy

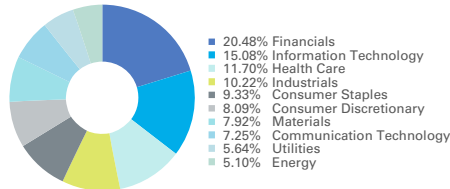
Unhedged, but may hedge opportunistically

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

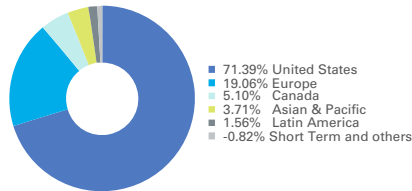
### Asset mix



### Sector allocation



### Geographic allocation



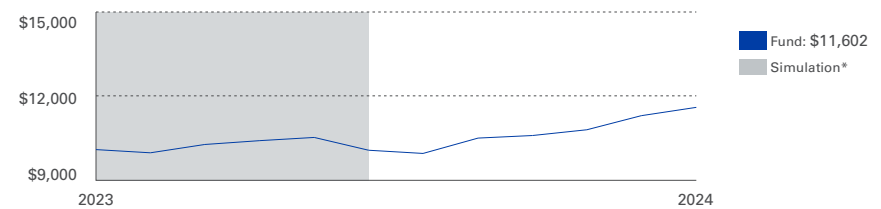
### Top holdings

(Total number of investments: 43)

Microsoft Corp.	5.14%
Mastercard Inc.	4.15%
CMS Energy Corp.	4.13%
Elevance Health Inc.	4.04%
Ashtead Group PLC	3.91%
Linde PLC	3.87%
Alphabet Inc.	3.82%
Taiwan Semiconductor Manufacturing Co. Ltd.	3.71%
Broadcom Inc.	3.33%
Amazon.com Inc.	3.20%
<b>Total</b>	<b>39.30%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
9.49	9.49	15.30*	17.63*	-	-	-	14.01

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
-	-	-	-	-	-	-	-	-	-

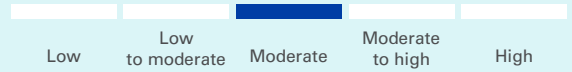
Past returns are not indicative of future returns.

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

## U.S. & International Equity Funds Global Equity (iA)

As at March 31, 2024

Fund's net asset: 156.8 million  
 Inception date: October 2005  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

**Risk level**


Underlying fund name: IA  
 Clarington Global Value Fund

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.88	-
Classic Series 75/75 Prestige 300	2.53	-
Classic Series 75/75 Prestige 500	2.35	-
Series 75/100	3.19	0.30
Series 75/100 Prestige 300	2.74	0.30
Series 75/100 Prestige 500	2.56	0.30

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Sébastien Vaillancourt, M.Sc., CFA

Jean-René Adam, MSc, CFA

**Why consider this Fund?**

- Aims to achieve long term capital appreciation by investing primarily in a diversified portfolio of equity securities of large capitalization companies around the world.
- May serve as a core holding for global diversification.

**Investment style and other characteristics**

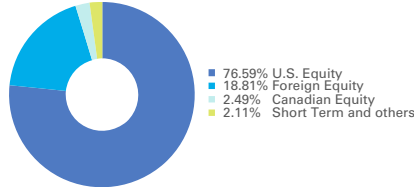
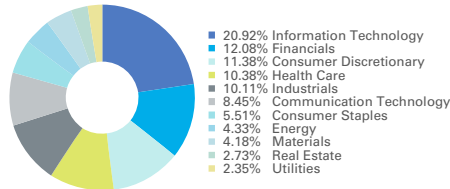
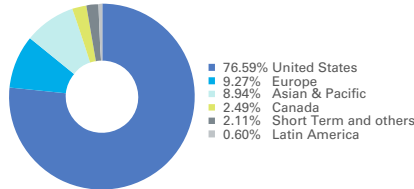
- Systematic multifactor investment approach, grounded in a long history of academic research, which identifies equity securities that exhibit robust characteristics across more than two dozen factors related to momentum, quality and value.

**CIFSC category**

Global Equity

**Currency hedging strategy**

Unhedged, but may hedge opportunistically

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 549)

Apple Inc.	5.82%
SPDR S&P 500 ETF Trust	3.87%
NVIDIA Corp.	3.81%
Microsoft Corp.	2.20%
Amazon.com Inc.	2.17%
Meta Platforms Inc.	2.05%
Alphabet Inc.	1.95%
Alphabet Inc.	1.84%
UnitedHealth Group Inc.	1.69%
Broadcom Inc.	1.43%
<b>Total</b>	<b>26.83%</b>

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
11.38	11.38	19.62	22.81	8.72	10.03	8.12	8.47

**Annuals returns as at December 31 - Classic Series 75/75**

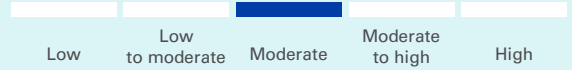
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
16.40	-12.27	16.52	11.31	17.44	-9.29	14.01	-4.10	19.96	10.75

Past returns are not indicative of future returns.

# U.S. & International Equity Funds Global Opportunities (Loomis Sayles)

As at March 31, 2024

Fund's net asset: 309.3 million  
 Inception date: October 2020  
 Launch date IAG SRP: October 2020  
 Launch date My Education+:  
 October 2020

**Risk level**


Underlying fund name: IA  
 Clarington Loomis Global Equity  
 Opportunities Fund

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.77	-
Classic Series 75/75 Prestige 300	2.62	-
Classic Series 75/75 Prestige 500	2.45	-
Series 75/100	3.09	0.30
Series 75/100 Prestige 300	2.94	0.30
Series 75/100 Prestige 500	2.76	0.30

**Portfolio manager**

Loomis, Sayles &amp; Company



Eileen N. Riley, CFA

Lee Rosenbaum, MBA

**Why consider this Fund?**

- Fund invested primarily in a diversified portfolio of equity securities of companies located anywhere in the world.
- An unconstrained global equity strategy that invests across multiple sectors, regions and countries in pursuit of a strong total return.

**Investment style and other characteristics**

- The disciplined and collaborative investment process, supported by Loomis Sayles' deep global research platform, ensures only their best ideas are represented in the Fund.
- High-conviction portfolio of typically 35-65 securities of quality, enduring businesses that the managers view as superior long-term investments.

**CIFSC category**

Global Equity

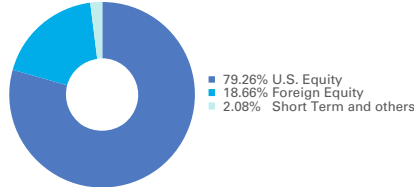
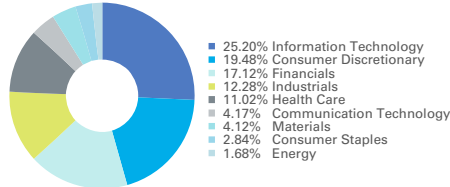
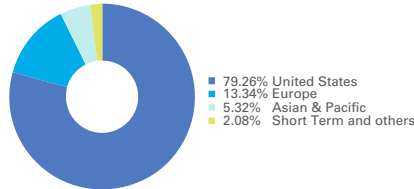
**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

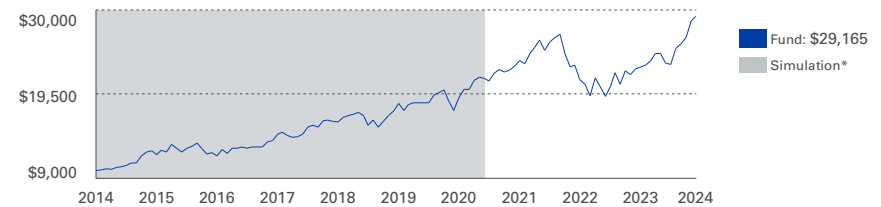
**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 37)

Amazon.com Inc.	4.89%
S&P Global Inc.	4.60%
Alphabet Inc.	4.17%
Linde PLC	4.12%
Mastercard Inc.	4.08%
NVIDIA Corp.	3.80%
Atlas Copco AB	3.57%
Airbnb Inc.	3.43%
ASML Holding NV	3.40%
The Home Depot Inc.	3.26%
<b>Total</b>	<b>39.32%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
13.23	13.23	25.02	28.97	8.31	10.96*	11.30*	9.27

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
24.10	-22.92	19.38	14.83*	27.90*	-0.11*	19.68*	-3.94*	23.27*	10.88*

Past returns are not indicative of future returns.

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

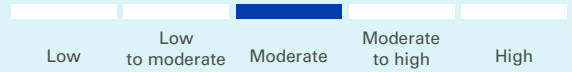
# U.S. & International Equity Funds

## Global True Conviction (iA)

As at March 31, 2024

Fund's net asset: 169.3 million  
 Inception date: January 2011  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.90	-
Classic Series 75/75 Prestige 300	2.54	-
Classic Series 75/75 Prestige 500	2.36	-
Series 75/100	3.17	0.30
Series 75/100 Prestige 300	2.68	0.30
Series 75/100 Prestige 500	2.50	0.30

### Portfolio manager

iA Global Asset Management



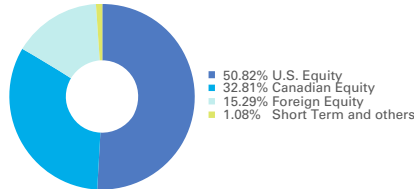
Global Asset Management

Danesh Rohinton

Marc Gagnon, MBA, CFA

Jean-René Adam, MSc, CFA

### Asset mix



### Top holdings

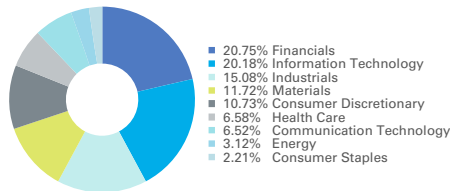
(Total number of investments: 57)

Royal Bank of Canada	6.24%
Microsoft Corp.	3.54%
Amazon.com Inc.	3.53%
Alphabet Inc.	3.48%
Linde PLC	3.12%
Ferguson PLC	2.94%
Mastercard Inc.	2.83%
Ashtead Group PLC	2.63%
NVIDIA Corp.	2.53%
Manulife Financial Corp.	2.37%
<b>Total</b>	<b>33.21%</b>

### Why consider this Fund?

- The Fund offers global exposure through a high-conviction portfolio of equity securities of companies, approximately one third of which are located in Canada, and two thirds outside of Canada.
- The two sub-portfolio managers seek to leverage their top ideas within each geographical segment.

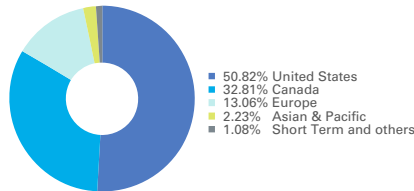
### Sector allocation



### Investment style and other characteristics

- Approximately 70 stocks are invested in Canadian (max. 15) and global (ex-Canada) markets (max. 55).
- While the managers prioritize investment ideas with high potential, they also incorporate risk management criteria to ensure healthy sector diversification.

### Geographic allocation



### CIFSC category

Global Equity

### Currency hedging strategy

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
12.16	12.16	25.13	25.57	7.88	9.49	7.91	7.89

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
19.10	-15.73	14.20	14.29	18.25	-7.90	12.43	-1.73	14.84	11.27

Past returns are not indicative of future returns.



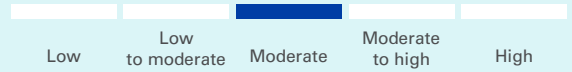
INVESTMENT FUNDS

U.S. & International Equity Funds  
**Global Equity Opportunistic Value (Wellington)**

As at March 31, 2024

Fund's net asset: 144.9 million  
 Inception date: July 2021  
 Launch date IAG SRP: October 2022  
 Launch date My Education+: October 2022

**Risk level**



Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.00	-
Classic Series 75/75 Prestige 300	2.81	-
Classic Series 75/75 Prestige 500	2.63	-
Series 75/100	3.32	0.30
Series 75/100 Prestige 300	3.00	0.30
Series 75/100 Prestige 500	2.83	0.30

**Portfolio manager**

Wellington Management

**WELLINGTON MANAGEMENT®**

David Palmer, CFA

**Why consider this Fund?**

- Seeks to outperform the MSCI All Country World Index by investing in discounted companies that are being avoided or overlooked due to uncertainty or complacency.
- The strategy is to look for uncorrelated investment drivers and balance sheet flexibility which have the potential to provide diversification and staying power throughout the business cycle.

**Investment style and other characteristics**

- Investment approach based on intensive fundamental research focused on companies with unique assets and whose opportunities for improving returns are misunderstood by the market.
- The portfolio is opportunistic in its stock selection and focuses on out-of-favor companies with the potential for positive sentiment shift.

**CIFSC category**

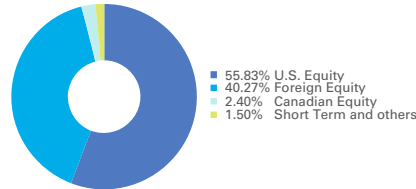
Global Equity

**Currency hedging strategy**

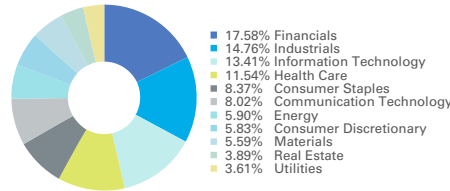
Defensive

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

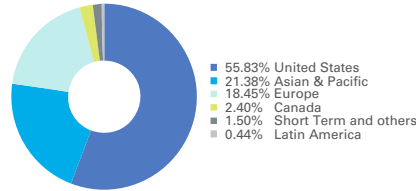
**Asset mix**



**Sector allocation**



**Geographic allocation**



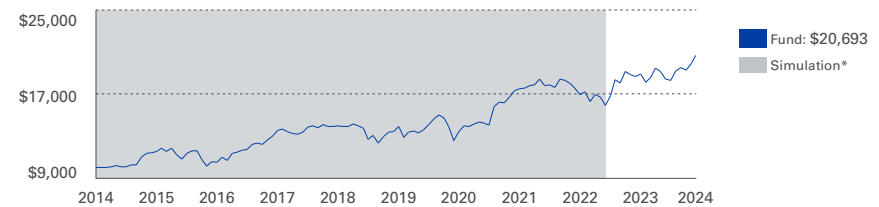
**Top holdings**

(Total number of investments: 110)

Alphabet Inc.	2.23%
Schlumberger Ltd.	1.93%
NXP Semiconductors NV	1.89%
Micron Technology Inc.	1.68%
Iberdrola SA	1.64%
Qualcomm Inc.	1.61%
The Allstate Corp.	1.50%
Unilever PLC	1.46%
Tencent Holdings Ltd.	1.44%
AstraZeneca PLC	1.44%
<b>Total</b>	<b>16.82%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.



**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.00	6.00	12.19	10.85	6.14*	9.03*	7.54*	17.82

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.09	-2.07*	13.74*	8.27*	21.31*	-10.63*	11.93*	6.45*	13.41*	9.42*

Past returns are not indicative of future returns.  
 \*Simulation of past returns as if the Fund or series had been in effect for these periods.





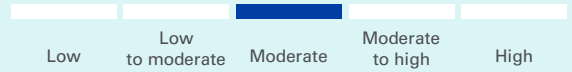
INVESTMENT FUNDS

U.S. & International Equity Funds  
**Fidelity Global Concentrated Equity**

As at March 31, 2024

Fund's net asset: 233.8 million  
 Inception date: December 2017  
 Launch date IAG SRP: December 2017  
 Launch date My Education+: October 2018

**Risk level**



Underlying fund name: Fidelity Global Concentrated Equity Institutional Trust

Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	3.09	-
Classic Series 75/75 Prestige 300	2.93	-
Classic Series 75/75 Prestige 500	2.76	-
Series 75/100	3.37	0.30
Series 75/100 Prestige 300	3.12	0.30
Series 75/100 Prestige 500	2.94	0.30

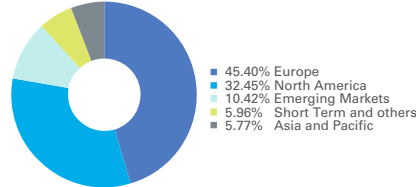
**Portfolio manager**

Fidelity Investments



Patrice Quirion, M.E. Fin., CFA

**Geographic allocation**



**Top holdings**

(Total number of investments: 59)

Finning Ltd
Clarivate PLC
Banco Bilbao Vizcaya Argentaria SA
Prosus NV
Airbus SE
Alibaba Group Holding Ltd.
Barclays PLC
ELIS SA
Arcadis NV
Lundin Mining Corp.

The top holdings represents 31.03% of the underlying fund's net assets.

**Why consider this Fund?**

- The Fund offers a concentrated portfolio of the manager's best investment ideas from anywhere in the world.
- Focused on companies with sustainable quality, predictable growth and attractive valuations.
- Diversified across multiple sectors of the global market.

**Investment style and other characteristics**

- Style: Quality at Reasonable Price (QUARP)
- Long-term contrarian approach.
- Combination of a concentrated portfolio and broad investment constraints allowing the mandate to capitalize on securities with the highest conviction.

**CIFSC category**

Global Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.



**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.36	4.36	11.72	12.44	4.37	8.85	8.81*	7.00

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
19.79	-11.47	11.00	12.42	22.99	-11.32	15.93*	6.35*	16.03*	9.84*

Past returns are not indicative of future returns.

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







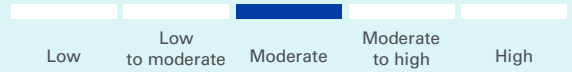
INVESTMENT FUNDS

U.S. & International Equity Funds  
**Fidelity NorthStar®**

As at March 31, 2024

Fund's net asset: 175.5 million  
Inception date: November 2005  
Launch date IAG SRP: January 2011  
Launch date My Education+: June 2016

**Risk level**



Underlying fund name: Fidelity NorthStar® Fund, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.08	-
Classic Series 75/75 Prestige 300	2.92	-
Classic Series 75/75 Prestige 500	2.75	-
Series 75/100	3.39	0.30
Series 75/100 Prestige 300	3.13	0.30
Series 75/100 Prestige 500	2.96	0.30

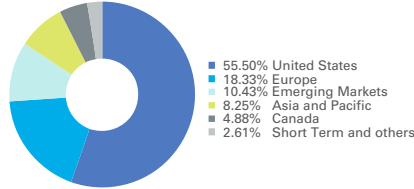
**Portfolio manager**

Fidelity Investments



Daniel Dupont, BA  
Joel Tillinghast, MBA, CFA  
Kyle Weaver  
Rebecca Baker

**Geographic allocation**



**Top holdings**

(Total number of investments: 687)

NVIDIA Corp.
Microsoft Corp.
Meta Platforms Inc.
Amazon.com Inc.
Metro Inc.
JD.com Inc.
Alphabet Inc.
Diageo PLC
British American Tobacco PLC
Johnson & Johnson

The top holdings represents 15.98% of the underlying fund's net assets.

**Why consider this Fund?**

- Fund invested primarily in global equity securities.
- Offers an unconstrained strategy that seeks to invest in the best companies anywhere in the world.
- Managed by two veteran portfolio managers who are supported by Fidelity's global resources.

**Investment style and other characteristics**

- The Fund may sometimes have significant exposure to relatively few companies, industries or countries, or to one size of company, based on the convictions of its portfolio managers.
- Unique co-management approach that aims to mitigate downside risk in volatile markets.

**CIFSC category**

Global Small/Mid Cap Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.



**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
8.83	8.83	16.15	17.83	5.61	8.09	6.72	8.15

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
13.62	-7.16	6.93	19.28	4.16	-5.79	3.44	-2.63	24.05	12.91

Past returns are not indicative of future returns.

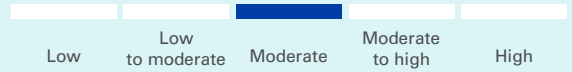


# U.S. & International Equity Funds

## International Equity Index (BlackRock)

As at March 31, 2024

Fund's net asset: 285.7 million  
 Inception date: September 1999  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

**Risk level**


Underlying fund name: BlackRock CDN MSCI EAFE Equity Index Fund, Class D

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.77	-
Classic Series 75/75 Prestige 300	2.63	-
Classic Series 75/75 Prestige 500	2.45	-
Series 75/100	3.05	0.30
Series 75/100 Prestige 300	2.65	0.30
Series 75/100 Prestige 500	2.48	0.30
Ecoflex Series 100/100	2.98	0.75

**Portfolio manager**

BlackRock



Management team composed of several managers

**Why consider this Fund?**

- The Fund aims to closely track the return of the MSCI EAFE Index.
- Provides passive exposure to international equities.

**Investment style and other characteristics**

- BlackRock uses an indexed approach to managing the Fund.
- Fund invested directly in equity securities of issuers in Europe, Australasia and the Far East.

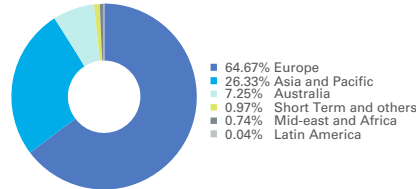
**CIFSC category**

International Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Geographic allocation**

**Top holdings**

(Total number of investments: 794)

Novo Nordisk AS	2.44%
ASML Holding NV	2.27%
Nestlé SA	1.66%
Toyota Motor Corp.	1.55%
LVMH Moët Hennessy Louis Vuitton SE	1.45%
Shell PLC	1.26%
AstraZeneca PLC	1.22%
SAP	1.19%
Novartis AG	1.16%
Roche Holding AG	1.05%
<b>Total</b>	<b>15.25%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
7.78	7.78	15.31	12.36	4.70	4.91	4.30	5.22

**Annuals returns as at December 31 - Classic Series 75/75**

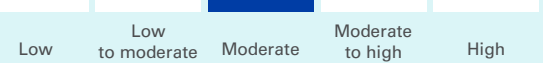
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
12.22	-10.46	7.50	3.21	13.10	-8.35	13.87	-4.91	16.04	1.10

Past returns are not indicative of future returns.

## U.S. & International Equity Funds International Equity (iA)

As at March 31, 2024

Fund's net asset: 508.0 million  
 Inception date: November 2008  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.90	-
Classic Series 75/75 Prestige 300	2.58	-
Classic Series 75/75 Prestige 500	2.40	-
Series 75/100	3.15	0.30
Series 75/100 Prestige 300	2.85	0.30
Series 75/100 Prestige 500	2.67	0.30

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Sébastien Vaillancourt, M.Sc., CFA

**Why consider this Fund?**

- The Fund offers exposure to the potential of the international equity market using a multi-factor quantitative approach.

**Investment style and other characteristics**

- Investment process aims to identify and invest in securities that provide exposure to multiple drivers of returns (factors) for enhanced performance potential and diversification benefits.
- Well-diversified portfolio (500+ holdings).

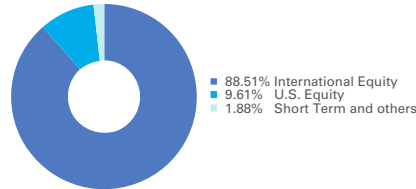
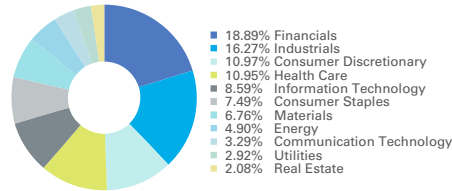
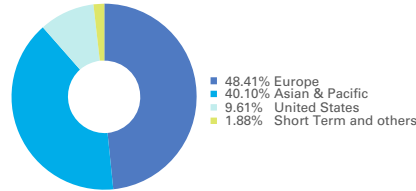
**CIFSC category**

International Equity

**Currency hedging strategy**

Unhedged, but may hedge opportunistically

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 308)

iShares MSCI EAFE ETF	5.01%
Mitsubishi UFJ Financial Group Inc.	2.79%
UniCredit SpA	2.52%
Novo Nordisk AS	2.35%
Shell PLC	2.16%
Novartis AG	2.07%
Government of Canada, Treasury Bill, 5.293%, 2024-06-06	2.06%
Nestlé SA	1.83%
HSBC Holdings PLC	1.82%
ASML Holding NV	1.75%
<b>Total</b>	<b>24.36%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
8.32	8.32	16.74	16.27	4.46	5.44	4.70	5.29

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
15.17	-10.80	1.53	6.96	16.51	-12.10	18.29	-8.22	20.94	1.27

Past returns are not indicative of future returns.



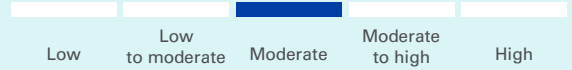
INVESTMENT FUNDS

U.S. & International Equity Funds  
**Fidelity European Equity**

As at March 31, 2024

Fund's net asset: 43.4 million  
Inception date: January 1999  
Launch date IAG SRP: January 2011  
Launch date My Education+: June 2016

**Risk level**



Underlying fund name: Fidelity Europe Fund, Series O

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.99	-
Classic Series 75/75 Prestige 300	2.83	-
Classic Series 75/75 Prestige 500	2.65	-
Series 75/100	3.32	0.30
Series 75/100 Prestige 300	3.18	0.30
Series 75/100 Prestige 500	3.01	0.30

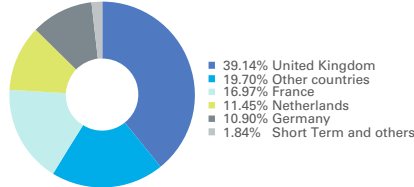
**Portfolio manager**

Fidelity Investments



Matt Siddle, CFA

**Geographic allocation**



**Top holdings**

(Total number of investments: 59)

SAP SE
Inditex
National Grid PLC
Roche Holding AG
Sanofi
Koninklijke Ahold Delhaize NV
Associated British Foods PLC
Ericsson, Cl. B
Barclays PLC
British American Tobacco PLC

The top holdings represents 37.16% of the underlying fund's net assets.

**Why consider this Fund?**

- The Fund aims to deliver superior growth potential through investment in the European market.
- Leverages Fidelity's dedicated "on the ground" investment team and global resources.
- High conviction, actively managed portfolio.

**Investment style and other characteristics**

- Style: Quality at Reasonable Price (QUARP)
- Fund invested primarily in equity securities of companies in the United Kingdom and continental Europe.
- Aims to invest in companies with high quality franchises, and attractive valuations.

**CIFSC category**

European Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.



**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.30	4.30	9.89	10.37	3.27	2.58	2.37	4.49

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
13.46	-13.52	9.38	-3.01	14.42	-9.20	15.51	-11.42	18.47	-4.38

Past returns are not indicative of future returns.

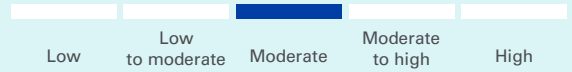


# U.S. & International Equity Funds

## U.S. Equity Index (BlackRock)

As at March 31, 2024

Fund's net asset: 940.6 million  
 Inception date: January 1998  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

**Risk level**


Underlying fund name: BlackRock  
 CDN US Equity Index Fund, Class D

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.74	-
Classic Series 75/75 Prestige 300	2.61	-
Classic Series 75/75 Prestige 500	2.43	-
Series 75/100	2.98	0.30
Series 75/100 Prestige 300	2.66	0.30
Series 75/100 Prestige 500	2.48	0.30
Ecoflex Series 100/100	2.96	0.75

**Portfolio manager**

BlackRock



Management team composed of several managers

**Why consider this Fund?**

- The Fund aims to closely track the return of the S&P 500 Index.
- Provides passive exposure to U.S. equities.

**Investment style and other characteristics**

- BlackRock uses an indexed approach to managing the Fund.
- Fund invested in a largely diversified portfolio of American equity securities very close to their actual index weights.

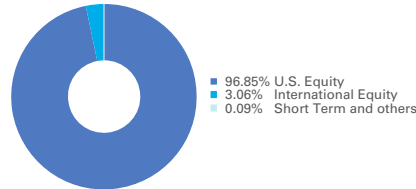
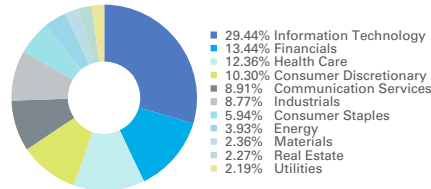
**CIFSC category**

U.S. Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

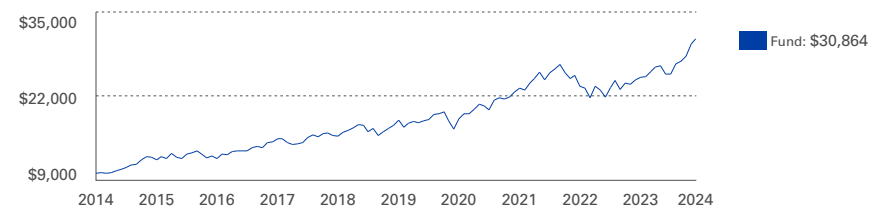
**Asset mix**

**Sector allocation**

**Top holdings**

(Total number of investments: 505)

Microsoft Corp.	7.06%
Apple Inc.	5.62%
NVIDIA Corp.	5.04%
Amazon.com Inc.	3.72%
Meta Platforms Inc.	2.41%
Alphabet Inc., class A	2.01%
Berkshire Hathaway Inc., Class B	1.73%
Alphabet Inc., Class C	1.70%
Eli Lilly and Co.	1.40%
Broadcom Inc.	1.32%
<b>Total</b>	<b>32.01%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
12.61	12.61	21.75	26.06	10.98	12.02	11.93	12.71

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
19.33	-14.65	23.96	12.98	21.12	1.18	10.46	4.86	18.09	20.35

Past returns are not indicative of future returns.



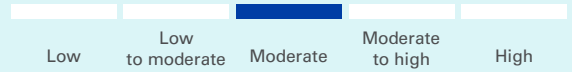
INVESTMENT FUNDS

U.S. & International Equity Funds  
Fidelity Insights

As at March 31, 2024

Fund's net asset: 504.8 million  
Inception date: October 2019  
Launch date IAG SRP: October 2019  
Launch date My Education+: October 2019

Risk level



Underlying fund name: Fidelity Insights Investment Trust, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.99	-
Classic Series 75/75 Prestige 300	2.86	-
Classic Series 75/75 Prestige 500	2.69	-
Series 75/100	3.24	0.30
Series 75/100 Prestige 300	2.94	0.30
Series 75/100 Prestige 500	2.76	0.30

Portfolio manager

Fidelity Investments



Will Danoff, MBA

Why consider this Fund?

- A flexible, core equity portfolio that invests primarily in equity securities of companies anywhere in the world, with an emphasis on U.S. securities
- Aims to achieve long-term capital appreciation by investing in companies whose value is believed to be not fully recognized by the public.

Investment style and other characteristics

- Style: Growth
- Large capitalization diversified portfolio.
- Seeks "best of breed" firms poised for sustained, above-average earnings growth with superior business models.

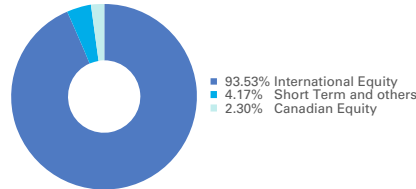
CIFSC category

U.S. Equity

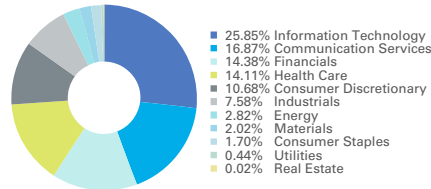
Currency hedging strategy

Unhedged

Asset mix



Sector allocation



Top holdings

(Total number of investments: 351)

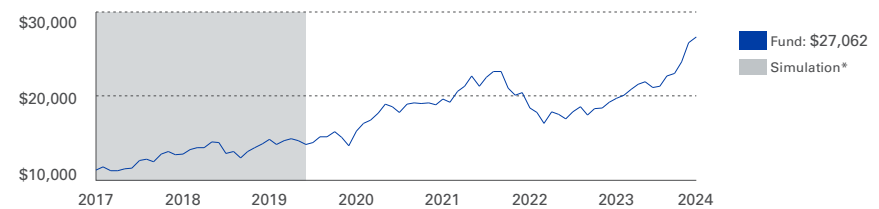
Meta Platforms Inc., class A
NVIDIA Corp.
Berkshire Hathaway, Class A
Microsoft Corp.
Amazon.com Inc.
Eli Lilly and Co.
Apple Inc.
Alphabet Inc., class A
Vertex Pharmaceuticals Inc.
Regeneron Pharmaceuticals Inc.

The top holdings represents 48.77% of the underlying fund's net assets.

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
19.28	19.28	28.66	40.46	12.57	13.62*	-	15.47

Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
27.89	-22.69	19.52	26.88	20.06*	3.45*	-	-	-	-

Past returns are not indicative of future returns.  
\*Simulation of past returns as if the Fund or series had been in effect for these periods.

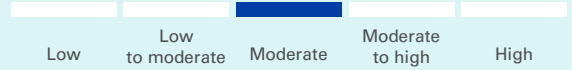


# U.S. & International Equity Funds Thematic Innovation (iA)

As at March 31, 2024

Fund's net asset: 1,018.9 million  
Inception date: March 2016  
Launch date IAG SRP: October 2018  
Launch date My Education+:  
October 2018

### Risk level



### Guarantee Option

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.66	-
Classic Series 75/75 Prestige 300	2.31	-
Classic Series 75/75 Prestige 500	2.14	-
Series 75/100	2.84	0.30
Series 75/100 Prestige 300	2.51	0.30
Series 75/100 Prestige 500	2.33	0.30
Ecoflex Series 100/100	3.06	0.75

### Portfolio manager

iA Global Asset Management



Global Asset Management

Maxime Houde, CFA

Jean-René Adam, MSc, CFA

### Why consider this Fund?

- Fund invested primarily in innovative large-cap U.S. equities that seek to benefit from technological advances and/or prosper in a perpetually changing environment.

### Investment style and other characteristics

- Disciplined investment process that combines qualitative and quantitative analysis with a focus on risk management.
- Well diversified portfolio that aims to invest broadly across sectors of the economy.

### CIFSC category

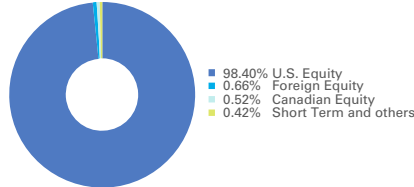
U.S. Equity

### Currency hedging strategy

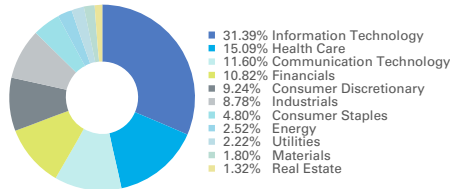
Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

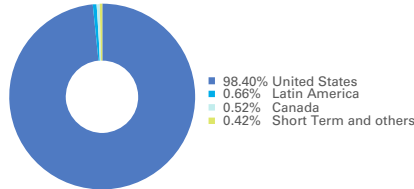
### Asset mix



### Sector allocation



### Geographic allocation



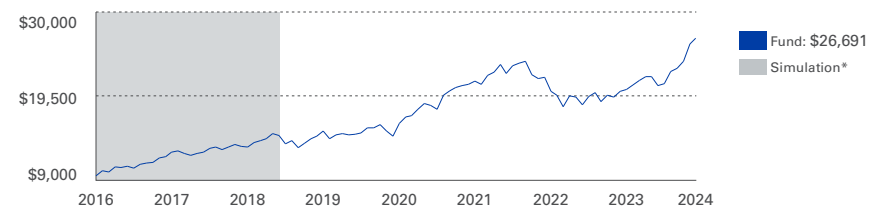
### Top holdings

(Total number of investments: 89)

Microsoft Corp.	8.06%
NVIDIA Corp.	6.23%
Alphabet Inc.	4.94%
Amazon.com Inc.	4.72%
Apple Inc.	3.94%
Meta Platforms Inc.	3.41%
JPMorgan Chase & Co.	2.09%
Broadcom Inc.	2.08%
Eli Lilly and Co.	1.93%
Salesforce.com Inc.	1.92%
<b>Total</b>	<b>39.32%</b>

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
16.20	16.20	28.23	33.02	8.37	13.07	-	11.79

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
22.04	-21.16	18.35	29.90	19.20	1.86*	15.33*	-	-	-

Past returns are not indicative of future returns.

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



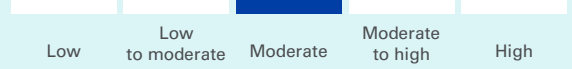
INVESTMENT FUNDS

U.S. & International Equity Funds  
**American (Dynamic)**

As at March 31, 2024

Fund's net asset: 69.1 million  
Inception date: October 2019  
Launch date IAG SRP: October 2019  
Launch date My Education+: October 2019

**Risk level**



Underlying fund name: Dynamic American Fund, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.82	-
Classic Series 75/75 Prestige 300	2.70	-
Classic Series 75/75 Prestige 500	2.52	-
Series 75/100	3.12	0.30
Series 75/100 Prestige 300	2.78	0.30
Series 75/100 Prestige 500	2.61	0.30

**Portfolio manager**

Dynamic Funds

**Dynamic Funds**<sup>®</sup>  
*Invest with advice.*

David L. Fingold, B. Sc. Management

**Why consider this Fund?**

- A flexible U.S. equity Fund that participates in a broad variety of opportunities in the U.S.
- Access to one of the world's deepest and broadest markets through very active management.

**Investment style and other characteristics**

- Style: Quality and dividend growth
- The Fund focuses on companies with quality management teams that are industry leaders with a sustainable competitive advantage.
- The Fund's bottom-up investment process leads to a high conviction portfolio (high active share).

**CIFSC category**

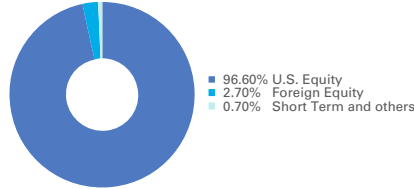
U.S. Equity

**Currency hedging strategy**

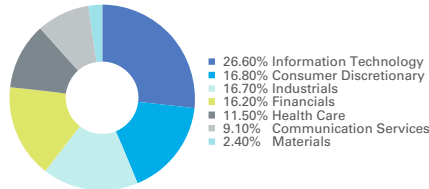
Unhedged, but may hedge opportunistically

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**



**Sector allocation**



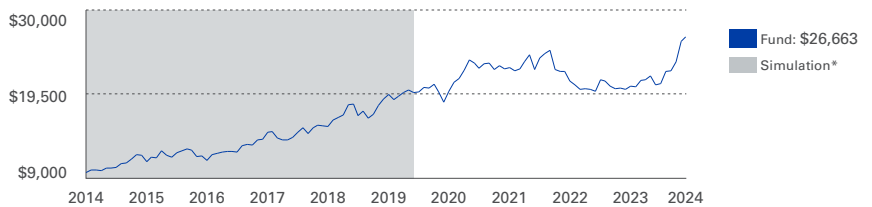
**Top holdings**

(Total number of investments: 32)

Microsoft Corp.	8.10%
Meta Platforms Inc.	6.20%
NVIDIA Corp.	6.10%
Amazon.com Inc.	5.50%
JPMorgan Chase & Co.	4.20%
Eaton Corp. PLC	3.50%
Eli Lilly and Co.	3.50%
Parker Hannifin Corp.	3.10%
The Progressive Corp.	3.10%
Uber Technologies Inc.	3.10%
<b>Total</b>	<b>46.40%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.



**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
19.18	19.18	29.39	32.89	5.56	7.16*	10.30*	7.01

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.28	-17.92	6.69	15.70	22.75*	12.81*	10.76*	4.15*	16.52*	12.89*

Past returns are not indicative of future returns.

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



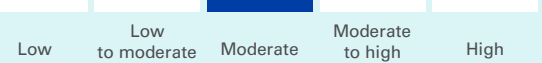


## U.S. & International Equity Funds

### U.S. Equity (iA)

As at March 31, 2024

Fund's net asset: 165.7 million  
 Inception date: September 2001  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.88	-
Classic Series 75/75 Prestige 300	2.54	-
Classic Series 75/75 Prestige 500	2.37	-
Series 75/100	3.11	0.30
Series 75/100 Prestige 300	2.70	0.30
Series 75/100 Prestige 500	2.53	0.30
Ecoflex Series 100/100	3.00	0.75

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**
**Sébastien Vaillancourt, M.Sc., CFA**
**Jean-René Adam, MSc, CFA**
**Why consider this Fund?**

- The Fund offers a core U.S. equity exposure using a multi-factor quantitative approach.

**Investment style and other characteristics**

- Investment process aims to identify and invest in securities that provide exposure to multiple drivers of returns (factors) for enhanced performance potential and diversification benefits.
- Well-diversified portfolio (between 150-300 holdings).

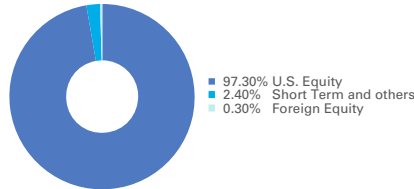
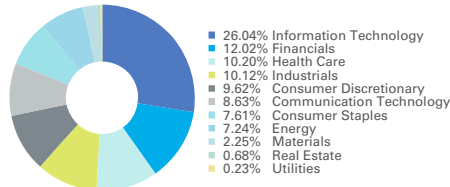
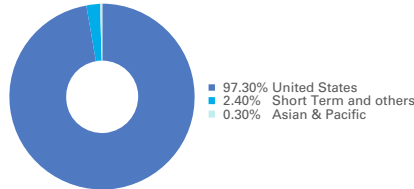
**CIFSC category**

U.S. Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

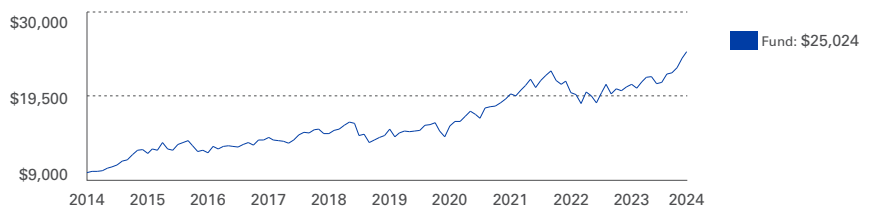
**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 207)

Microsoft Corp.	6.84%
Apple Inc.	5.50%
NVIDIA Corp.	4.76%
Alphabet Inc.	3.70%
Amazon.com Inc.	3.50%
SPDR S&P 500 ETF Trust	2.96%
Meta Platforms Inc.	2.46%
JPMorgan Chase & Co.	1.41%
Broadcom Inc.	1.41%
Government of United States, Treasury Bill, 5.330%, 2024-04-09	1.41%
<b>Total</b>	<b>33.95%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
11.70	11.70	18.81	21.19	9.31	11.39	9.61	10.48

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
13.38	-12.74	24.42	14.07	16.84	-8.23	8.45	-1.50	21.32	20.94

Past returns are not indicative of future returns.



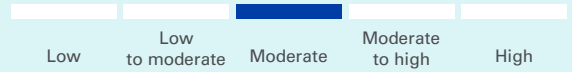
INVESTMENT FUNDS

U.S. & International Equity Funds  
U.S. Dividend Growth (iA)

As at March 31, 2024

Fund's net asset: 403.4 million  
Inception date: October 2005  
Launch date IAG SRP: January 2011  
Launch date My Education+: June 2016

Risk level



Underlying fund name: IA  
Clarington U.S. Dividend Growth Fund

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.69	-
Classic Series 75/75 Prestige 300	2.34	-
Classic Series 75/75 Prestige 500	2.17	-
Series 75/100	3.00	0.30
Series 75/100 Prestige 300	2.63	0.30
Series 75/100 Prestige 500	2.46	0.30
Ecoflex Series 100/100	3.01	0.75

Portfolio manager

iA Global Asset Management



Global Asset Management

Danesh Rohinton

Oliver Shao

Jean-René Adam, MSc, CFA

Why consider this Fund?

- Fund invested primarily in large-cap U.S. dividend-paying equities that the manager believes have attractive valuations, strong balance sheets and excellent management teams.

Investment style and other characteristics

- Disciplined investment process that combines top-down macroeconomic analysis with bottom-up fundamental analysis with a focus on risk management.
- High-conviction portfolio of 55-75 dividend growth stocks.

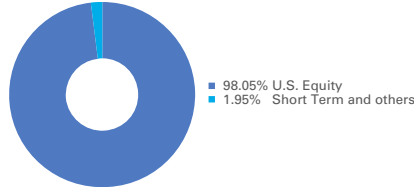
CIFSC category

U.S. Equity

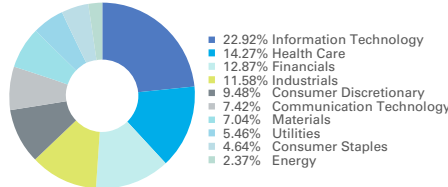
Currency hedging strategy

Actively hedged

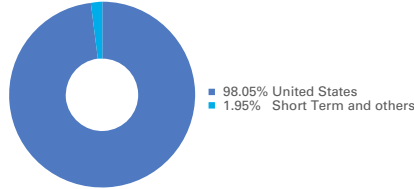
Asset mix



Sector allocation



Geographic allocation



Top holdings

(Total number of investments: 38)

Microsoft Corp.	7.29%
Apple Inc.	5.86%
Alphabet Inc.	4.72%
Amazon.com Inc.	4.26%
UnitedHealth Group Inc.	4.08%
NVIDIA Corp.	3.82%
CMS Energy Corp.	3.77%
Thermo Fisher Scientific Inc.	3.51%
Linde PLC	3.19%
Waste Connections Inc.	3.19%
<b>Total</b>	<b>43.69%</b>

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.

<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
12.07	12.07	19.44	21.13	11.51	11.19	9.59	9.92

Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.52	-3.58	22.24	6.16	19.31	-7.61	8.72	0.19	19.38	20.93

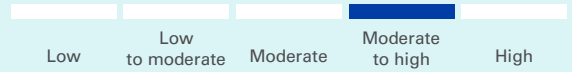
Past returns are not indicative of future returns.



**Specialty Funds**
**Fidelity Global Innovators<sup>®</sup>**

As at March 31, 2024

 Fund's net asset: 418.6 million  
 Inception date: October 2021  
 Launch date IAG SRP: October 2021  
 Launch date My Education+: October 2021

**Risk level**


Underlying fund name: Fidelity Global Innovators Investment Trust, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.25	-
Classic Series 75/75 Prestige 300	3.09	-
Classic Series 75/75 Prestige 500	2.91	-
Series 75/100	3.52	0.30
Series 75/100 Prestige 300	3.22	0.30
Series 75/100 Prestige 500	3.04	0.30

**Portfolio manager**

Fidelity Investments



Mark Schmehl, CFA, MBA

**Why consider this Fund?**

- A flexible investment strategy focused on the innovative and disruptive companies in today's changing world.
- Leverages the strength of Fidelity's deep global research platform by seeking to invest in the most compelling opportunities across developed and emerging markets.
- Renowned, experienced, and award-winning portfolio manager.

**Investment style and other characteristics**

- Style: Thematic & High growth
- Invests in equity securities of companies that are positioned to benefit from the application of innovative and emerging technology or that employ innovative business models.
- May be invested in small-, medium and large-cap companies, including in private offerings.

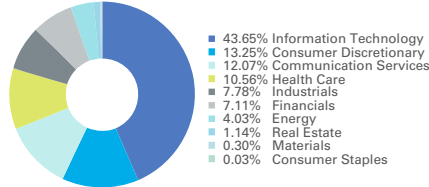
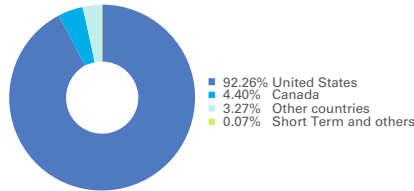
**CIFSC category**

Global Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Sector allocation**

**Geographic allocation**

**Top holdings**

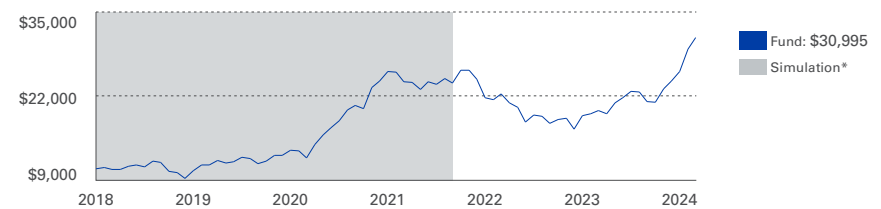
(Total number of investments: 175)

NVIDIA Corp.
Amazon.com Inc.
Microsoft Corp.
Meta Platforms Inc.
Broadcom Inc.
Coinbase Global Inc.
Eli Lilly and Co.
Advanced Micro Devices Inc.
Micron Technology Inc.
Dell Technologies Inc.

The top holdings represents 53.16% of the underlying fund's net assets.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
27.49	27.49	46.52	57.29	8.52*	22.25*	-	7.75

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
43.71	-31.23	1.34*	89.99*	37.80*	-6.84*	-	-	-	-

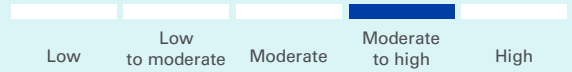
Past returns are not indicative of future returns.

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

## Specialty Funds Asian Pacific (iA)

As at March 31, 2024

Fund's net asset: 182.7 million  
 Inception date: December 1999  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.01	-
Classic Series 75/75 Prestige 300	2.84	-
Classic Series 75/75 Prestige 500	2.66	-
Series 75/100	3.22	0.30
Series 75/100 Prestige 300	2.92	0.30
Series 75/100 Prestige 500	2.75	0.30

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Sébastien Vaillancourt, M.Sc., CFA

**Why consider this Fund?**

- The Fund offers exposure to Far East investment opportunities using a multi-factor quantitative approach.

**Investment style and other characteristics**

- Investment process aims to identify and invest in securities that provide exposure to multiple drivers of returns (factors) for enhanced performance potential and diversification benefits.
- The Fund attempts to maintain a geographic diversification similar to that of the index.

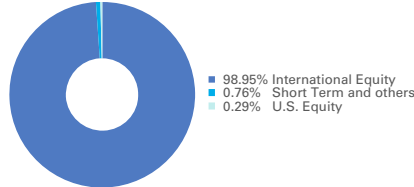
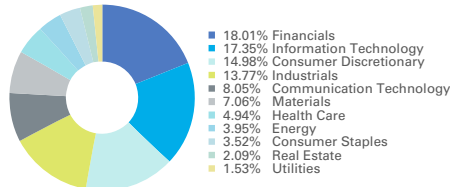
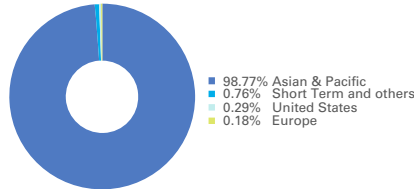
**CIFSC category**

Asia Pacific Equity

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.  
<sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 425)

Taiwan Semiconductor Manufacturing Co. Ltd.	4.06%
Mitsubishi UFJ Financial Group Inc.	3.52%
Tencent Holdings Ltd.	3.51%
iShares MSCI All Country Asia ex Japan ETF	2.18%
Mitsubishi Corp.	2.11%
Samsung Electronics Co. Ltd.	1.92%
BHP Group Ltd.	1.80%
Alibaba Group Holding Ltd.	1.62%
Shin-Etsu Chemical Co. Ltd.	1.58%
Fast Retailing Co. Ltd.	1.53%
<b>Total</b>	<b>23.83%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
9.31	9.31	14.03	12.20	-5.28	5.18	6.00	4.37

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
11.87	-25.12	-11.64	44.42	26.12	-11.83	26.45	-6.18	7.50	12.50

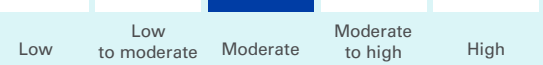
Past returns are not indicative of future returns.

## Specialty Funds

# Emerging Markets (Jarislowsky Fraser)

As at March 31, 2024

Fund's net asset: 42.1 million  
 Inception date: October 2019  
 Launch date IAG SRP: October 2019  
 Launch date My Education+: October 2019

**Risk level**


Underlying fund name: JF Emerging Markets Equity Fund

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.24	-
Classic Series 75/75 Prestige 300	3.11	-
Classic Series 75/75 Prestige 500	2.93	-
Series 75/100	3.47	0.30
Series 75/100 Prestige 300	3.13	0.30
Series 75/100 Prestige 500	2.95	0.30

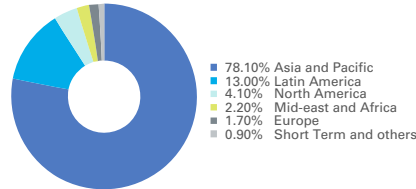
**Portfolio manager**

Jarislowsky Fraser Limited

**JARISLowsky FRASER**

GLOBAL INVESTMENT MANAGEMENT

Marc A. Novakoff, BEng., MBA, CFA

**Geographic allocation**

**Top holdings**

(Total number of investments: 43)

Samsung Electronics Co. Ltd.	8.60%
Taiwan Semiconductor Manufacturing ADR	8.50%
Tencent Holdings Ltd.	5.00%
Tata Consultancy Services Ltd.	4.20%
JF U.S. Money Market Fund	4.20%
BDO Unibank	3.30%
Larsen & Toubro Ltd.	3.00%
Airtac International Goup	2.90%
Weg S.A.	2.80%
Advantech Co. Ltd.	2.70%
<b>Total</b>	<b>45.20%</b>

**Why consider this Fund?**

- The Fund seeks to provide capital appreciation by investing in companies located in or have exposure to emerging market growth.
- Jarislowsky Fraser has more than 20 years of experience researching and investing in international equities.

**Investment style and other characteristics**

- Fund typically invested in companies that have superior growth rates, high returns on invested capital, dominant positions in their region and strong balance sheets to reduce financial risk.
- Active management limits exposure to companies with weak business models and poor management and/or governance and to countries with questionable fundamentals.

**CIFSC category**

Emerging Markets Equity

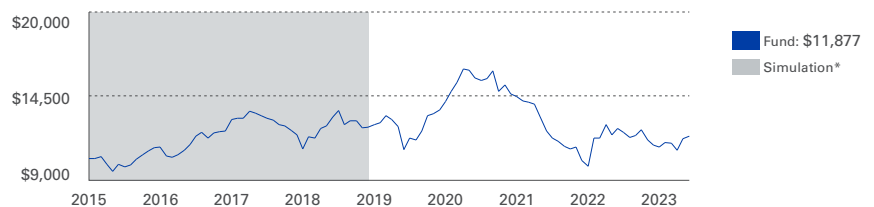
**Currency hedging strategy**

Actively hedged

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.23	4.23	5.06	-3.88	-8.86	-1.99*	-	-1.29

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
-2.99	-16.59	-8.57	16.72	12.20*	-9.75*	24.06*	-0.33*	-	-

Past returns are not indicative of future returns.

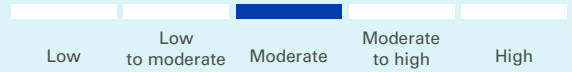
\*Simulation of past returns as if the Fund or series had been in effect for these periods.

## Specialty Funds

# Global Health Care (Renaissance)

As at March 31, 2024

Fund's net asset: 276.4 million  
 Inception date: September 2001  
 Launch date IAG SRP: January 2011  
 Launch date My Education+: June 2016

**Risk level**


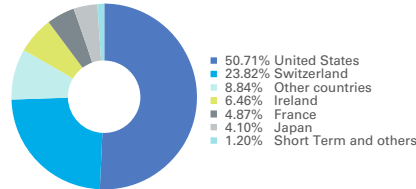
Underlying fund name: Renaissance Global Health Care Fund, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.29	-
Classic Series 75/75 Prestige 300	3.14	-
Classic Series 75/75 Prestige 500	2.97	-
Series 75/100	3.44	0.30
Series 75/100 Prestige 300	3.12	0.30
Series 75/100 Prestige 500	2.94	0.30

**Portfolio manager**  
 CIBC Asset Management



Michal Marszal

**Geographic allocation**

**Top holdings**

(Total number of investments: 30)

Roche Holding AG	7.08%
Novartis AG	6.74%
Thermo Fisher Scientific Inc.	6.46%
Medtronic PLC	5.93%
IQVIA Holdings Inc.	5.93%
UnitedHealth Group Inc.	5.71%
CVS Health Corp.	5.44%
Johnson & Johnson	5.14%
Amgen Inc.	5.12%
Sanofi SA	4.87%
<b>Total</b>	<b>58.95%</b>

**Why consider this Fund?**

- Fund invested primarily in U.S. companies which are engaged in the design, development, manufacturing, and distribution of products or services in the health care sectors.
- Aims to significantly outperform over the long-term by capitalizing on growing global health care expenditure and innovation.

**Investment style and other characteristics**

- The Fund uses a bottom-up fundamental approach, combined with an understanding of key scientific, medical, regulator and economic trends affecting the global healthcare industry, to invest in innovative high-quality companies.
- Fund invested in a diversified portfolio of securities in the medical technology, biotechnology, health care, and pharmaceutical sectors.

**CIFSC category**

CIFSC Sector Equity

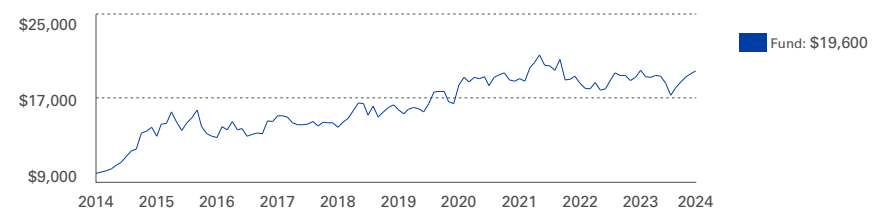
**Currency hedging strategy**

Unhedged

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.76	5.76	6.49	3.44	1.81	3.70	6.96	10.75

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
-3.30	-7.31	7.77	8.66	16.37	5.87	4.92	-13.74	30.64	33.95

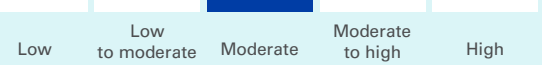
Past returns are not indicative of future returns.

## Specialty Funds

# Global Infrastructure (Dynamic)

As at March 31, 2024

Fund's net asset: 103.6 million  
 Inception date: October 2019  
 Launch date IAG SRP: October 2019  
 Launch date My Education+: October 2019

**Risk level**


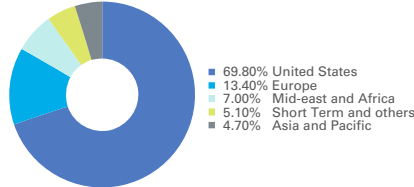
Underlying fund name: Dynamic Global Infrastructure Fund, Series O

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	3.12	-
Classic Series 75/75 Prestige 300	2.98	-
Classic Series 75/75 Prestige 500	2.80	-
Series 75/100	3.26	0.30
Series 75/100 Prestige 300	2.93	0.30
Series 75/100 Prestige 500	2.75	0.30

**Portfolio manager**

Dynamic Funds

## Dynamic Funds®

*Invest with advice.*
**Frank Latshaw, CPA, CA, CBV, CFA**
**Jason Gibbs, CPA, CA, CFA**
**Geographic allocation**

**Top holdings**

(Total number of investments: 40)

TC Energy Corp.
Enbridge Inc.
Alerian MPL ETF
Crown Castle Inc., REIT
Union Pacific Corp.
CSX Corp.
American Tower Corp.
National Grid PLC
Vinci SA
Aena SME SA

The top holdings represents 41.20% of the underlying fund's net assets.

**Why consider this Fund?**

- Fund invested in a diversified portfolio of publicly traded companies from around the globe that own infrastructure assets directly.
- Infrastructure investments offer a long-term track record of portfolio diversification benefits due to a low correlation to stocks and bonds.

**Investment style and other characteristics**

- The Fund uses a bottom-up, quality at a reasonable price approach.
- The manager looks for companies with best-in-class management teams, businesses that are dominant in their industry, and a history of increasing cash flows and strong balance sheets.
- Diversification by industry, geography, and infrastructure type.

**CIFSC category**

Global Infrastructure Equity

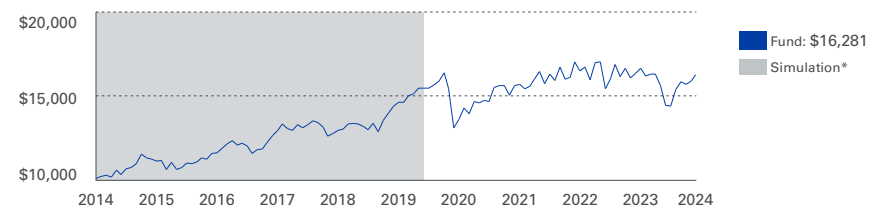
**Currency hedging strategy**

Actively hedged

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
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**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
2.85	2.85	12.69	-0.41	1.38	2.47*	4.99*	1.32

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
-2.04	-3.46	7.12	-1.56	23.41*	-4.05*	13.33*	6.59*	1.23*	18.91*

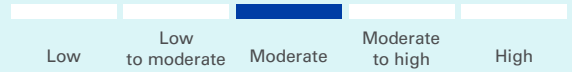
Past returns are not indicative of future returns.

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

## Specialty Funds Real Estate Income (iA)

As at March 31, 2024

Fund's net asset: 109.2 million  
 Inception date: October 2003  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.89	-
Classic Series 75/75 Prestige 300	2.44	-
Classic Series 75/75 Prestige 500	2.27	-
Series 75/100	3.13	0.30
Series 75/100 Prestige 300	2.68	0.30
Series 75/100 Prestige 500	2.51	0.30

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Marc Gagnon, MBA, CFA

**Why consider this Fund?**

- Fund invested primarily in a diversified portfolio of Canadian Real Estate Income Trusts (REITs), and ensures balance and diversification by generally investing between 15-25% in Canadian dividend-paying stocks.
- REITs tend to have higher distribution rates than corporations, and typically illustrate low correlation to traditional asset classes.

**Investment style and other characteristics**

- Bottom-up investment approach while ensuring thorough diversification among the various Canadian real estate sub-sectors, per a macroeconomic analysis or a specific theme.
- Good balance between Canadian REITs (65-75%) and Canadian dividend-paying stocks (15-25%).
- High conviction portfolio of 30 to 60 securities.

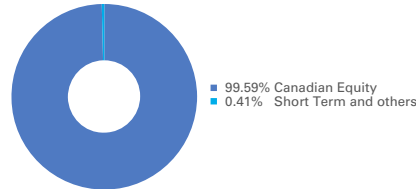
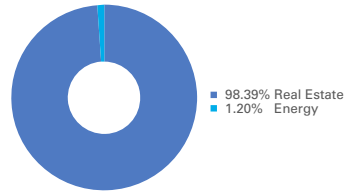
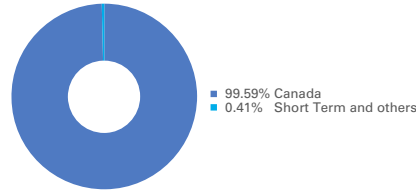
**CIFSC category**

Real Estate Equity

**Currency hedging strategy**

N/A

- <sup>1</sup> Management expense ratio (GST and HST included).
- <sup>2</sup> The fees applicable to the IAG Savings and Retirement Plan's Classic Series 75/75 are also applicable to My Education+.
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**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 26)

RioCan REIT	9.97%
Canadian Apartment Properties REIT	9.36%
Granite REIT	9.20%
Dream Industrial REIT	7.83%
Choice Properties REIT	7.80%
Boardwalk REIT	7.18%
First Capital REIT	7.15%
Killiam Apartment REIT	6.78%
SmartCentres REIT	5.59%
InterRent REIT	5.54%
<b>Total</b>	<b>76.40%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
-0.68	-0.68	7.72	-2.66	0.69	0.42	3.37	4.94

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
2.24	-16.87	29.75	-10.11	16.67	1.00	6.45	12.33	-1.62	6.99

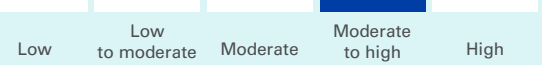
Past returns are not indicative of future returns.



## Specialty Funds U.S. DAQ Index (iA)

As at March 31, 2024

Fund's net asset: 1,902.3 million  
 Inception date: September 1999  
 Launch date IAG SRP: January 2011  
 Launch date My Education+:  
 June 2016

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2-3</sup> %	Fund Fee Rate %
Classic Series 75/75	2.97	-
Classic Series 75/75 Prestige 300	2.82	-
Classic Series 75/75 Prestige 500	2.64	-
Series 75/100	3.04	0.30
Series 75/100 Prestige 300	2.59	0.30
Series 75/100 Prestige 500	2.41	0.30

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Sébastien Vaillancourt, M.Sc., CFA

**Why consider this Fund?**

- The Fund aims to closely track the return of the NASDAQ 100 Index, which includes 100 of the largest non-financial companies listed on the NASDAQ Stock Market based on market capitalization.

**Investment style and other characteristics**

- Fund managed according to an indexed management approach.
- The Fund's return is subject to fluctuations in the Canadian dollar.

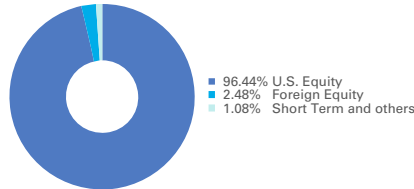
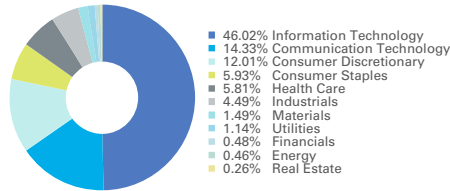
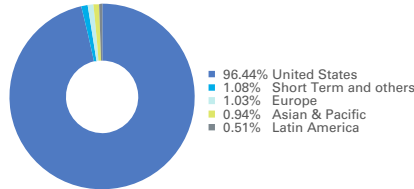
**CIFSC category**

U.S. Equity

**Currency hedging strategy**

Unhedged

- <sup>1</sup> Management expense ratio (GST and HST included).
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- <sup>3</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

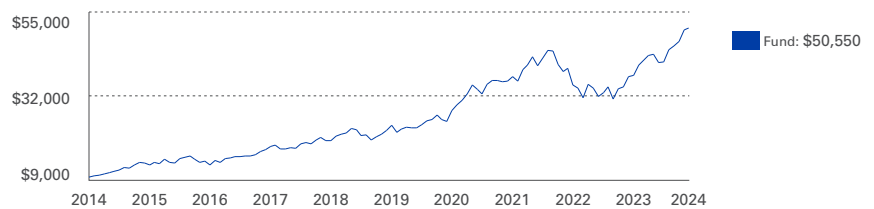
**Asset mix**

**Sector allocation**

**Geographic allocation**

**Top holdings**

(Total number of investments: 104)

Microsoft Corp.	8.09%
Apple Inc.	6.85%
Invesco QQQ Trust ETF	6.49%
NVIDIA Corp.	5.85%
Amazon.com Inc.	4.85%
Meta Platforms Inc.	4.40%
Broadcom Inc.	4.11%
Alphabet Inc.	2.30%
Alphabet Inc.	2.23%
Tesla Inc.	2.19%
<b>Total</b>	<b>47.36%</b>

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
10.69	10.69	22.66	35.25	11.95	17.48	17.59	17.34

**Annuals returns as at December 31 - Classic Series 75/75**

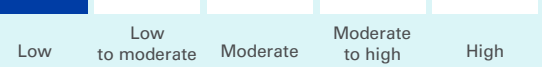
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
46.19	-29.47	22.47	41.51	28.17	5.86	20.31	1.09	26.75	26.39

Past returns are not indicative of future returns.

**Indexia Funds**  
**Indexia Prudent (iA)**

As at March 31, 2024

 Fund's net asset: 168.6 million  
 Inception date: December 2017  
 Launch date IAG SRP:  
 December 2017  
 Launch date My Education+:  
 October 2018

**Risk level**


Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	1.99	-
Classic Series 75/75 Prestige 300	1.91	-
Classic Series 75/75 Prestige 500	1.76	-
Series 75/100	2.36	0.10
Series 75/100 Prestige 300	2.27	0.10
Series 75/100 Prestige 500	2.12	0.10

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

**Why consider this Fund?**

- Global market exposure through diversified portfolio of index funds.
- Benefit from a turnkey or complementary solution with low fees

**Investment style and other characteristics**

- Index-fund portfolio that provides diversification of investments using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities.
- Fixed asset mix (passively managed).

**CIFSC category**

Global Fixed Income Balanced

**Currency hedging strategy**

N/A

**Current Weightings**

(Total number of investments: 5)

<b>Fixed Income Funds</b>	<b>69.77%</b>
BlackRock Canada Universe Bond Index, Class D	69.77%
<b>Canadian Equity Funds</b>	<b>10.27%</b>
Industrial Alliance Canadian Equity Index (iA) Fund	10.27%
<b>U.S. Equity Funds</b>	<b>9.26%</b>
BlackRock CDN US Equity Index Fund, Class D	9.26%
<b>International Equity Funds</b>	<b>11.25%</b>
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	9.24%
BlackRock CDN MSCI Emerging Markets Index, Class D	2.01%
<b>Others</b>	<b>-0.55%</b>

**Target Asset Mix**

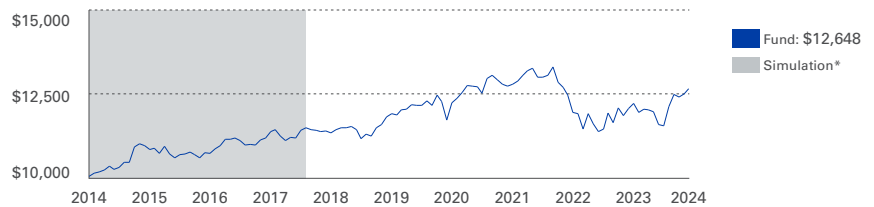
Fixed Income Funds	70.00%
Canadian Equity Funds	10.00%
U.S. Equity Funds	9.00%
International Equity Funds	11.00%

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
1.25	1.25	9.12	4.81	-0.22	1.38	2.38*	1.59

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.33	-12.53	1.97	7.25	8.13	-1.57	3.87*	2.22*	2.85*	7.70*

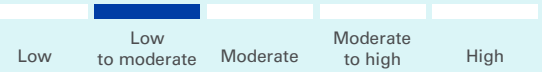
Past returns are not indicative of future returns.

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

**Indexia Funds**  
**Indexia Moderate (iA)**

As at March 31, 2024

 Fund's net asset: 158.0 million  
 Inception date: December 2017  
 Launch date IAG SRP:  
 December 2017  
 Launch date My Education+:  
 October 2018

**Risk level**

**Guarantee Option**

Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	1.98	-
Classic Series 75/75 Prestige 300	1.91	-
Classic Series 75/75 Prestige 500	1.76	-
Series 75/100	2.31	0.10
Series 75/100 Prestige 300	2.23	0.10
Series 75/100 Prestige 500	2.08	0.10

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

**Why consider this Fund?**

- Global market exposure through diversified portfolio of index funds.
- Benefit from a turnkey or complementary solution with low fees

**Investment style and other characteristics**

- Index-fund portfolio that provides diversification of investments using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities.
- Fixed asset mix (passively managed).

**CIFSC category**

Global Neutral Balanced

**Currency hedging strategy**

N/A

**Current Weightings**

(Total number of investments: 5)

<b>Fixed Income Funds</b>	<b>54.38%</b>
BlackRock Canada Universe Bond Index, Class D	54.38%
<b>Canadian Equity Funds</b>	<b>15.35%</b>
Industrial Alliance Canadian Equity Index (iA) Fund	15.35%
<b>U.S. Equity Funds</b>	<b>13.77%</b>
BlackRock CDN US Equity Index Fund, Class D	13.77%
<b>International Equity Funds</b>	<b>16.76%</b>
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	13.74%
BlackRock CDN MSCI Emerging Markets Index, Class D	3.02%
<b>Others</b>	<b>-0.26%</b>

**Target Asset Mix**

Fixed Income Funds	55.00%
Canadian Equity Funds	15.00%
U.S. Equity Funds	13.50%
International Equity Funds	16.50%

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
2.75	2.75	10.74	7.23	1.41	2.89	3.53*	2.84

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.69	-12.07	5.21	7.40	10.16	-2.51	5.69*	3.27*	3.73*	8.23*

Past returns are not indicative of future returns.

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

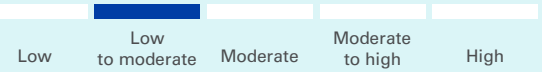
# Indexia Funds

## Indexia Balanced (iA)

As at March 31, 2024

Fund's net asset: 281.9 million  
 Inception date: December 2017  
 Launch date IAG SRP: December 2017  
 Launch date My Education+: October 2018

### Risk level



Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	1.98	-
Classic Series 75/75 Prestige 300	1.90	-
Classic Series 75/75 Prestige 500	1.76	-
Series 75/100	2.30	0.10
Series 75/100 Prestige 300	2.18	0.10
Series 75/100 Prestige 500	2.03	0.10

### Portfolio manager

iA Global Asset Management



Global Asset Management

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

### Why consider this Fund?

- Global market exposure through diversified portfolio of index funds.
- Benefit from a turnkey or complementary solution with low fees

### Investment style and other characteristics

- Index-fund portfolio that provides diversification of investments using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities.
- Fixed asset mix (passively managed).

### CIFSC category

Global Neutral Balanced

### Currency hedging strategy

N/A

### Current Weightings

(Total number of investments: 5)

<b>Fixed Income Funds</b>	<b>39.27%</b>
BlackRock Canada Universe Bond Index, Class D	39.27%
<b>Canadian Equity Funds</b>	<b>20.26%</b>
Industrial Alliance Canadian Equity Index (iA) Fund	20.26%
<b>U.S. Equity Funds</b>	<b>18.23%</b>
BlackRock CDN US Equity Index Fund, Class D	18.23%
<b>International Equity Funds</b>	<b>22.17%</b>
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	18.18%
BlackRock CDN MSCI Emerging Markets Index, Class D	3.99%
<b>Others</b>	<b>0.07%</b>

### Target Asset Mix

Fixed Income Funds	40.00%
Canadian Equity Funds	20.00%
U.S. Equity Funds	18.00%
International Equity Funds	22.00%

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

### Growth of \$10,000 - Classic Series 75/75

Change in value for the Fund, using the year-by-year net returns shown below.



### Compound returns - Classic Series 75/75

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.27	4.27	12.35	9.64	3.03	4.39	4.67*	4.07

### Annuals returns as at December 31 - Classic Series 75/75

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
10.01	-11.67	8.53	7.52	12.16	-3.20	7.37*	4.28*	4.61*	8.75*

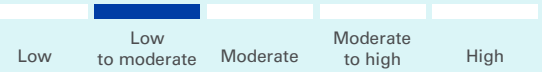
Past returns are not indicative of future returns.

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

**Indexia Funds**  
**Indexia Growth (iA)**

As at March 31, 2024

 Fund's net asset: 156.0 million  
 Inception date: December 2017  
 Launch date IAG SRP:  
 December 2017  
 Launch date My Education+:  
 October 2018

**Risk level**


Guarantee Option	MER <sup>1-2</sup> %	Fund Fee Rate %
Classic Series 75/75	1.99	-
Classic Series 75/75 Prestige 300	1.92	-
Classic Series 75/75 Prestige 500	1.77	-
Series 75/100	2.30	0.20
Series 75/100 Prestige 300	2.20	0.20
Series 75/100 Prestige 500	2.05	0.20

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

**Why consider this Fund?**

- Global market exposure through diversified portfolio of index funds.
- Benefit from a turnkey or complementary solution with low fees

**Investment style and other characteristics**

- Index-fund portfolio that provides diversification of investments using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities.
- Fixed asset mix (passively managed).

**CIFSC category**

Global Equity Balanced

**Currency hedging strategy**

N/A

**Current Weightings**

(Total number of investments: 5)

<b>Fixed Income Funds</b>	<b>24.01%</b>
BlackRock Canada Universe Bond Index, Class D	24.01%
<b>Canadian Equity Funds</b>	<b>25.01%</b>
Industrial Alliance Canadian Equity Index (iA) Fund	25.01%
<b>U.S. Equity Funds</b>	<b>22.98%</b>
BlackRock CDN US Equity Index Fund, Class D	22.98%
<b>International Equity Funds</b>	<b>27.89%</b>
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	22.87%
BlackRock CDN MSCI Emerging Markets Index, Class D	5.02%
<b>Others</b>	<b>0.11%</b>

**Target Asset Mix**

Fixed Income Funds	25.00%
Canadian Equity Funds	25.00%
U.S. Equity Funds	22.50%
International Equity Funds	27.50%

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.82	5.82	13.99	12.11	4.67	5.93	5.82*	5.32

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
11.32	-11.25	11.93	7.83	14.10	-3.99	9.17*	5.25*	5.53*	9.27*

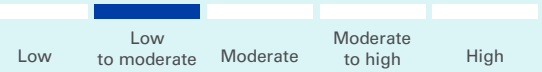
Past returns are not indicative of future returns.

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

**Indexia Funds**  
**Indexia Aggressive (iA)**

As at March 31, 2024

 Fund's net asset: 76.3 million  
 Inception date: December 2017  
 Launch date IAG SRP:  
 December 2017  
 Launch date My Education+:  
 October 2018

**Risk level**

**Guarantee Option**

Classic Series 75/75	2.00	-
Classic Series 75/75 Prestige 300	1.91	-
Classic Series 75/75 Prestige 500	1.76	-
Series 75/100	2.28	0.20
Series 75/100 Prestige 300	2.18	0.20
Series 75/100 Prestige 500	2.03	0.20

**MER<sup>1-2</sup> %**
**Fund Fee Rate %**
**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Tej Rai, B. Sc. Econ., BSE Eng

Sébastien Mc Mahon, M.E.Sc., PRM, CFA

**Why consider this Fund?**

- Global market exposure through diversified portfolio of index funds.
- Benefit from a turnkey or complementary solution with low fees

**Investment style and other characteristics**

- Index-fund portfolio that provides diversification of investments using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities.
- Fixed asset mix (passively managed).

**CIFSC category**

Global Equity

**Currency hedging strategy**

N/A

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Current Weightings**

(Total number of investments: 5)

<b>Fixed Income Funds</b>	<b>9.55%</b>
BlackRock Canada Universe Bond Index, Class D	9.55%
<b>Canadian Equity Funds</b>	<b>29.87%</b>
Industrial Alliance Canadian Equity Index (iA) Fund	29.87%
<b>U.S. Equity Funds</b>	<b>27.40%</b>
BlackRock CDN US Equity Index Fund, Class D	27.40%
<b>International Equity Funds</b>	<b>33.26%</b>
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	27.27%
BlackRock CDN MSCI Emerging Markets Index, Class D	5.99%
<b>Others</b>	<b>-0.08%</b>

**Target Asset Mix**

Fixed Income Funds	10.00%
Canadian Equity Funds	30.00%
U.S. Equity Funds	27.00%
International Equity Funds	33.00%

**Growth of \$10,000 - Classic Series 75/75**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - Classic Series 75/75**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
7.35	7.35	15.62	14.60	6.25	7.30	6.90*	6.47

**Annuals returns as at December 31 - Classic Series 75/75**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
12.64	-11.03	15.44	7.40	16.23	-4.32	10.52*	6.20*	6.43*	9.80*

Past returns are not indicative of future returns.

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



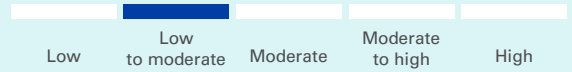
INVESTMENT FUNDS

FORLIFE Series Funds - Income Stage  
**FORLIFE Guaranteed Maximum Income (iA)**

As at March 31, 2024

Fund's net asset: 106.2 million  
Inception date: November 2014  
Launch date IAG SRP: November 2014

**Risk level**



**Guarantee Option**  
FORLIFE Series

**MER<sup>1-2</sup> %**  
2.89

**Fund Fee Rate %**  
-

**Portfolio manager**

iA Global Asset Management



Global Asset Management

Management team composed of several managers

**Why consider this Fund?**

- The Fund aims to offer a source of stable lifetime guaranteed income as well as access to the market value of the investment.

**Investment style and other characteristics**

- Fund primarily invested in corporate debt investments, private investments and government debt securities.

**CIFSC category**

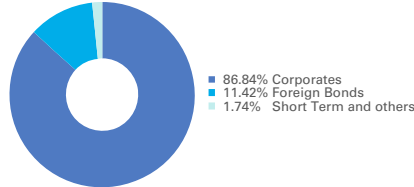
N/A

**Currency hedging strategy**

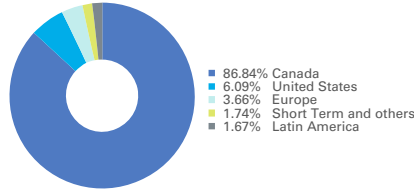
Actively hedged

<sup>1</sup> Management expense ratio (GST and HST included).  
<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Asset mix**



**Geographic allocation**



**Top holdings**

(Total number of investments: 115)

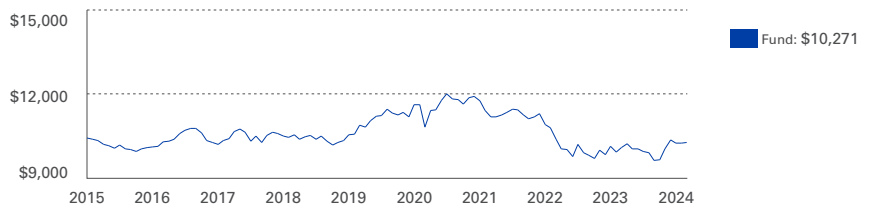
Enbridge Gas Inc., 5.460%, 2036-09-11	4.29%
Hydro One Inc., 5.490%, 2040-07-16	3.79%
Manulife Finance (Delaware) LP, 5.059%, 2041-12-15	3.23%
Énergir LP, 3.040%, 2032-02-09	2.96%
Bell Canada, 3.000%, 2031-03-17	2.74%
407 International Inc., 3.430%, 2033-06-01	2.56%
407 International Inc., 6.470%, 2029-07-27	2.52%
AltaLink LP, 4.462%, 2041-11-08	2.28%
FortisAlberta Inc., 6.220%, 2034-10-31	2.16%
Cameron LNG LLC, 3.701%, 2039-01-15	2.12%
<b>Total</b>	<b>28.65%</b>

**Portfolio characteristics**

Average credit quality	A
Yield to maturity	5.1%
Average coupon	4.3%
Modified duration	7.2 years
Average Term	11.1 years

**Growth of \$10,000 - FORLIFE Series**

Change in value for the Fund, using the year-by-year net returns shown below.



**Compound returns - FORLIFE Series**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
-0.96	-0.96	6.57	1.79	-2.81	-1.14	-	0.29

**Annuals returns as at December 31 - FORLIFE Series**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.47	-12.92	-5.31	6.60	8.16	-2.41	3.32	1.66	-0.14	-

Past returns are not indicative of future returns.

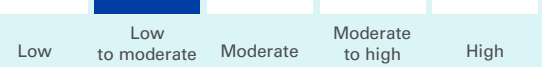


# FORLIFE Series Funds - Income Stage

## FORLIFE Guaranteed Income & Growth (iA)

As at March 31, 2024

 Fund's net asset: 17.9 million  
 Inception date: November 2014  
 Launch date IAG SRP: November 2014

**Risk level**

**Guarantee Option**  
 FORLIFE Series

**MER<sup>1-2</sup> %**  
 3.12

**Fund Fee Rate %**  
 -

**Portfolio manager**

iA Global Asset Management


**Global Asset Management**

Management team composed of several managers

**Why consider this Fund?**

- The Fund allows to accumulate and grow retirement savings while benefitting from a unique guarantee that protects against market downturns.

**Investment style and other characteristics**

- Fund invested through careful diversification of bond securities from Canadian governments and corporations, Canadian equities and foreign equities.

**CIFSC category**

N/A

**Currency hedging strategy**

Unhedged

<sup>1</sup> Management expense ratio (GST and HST included).

<sup>2</sup> The Fund is also available in other series or products. For complete codes and MERs, refer to the Fund Codes and Management Expense Ratios (F13-1000A) brochure or the IAG Savings and Retirement Plan Fund Facts or Information Folder and Individual Variable Annuity Contract for more information.

**Current Weightings**

(Total number of investments: 4)

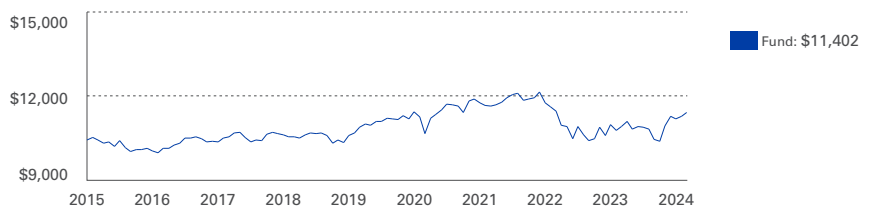
Category	Weighting
<b>Fixed Income Funds</b>	<b>69.60%</b>
Industrial Alliance Bond (iA) Fund	69.60%
<b>Canadian Equity Funds</b>	<b>15.52%</b>
Industrial Alliance Canadian Equity Index (iA) Fund	15.52%
<b>U.S. Equity Funds</b>	<b>10.69%</b>
BlackRock CDN US Equity Index Fund, Class D	10.69%
<b>International Equity Funds</b>	<b>5.32%</b>
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	5.32%
<b>Others</b>	<b>-1.13%</b>

**Target Asset Mix**

Fixed Income Funds	70.00%
Canadian Equity Funds	15.00%
U.S. Equity Funds	10.00%
International Equity Funds	5.00%

**Growth of \$10,000 - FORLIFE Series**

Change in value for the Fund, using the year-by-year net returns shown below.


**Compound returns - FORLIFE Series**

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
1.14	1.14	9.10	4.43	-0.66	0.93	-	1.41

**Annuals returns as at December 31 - FORLIFE Series**

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.56	-12.93	2.15	6.25	8.26	-2.98	2.69	2.40	0.82	-

Past returns are not indicative of future returns.

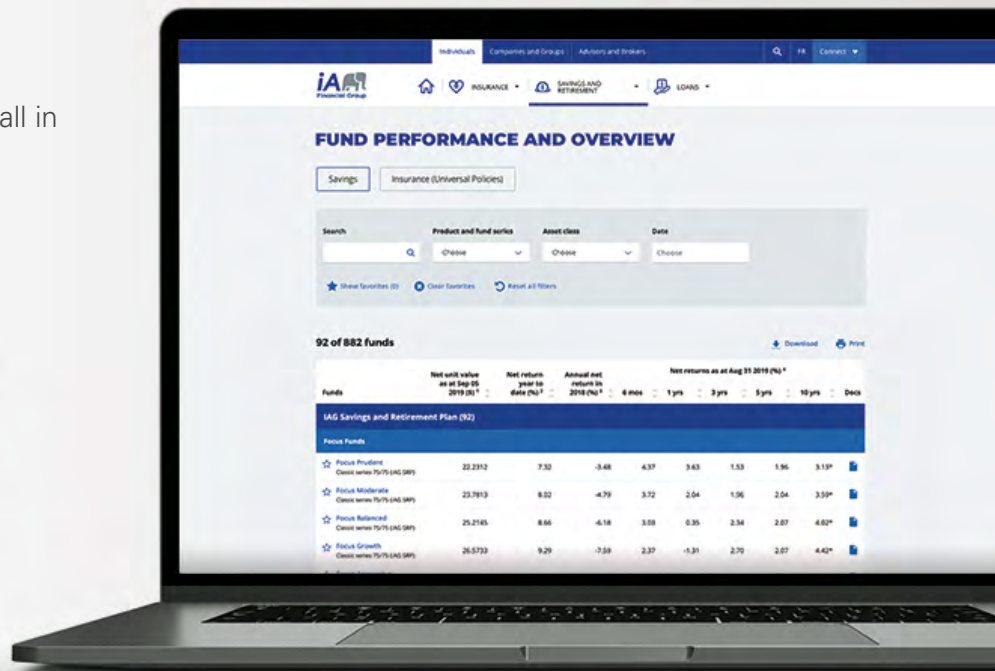


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# Eco Strategist

iAG Savings and  
Retirement Plan

My Education+

F95-22A-15(24-05)

You may contact us at the following address:

**Industrial Alliance Insurance and Financial Services Inc.  
Individual Savings and Retirement**

1080 Grande Allée West  
PO Box 1907, Station Terminus  
Quebec City, Quebec G1K 7M3

Phone number: **1-844-442-4636**

Email address: [savings@ia.ca](mailto:savings@ia.ca)

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