Table of net returns as at October 31, 2022

Ecoflex / My Education / APEX

	Unit Value $	Net assets[1] in millions $	Simple returns[2] 1 month %	3 months %	YTD %	Compound annual returns 1 year %	3 years %	5 years %	10 years %	MER[3] %	Investment Advisor
ESG Funds											
SRI Moderate (Inhance)	8.93	68.5	0.5	(4.8)	(16.0)	(14.9)	(1.8)*	(0.5)*	1.5*	3.73	Vancity
SRI Balanced (Inhance)	15.25	216.9	1.6	(4.3)	(16.3)	(15.4)	0.2	1.0	3.0*	3.78	Vancity
SRI Growth (Inhance)	9.38	66.6	2.2	(3.9)	(16.7)	(16.1)	1.5*	1.9*	4.1*	3.86	Vancity
Focus Funds											
Focus Prudent	15.74	235.5	1.0	(3.8)	(13.3)	(12.0)	(2.1)	(0.8)	0.9	3.22	Various Managers
Focus Moderate	17.47	322.3	2.0	(3.3)	(13.3)	(12.0)	(0.9)	(0.1)	1.8	3.28	Various Managers
Focus Balanced	19.28	478.5	3.0	(2.9)	(13.1)	(11.8)	0.4	0.5	2.7	3.30	Various Managers
Focus Growth	20.99	164.5	4.0	(2.4)	(13.4)	(12.0)	1.5	1.0	3.6	3.33	Various Managers
Focus Aggressive	22.77	54.3	5.0	(2.1)	(13.5)	(12.0)	2.6	1.6	4.5	3.38	Various Managers
Selection Funds											
Selection Prudent	10.37	95.4	0.7	(4.7)	(14.5)	(13.5)	(3.6)	(1.7)	-	3.00	Various Managers
Selection Moderate	10.71	157.5	1.1	(3.9)	(13.6)	(12.8)	(2.9)	(1.3)	-	3.16	Various Managers
Selection Balanced	11.35	222.4	2.6	(3.2)	(13.5)	(12.7)	(1.9)	(0.8)	-	3.31	Various Managers
Selection Growth	12.03	100.4	3.7	(2.7)	(13.5)	(12.9)	(0.5)	0.0	-	3.49	Various Managers
Selection Aggressive	12.21	25.3	6.1	(1.3)	(14.5)	(13.7)	(0.1)	0.0	-	3.65	Various Managers
Income Funds											
Money Market[5]	17.45	923.9	0.1	0.2	0.5	0.5	0.4	0.4	0.3	1.68	Industrial Alliance
Short Term Bond	14.43	144.9	(0.2)	(2.1)	(6.5)	(6.3)	(2.1)	(1.1)	(0.6)	2.44	Industrial Alliance
Bond[5]	25.98	3,068.4	(1.3)	(4.9)	(14.2)	(12.5)	(4.7)	(1.9)	(0.4)	2.45	Industrial Alliance
Core Plus Bond (Wellington Square)	10.13	50.3	(0.4)	(3.2)	(10.2)	(9.9)	(2.3)	(1.5)	(0.5)*	2.81	Wellington Square
Diversified Funds											
Diversified Security	20.21	567.8	0.6	(3.9)	(12.7)	(11.6)	(2.3)	(1.0)	1.3	3.20	Industrial Alliance
Diversified[5]	44.15	2,130.6	2.4	(2.8)	(11.5)	(10.3)	1.3	1.1	3.4	3.18	Industrial Alliance
Diversified Opportunity	29.59	782.5	3.3	(2.3)	(10.8)	(9.6)	3.1	2.2	4.3	3.18	Industrial Alliance
Strategic Income	14.85	406.1	2.2	(3.7)	(9.4)	(7.6)	1.5	1.8	3.4*	3.64	Industrial Alliance
Global Diversified (Loomis Sayles)	15.37	1,001.0	4.5	(5.2)	(21.5)	(19.7)	0.2	2.3	4.1	3.40	Loomis Sayles
Canadian Equity Funds											
Strategic Equity Income	20.43	225.9	4.0	(3.6)	(9.1)	(6.2)	4.9	4.1	6.1	2.66	Industrial Alliance
Dividend Growth	25.06	1,431.8	4.3	(3.5)	(4.6)	(2.6)	5.3	4.5	6.2	2.92	Industrial Alliance
Canadian Equity Index	28.42	730.6	5.3	(0.9)	(8.4)	(6.9)	6.2	4.6	5.2	3.03	Industrial Alliance
Fidelity True North®	45.67	342.2	5.0	0.0	(7.0)	(6.3)	7.9	5.8	7.0	3.72	Fidelity
Canadian Equity Growth[5]	39.73	831.5	5.7	(1.4)	(6.3)	(5.3)	8.2	5.4	6.5	3.04	Industrial Alliance
Fidelity Canadian Opportunities	62.06	722.1	4.2	1.1	(6.6)	(8.2)	12.8	10.3	8.7	3.73	Fidelity
North American Equity	56.43	114.1	5.7	(1.6)	(10.4)	(9.1)	6.7	4.0	4.7	3.06	Industrial Alliance

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

Ecoflex / My Education / APEX

	Unit Value $	Net assets[1] in millions $	Simple returns[2]			Compound annual returns				MER[3] %	Investment Advisor
			1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %		
U.S. & International Equity Funds											
Global Equity Index ACWI (BlackRock)	26.35	150.5	5.1	(2.7)	(17.5)	(15.2)	1.9	2.5*	7.4*	3.53	BlackRock
Global Dividend (Dynamic)	25.86	1,425.6	6.8	3.1	(16.8)	(12.6)	2.6	5.2	10.2	3.58	Dynamic
Global Equity	25.39	118.9	6.2	(1.4)	(14.5)	(11.1)	4.8	3.0	8.0	3.54	Industrial Alliance
Global Opportunities (Loomis Sayles)	9.15	114.0	6.5	(5.1)	(24.8)	(22.3)	2.3*	4.5*	9.3*	3.97	Loomis Sayles
Fidelity NorthStar®	20.61	128.1	3.3	(0.2)	(12.5)	(12.3)	4.7	1.3	7.8	3.77	Fidelity
International Equity Index (BlackRock)	9.69	207.0	4.3	(3.9)	(18.9)	(17.6)	(2.9)	(1.8)	4.4	3.06	BlackRock
International Equity	17.80	382.0	4.5	(3.7)	(19.1)	(18.3)	(3.6)	(2.8)	3.9*	3.71	Industrial Alliance
Fidelity European Equity	11.19	34.5	5.6	(4.1)	(21.5)	(19.8)	(4.9)	(4.0)	2.5	3.78	Fidelity
U.S. Equity Index (BlackRock)	26.57	554.5	7.0	(0.6)	(13.5)	(9.0)	8.0	8.1	12.5	3.04	BlackRock
Thematic Innovation	19.93	651.8	5.2	(1.0)	(19.7)	(17.9)	7.7	6.7*	-	3.99	Industrial Alliance
U.S. Equity	24.51	118.7	6.9	(0.4)	(12.4)	(7.6)	8.8	5.8	10.5	3.41	Industrial Alliance
U.S. Dividend Growth	24.05	265.5	8.8	3.2	(4.5)	2.0	8.0	6.0	9.8	3.55	Industrial Alliance
Specialty Funds											
Asian Pacific (Dynamic)	7.84	134.4	(3.6)	(18.5)	(38.9)	(42.0)	(6.3)	(2.7)	3.6	3.36	Dynamic
Emerging Markets (Jarislowsky Fraser)	7.66	39.2	(3.5)	(10.4)	(30.3)	(32.4)	(8.9)	(6.3)*	-	4.44	Jarislowsky Fraser
Global Health Care (Renaissance)	40.41	298.2	4.6	1.3	(9.8)	(7.2)	4.0	4.8	11.7	3.82	CIBC
Real Estate Income	34.50	122.3	2.9	(9.2)	(20.8)	(19.4)	(2.2)	1.9	3.0	2.97	Industrial Alliance
U.S. DAQ Index	23.00	993.3	3.0	(6.8)	(25.9)	(22.7)	10.6	11.3	16.7	3.23	Industrial Alliance
Education Savings Plan											
Diploma Elementary	18.21	1,260.8	1.9	(2.9)	(12.0)	(10.6)	1.2	1.7	3.8	3.63	Industrial Alliance
Diploma Secondary	11.04	555.0	0.6	(3.0)	(10.7)	(9.7)	(2.2)	(1.2)	(0.4)	3.63	Industrial Alliance
Not offered to new contract subcribers											
Diploma	14.91	67.4	2.2	(3.3)	(13.9)	(11.9)	(0.1)	1.0	3.7	3.65	Industrial Alliance
Dividend	64.59	943.3	4.4	(3.4)	(4.4)	(2.3)	5.9	4.8	6.7	2.42	Industrial Alliance

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

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

[1] Total net assets of the fund including individual and group contracts.
[2] The rates for the period are non-annualized.
[3] Management expense ratio (GST and HST included).
[4] Fund closed to new investments as of October 31th, 2015.
[5] Only these Funds are offered in the APEX product
* Simulation of past returns as if the Fund or Series had been in effect for these periods.
Index funds: Simulation of past returns from the return of the index that the fund aims to reproduce.

Total Return Reference indexes[2]

Returns as at October 31, 2022

	Simple returns[1]			Compound annual returns			
	1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %
Indexes related to Income Funds							
FTSE Canada 91 Day T-Bill Index	0.3	0.7	1.1	1.2	0.8	1.1	0.9
FTSE Canada Short Term Bond Index	(0.1)	(1.6)	(4.7)	(4.2)	(0.2)	0.8	1.3
FTSE Canada Universe Bond Index	(1.0)	(4.2)	(12.7)	(10.4)	(2.8)	0.1	1.6
SB - World Government Bonds (Can. $)	(1.2)	(3.9)	(15.4)	(14.4)	(6.2)	(2.0)	1.4
Indexes related to Canadian Equity Funds							
S&P/TSX 60	5.7	(0.1)	(6.2)	(4.0)	9.5	7.8	8.5
S&P/TSX Completion Index	5.2	(2.4)	(6.4)	(8.0)	6.6	4.8	5.6
S&P/TSX Composite Index	5.6	(0.5)	(6.2)	(4.9)	8.8	7.1	7.8
S&P/TSX Capped Composite Index	5.6	(0.5)	(6.2)	(4.9)	8.8	7.1	7.8
Indexes related to U.S. & International Equity Funds							
S&P 500 (Can. $) (Reuters)	7.3	0.2	(11.1)	(6.0)	11.6	11.7	16.3
MSCI - World (Can. $)	6.4	(0.8)	(13.7)	(10.3)	7.4	7.6	12.4
MSCI - World Small Cap. (Can. $)	7.3	0.0	(14.1)	(13.6)	6.1	5.3	12.3
MSCI - EAFE (Can. $)	4.6	(3.1)	(17.0)	(15.3)	0.0	1.0	7.4
MSCI - EAFE (Can. $) (Reuters)	4.6	(3.1)	(17.0)	(15.3)	0.0	1.0	7.4
MSCI - Europe (Can. $)	6.4	(2.3)	(17.2)	(14.6)	1.3	1.8	7.9
Index related to Specialty Funds							
MSCI - AC Asian Pacific Free (Can. $)	(2.7)	(8.8)	(21.8)	(21.8)	(2.2)	(0.4)	7.1
MSCI - Emerging Markets (Can. $)	(3.8)	(8.5)	(23.5)	(23.8)	(2.9)	(1.6)	4.4
MSCI - World Health Care (Can. $)	7.6	4.3	(1.7)	3.7	12.0	11.5	15.8
NASDAQ 100 (Can. $)	3.2	(6.2)	(24.5)	(20.8)	13.6	14.1	19.4
S&P/TSX Capped REIT Index	3.2	(9.8)	(21.6)	(19.8)	(2.8)	4.5	4.7

	Variation			Compound annual variation			
	1 month %	3 months %	YTD %	1 year %	3 years %	5 years %	10 years %
Exchange Rate (Can. $/US $)							
As at October 31, 2022: 1.3641	(0.7)	6.5	8.0	10.0	1.2	1.1	3.2
Exchange Rate (US $/Can. $)							
As at October 31, 2022: 0.7331	0.7	(6.1)	(7.4)	(9.1)	(1.2)	(1.1)	(3.1)

[1] The rates for the period are non-annualized.

[2] Please refer to the Legal Notices on page 4 for more information about these indexes.

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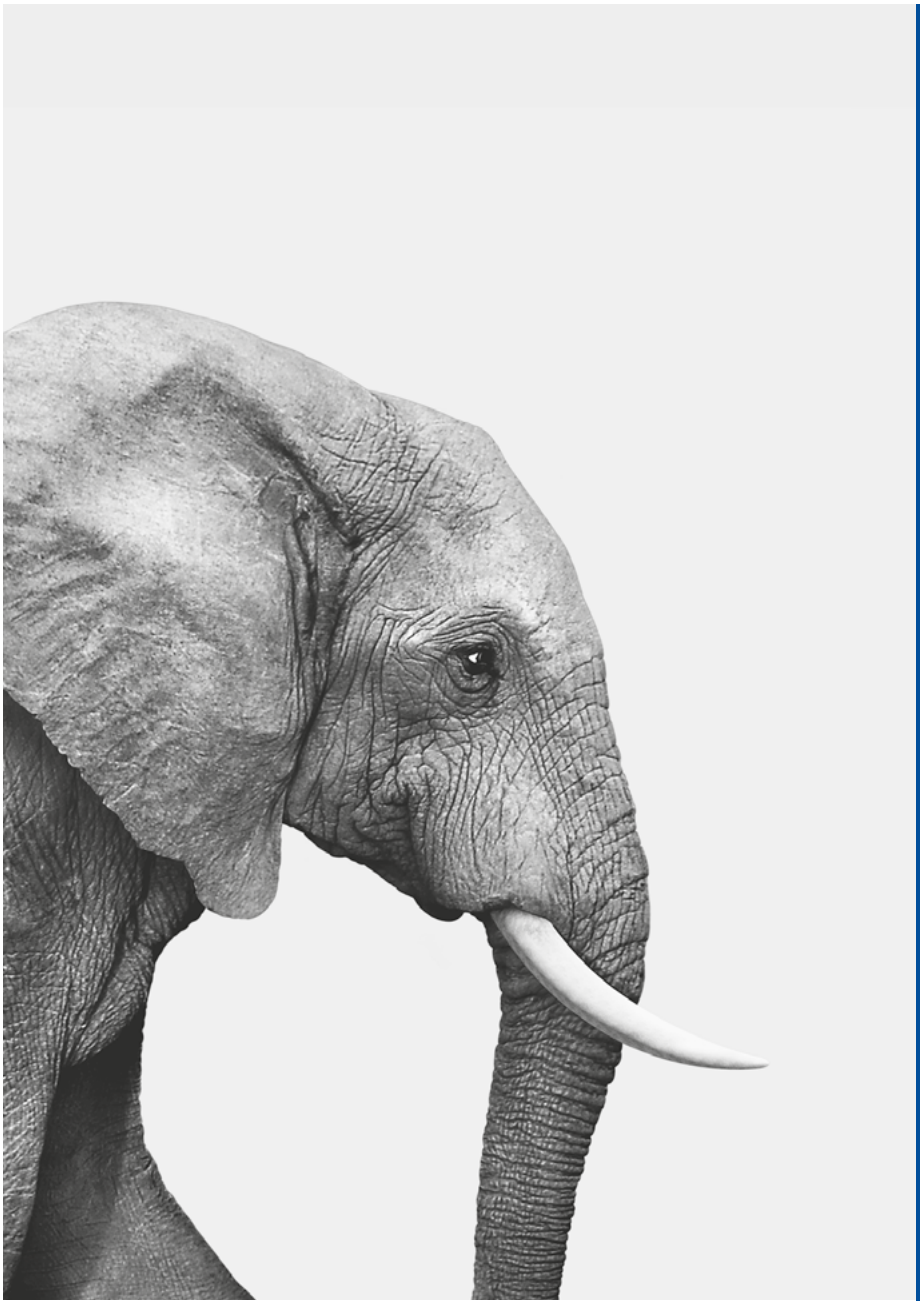

EcoStrategist

In brief

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My Education

Apex

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