

LIFE INSURANCE



Index Accounts Review

SERIES IV

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March 31, 2024

Genesis Info

Contents

Market Indices

Money Market Account	3
Bond Account	4
Canadian Stock Account	5
Global Stock Account	6
International Stock Account	7
European Stock Account	8
U.S. Stock Account	9
U.S. Stock / DAQ Account	10
Global Allocation Account	11

Diversified Strategy

Prudent Account	12
Moderate Account	13
Balanced Account	14
Growth Account	15
Aggressive Account	16

Active Management

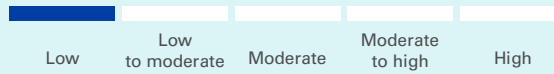
Canadian Bond (iA) Account	17
Diversified (iA) Account	18
Global Diversified (iA) Account	19
Global Diversified (Loomis Sayles) Account	20
Strategic Equity Income (iA) Account	21
Dividend Growth (iA) Account	22
Canadian Stock (Fidelity) Account	23
Canadian Stock Small Cap (Fidelity) Account	24
Global Dividend (Dynamic) Account	25
Global Stock (iA) Account	26
NorthStar® (Fidelity) Account	27
European Stock (Fidelity) Account	28
U.S. Dividend Growth (iA) Account	29
Global Health Care (Renaissance) Account	30

Legal Notices	31
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Market Indices

Money Market Account
Series IV Genesis

Risk level



Launch date: April 2002

Portfolio manager

iA Global Asset Management



Global Asset Management

Management team composed of several managers

Objectives of the Account

- The Money Market Account reflects the performance of the Bank of Canada’s Target for the overnight rate.
- Oriented on short term revenues, and conforms to a short term investment horizon.

Investment style and other characteristics

- Style: Index
- Priority placed on Capital protection. Treasury bills are quality securities guaranteed by the Canadian government.

Credited return

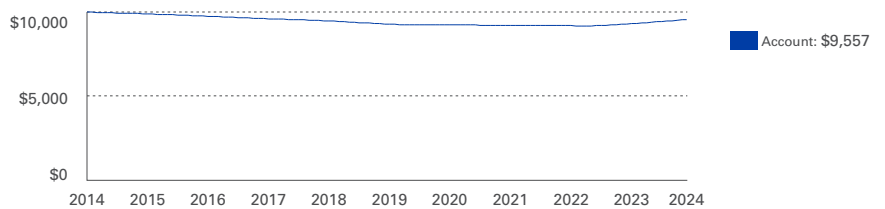
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 2.00%

Maximum annual fees: 2.75%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
0.75	0.75	1.52	2.93	1.24	0.56	-0.45	-0.14

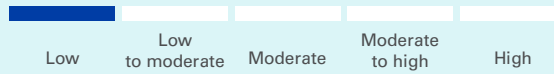
Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
2.78	0.41	-0.25	-0.25	-1.09	-1.90	-1.29	-1.49	-1.34	-1.00

Past returns are not indicative of future returns.

Market Indices
Bond Account
 Series IV Genesis

Risk level



Launch date: April 2002

Portfolio manager

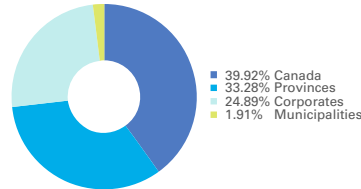
iA Global Asset Management



Global Asset Management

Management team composed of several managers

Asset mix of the FTSE Canada Universe Bond Index by types of bonds



Objectives of the Account

- The Bond Account reflects the performance of the FTSE Canada Universe Bond Index.
- Suitable for policy holders seeking diversification in the fixed income portion of their portfolio, who prefer low investment risk and have a mid to long term time horizon.

Investment style and other characteristics

- Style: Index
- The Canada Universe Bond Index is composed of several hundred bonds, primarily federal and provincial and, to a lesser degree, municipal and corporate.

Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 3.25%

Maximum annual fees: 3.50%

Please refer to the Legal Notices at the end of this publication for more information about the Index.

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
-2.01	-2.01	5.24	-1.15	-4.66	-2.93	-1.25	0.74

Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
3.29	-14.51	-5.65	5.20	3.45	-1.85	-0.75	-1.59	0.21	5.31

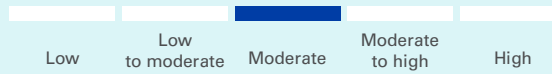
Past returns are not indicative of future returns.

Market Indices

Canadian Stock Account

Series IV Genesis

Risk level



Launch date: April 2002

Portfolio manager

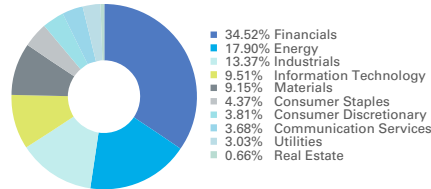
iA Global Asset Management



Global Asset Management

Management team composed of several managers

Asset mix of the S&P/TSX 60



Objectives of the Account

- The Account reflects the performance of the S&P/TSX 60 Index, a subset of the S&P/TSX Composite Index.
- The 60 constituents of the S&P/TSX 60 Index represent Canadian large cap securities with a view to matching the sector balance of the S&P/TSX Composite Index.

Investment style and other characteristics

- Style: Index
- Aims for dynamic long term growth by participating in the performance of the Canadian stock market.

Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 3.25%

Maximum annual fees: 3.50%

Please refer to the Legal Notices at the end of this publication for more information about the Index.

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.48	5.48	13.80	10.80	6.05	6.81	4.86	4.74

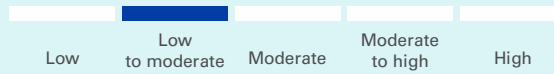
Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.48	-9.24	23.95	2.18	18.04	-10.55	6.28	17.48	-10.71	8.68

Past returns are not indicative of future returns.

Market Indices
Global Stock Account
 Series IV Genesis

Risk level



Launch date: April 2002

Portfolio manager

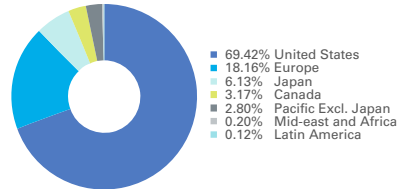
iA Global Asset Management



Global Asset Management

Management team composed of several managers

Asset mix of the MSCI World Index by region



Objectives of the Account

- The global stock Account reflects the performance of the Morgan Stanley Capital International (MSCI world) Index.
- Aims for superior long term growth by focusing on global diversification.

Investment style and other characteristics

- Style: Index
- The MSCI world Index is composed of securities from many industrialized countries.

Credited return

100% of the net return of the underlying fund, less current annual fees.

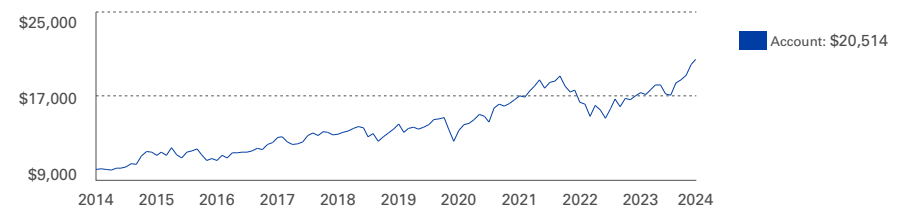
Current annual fees: 3.75%

Maximum annual fees: 4.00%

Please refer to the Legal Notices at the end of this publication for more information about the Index.

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
10.70	10.70	19.18	20.51	7.22	8.22	7.45	3.26

Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
16.05	-15.42	16.34	9.67	16.76	-4.17	10.03	0.46	13.91	9.51

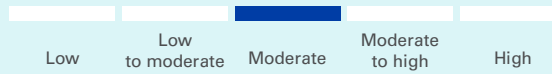
Past returns are not indicative of future returns.

Market Indices

International Stock Account

Series IV Genesis

Risk level



Launch date: June 2003

Portfolio manager

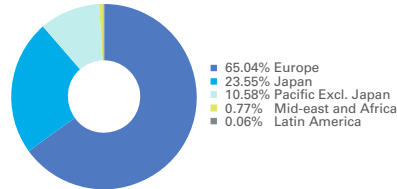
iA Global Asset Management



Global Asset Management

Management team composed of several managers

Asset mix of the MSCI EAFE Index by region



Objectives of the Account

- The International Stock Account reflects the performance of the Morgan Stanley Capital International (MSCI EAFE) Index.
- Aims for superior long term growth by focusing on international diversification, and conforms to an investment horizon long enough to endure the volatility of the market values.

Investment style and other characteristics

- Style: Index
- The MSCI EAFE Index is composed of securities of companies operating in Europe, Australasia and the Far East from many industrialized countries.

Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 3.75%

Maximum annual fees: 4.00%

Please refer to the Legal Notices at the end of this publication for more information about the Index.

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
7.56	7.56	14.75	11.08	3.45	3.64	2.93	2.92

Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
10.84	-11.61	6.26	2.02	11.58	-9.50	12.40	-5.62	13.97	-0.76

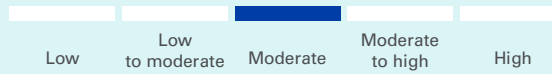
Past returns are not indicative of future returns.

Market Indices

European Stock Account

Series IV Genesis

Risk level



Launch date: April 2002

Portfolio manager

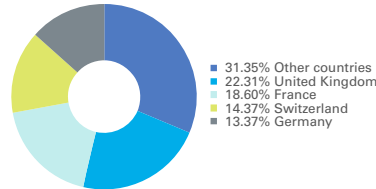
iA Global Asset Management



Global Asset Management

Management team composed of several managers

Asset mix of the MSCI Europe Index by country



Objectives of the Account

- The European Stock Account reflects the performance of the Morgan Stanley Capital International European (MSCI Europe) Index.
- Aims for superior long term growth by focusing on diversification in the main European stock markets, and conforms to an investment horizon that is long enough to endure the volatility of the market values.

Investment style and other characteristics

- Style: Index
- This Index is composed of European securities from many countries, mainly the United Kingdom, Germany, France and Switzerland.

Credited return

100% of the net return of the underlying fund, less current annual fees.

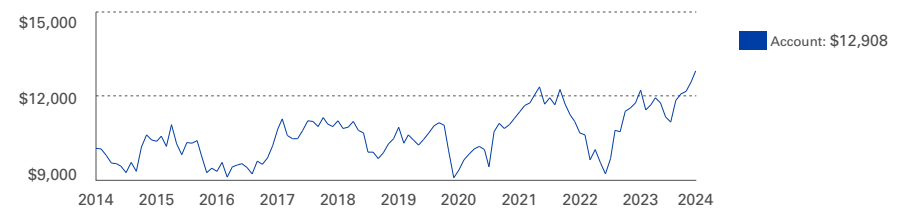
Current annual fees: 3.75%

Maximum annual fees: 4.00%

Please refer to the Legal Notices at the end of this publication for more information about the Index.

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.99	6.99	14.80	9.91	4.84	4.25	2.59	1.44

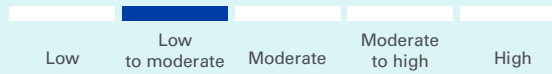
Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
12.39	-12.23	11.07	-0.29	13.19	-10.63	12.82	-6.93	11.64	-2.09

Past returns are not indicative of future returns.

Market Indices
U.S. Stock Account
 Series IV Genesis

Risk level



Launch date: April 2002

Underlying fund name: WindWise S&P 500 Index Non-Lending Fund for Exempt Organizations

Portfolio manager

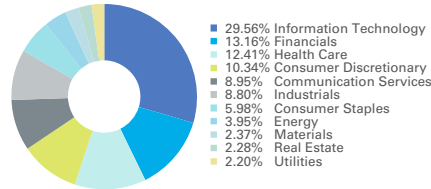
iA Global Asset Management



Global Asset Management

Management team composed of several managers

Asset mix of the S&P 500 Index by industrial group



Objectives of the Account

- The U.S. Stock Account reflects the performance of the S&P 500 Index.
- Aims for superior long term growth by participating in the majority of American economic sectors, and conforms to an investment horizon that is long enough to endure the volatility of the market values.

Investment style and other characteristics

- Style: Index
- The Index is composed of 500 securities primarily listed on the New York Stock Exchange.

Credited return

100% of the net return of the underlying fund, less current annual fees.

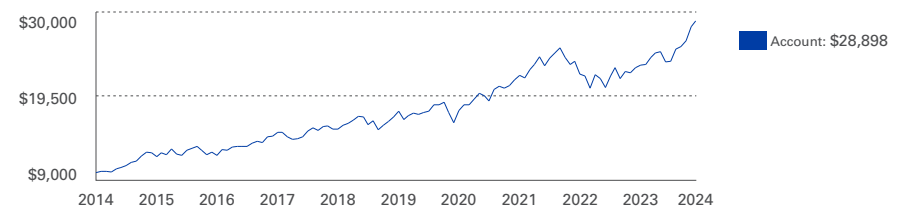
Current annual fees: 3.25%

Maximum annual fees: 3.50%

Please refer to the Legal Notices at the end of this publication for more information about the Index.

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
12.49	12.49	21.46	25.42	10.36	11.37	11.20	5.08

Annuals returns as at December 31 - Series IV

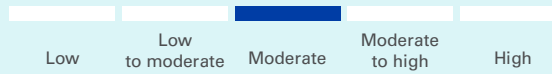
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
18.68	-15.18	23.27	12.29	20.49	0.60	9.72	4.79	16.72	18.88

Past returns are not indicative of future returns.

Market Indices

U.S. Stock / DAQ Account
Series IV Genesis

Risk level



Launch date: April 2002

Underlying fund name: Invesco QQQ Trust ETF

Portfolio manager

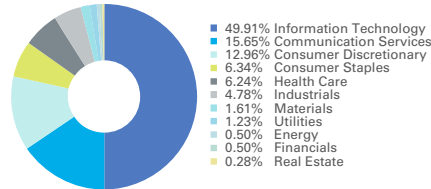
iA Global Asset Management



Global Asset Management

Management team composed of several managers

Asset mix of the Nasdaq 100 Index



Objectives of the Account

- The U.S. Stock / DAQ account reflects the performance of the Nasdaq 100 Index.
- Aims for superior long-term growth by participating in the performance of the 100 largest, non-financial companies listed on the Nasdaq Stock Market, and conforms to an investment horizon that is long enough to endure the volatility of the market values.

Investment style and other characteristics

- Style: Index
- The Index represents 100 issues of companies that are among the largest and most active on the U.S. Nasdaq market.

Credited return

100% of the net return of the underlying fund, less current annual fees.

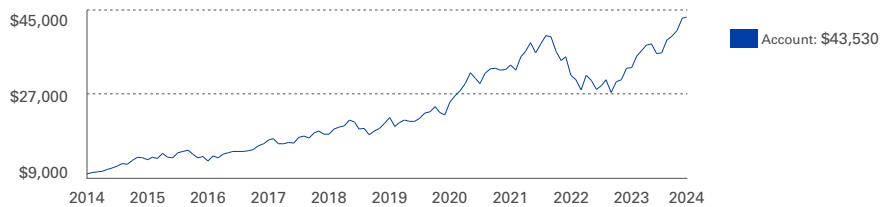
Current annual fees: 3.50%

Maximum annual fees: 3.75%

Please refer to the Legal Notices at the end of this publication for more information about the Index.

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
10.39	10.39	22.04	33.75	10.57	16.04	15.85	8.25

Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
44.55	-30.57	21.23	40.04	26.49	4.14	18.52	-0.81	24.91	23.39

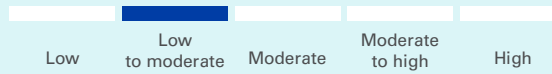
Past returns are not indicative of future returns.

Market Indices

Global Allocation (iA) Account

Series IV Genesis

Risk level



Launch date: December 2019

Portfolio manager

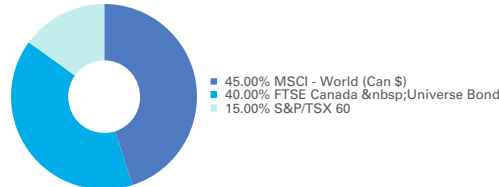
iA Global Asset Management



Global Asset Management

Management team composed of several managers

Asset Mix of the Global Allocation Account



Objectives of the Account

- The Global Allocation (iA) Account is linked to the return of an average portfolio composed of the following three market indexes: 40% of the FTSE Canada Universe Bond Index, 15% of the S&P TSX 60 Index and 45% of the MSCI World (\$ CAD) Index.
- Aims to diversify risk between income and equities.

Investment style and other characteristics

- Style: diversified Strategy - Index
- The Global Allocation (iA) Account is actively managed with assets distributed among these various indices.

Credited return

100% of the net return of the underlying fund, less current annual fees.

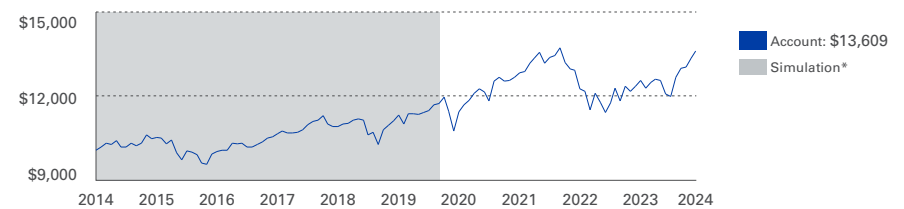
Current annual fees: 3.48%

Maximum annual fees: 3.73%

Please refer to the Legal Notices at the end of this publication for more information about the Index.

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.71	4.71	12.70	10.12	2.40	4.14*	3.13*	3.54

Annuals returns as at December 31 - Series IV

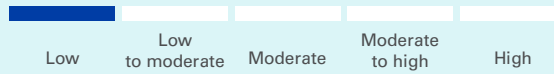
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.87	-13.78	8.21	8.00	14.27*	-7.67*	8.45*	3.70*	-3.32*	4.04*

Past returns are not indicative of future returns.

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

Diversified Strategy
Prudent Account
 Series IV Genesis

Risk level



Launch date: June 2003

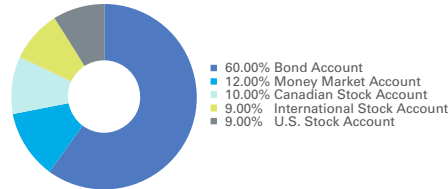
Portfolio manager

iA Global Asset Management



Management team composed of several managers

Asset mix of the Prudent Account



Objectives of the Account

- The Prudent Account is linked to the return of an average portfolio composed of the following five Genesis index accounts: U.S. Stock Account, International Stock Account, Canadian Stock Account, Bond Account and Money Market Account.
- Aims for a risk diversification with a strong income proportion in the investment portfolio.

Investment style and other characteristics

- Style: diversified Strategy - Index
- The Prudent Account is actively managed with the Assets distributed among these various accounts.

Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 3.15%

Maximum annual fees: 3.46%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
1.16	1.16	7.90	3.90	-0.68	0.63	1.19	1.98

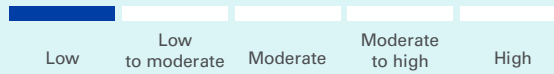
Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
5.92	-11.76	1.23	5.66	6.57	-3.04	2.00	0.62	1.72	5.62

Past returns are not indicative of future returns.

Diversified Strategy
Moderate Account
 Series IV Genesis

Risk level



Launch date: June 2003

Portfolio manager

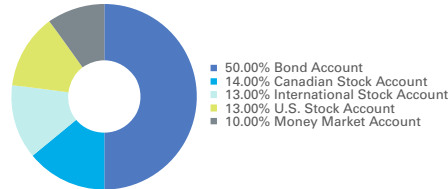
iA Global Asset Management



Global Asset Management

Management team composed of several managers

Asset Mix of the Moderate Account



Objectives of the Account

- The Moderate Account is linked to the return of an average portfolio composed of the following five Genesis index accounts: U.S. Stock Account, International Stock Account, Canadian Stock Account, Bond Account and Money Market Account.
- Aims for a risk diversification with an "income" proportion higher than "stock" proportion in the investment portfolio.

Investment style and other characteristics

- Style: diversified Strategy - Index
- The moderate Account is actively managed with the Assets distributed among these various accounts.

Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 3.19%

Maximum annual fees: 3.49%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
2.35	2.35	9.34	5.82	0.60	1.86	2.14	2.65

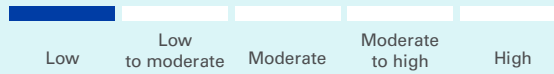
Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.08	-11.65	3.87	6.06	8.24	-3.56	3.24	1.49	2.51	6.20

Past returns are not indicative of future returns.

Diversified Strategy
Balanced Account
 Series IV Genesis

Risk level



Launch date: April 2002

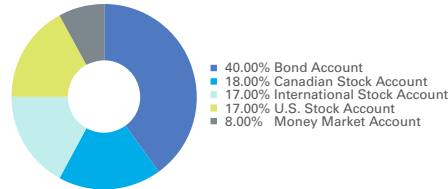
Portfolio manager

iA Global Asset Management



Management team composed of several managers

Asset Mix of the Balanced Account



Objectives of the Account

- The Balanced Account is linked to the return of an average portfolio composed of the following five Genesis index accounts: U.S. Stock Account, International Stock Account, Canadian Stock Account, Bond Account and Money Market Account.
- Aims for a proportional risk diversification between "income" and "equities" in the investment portfolio.

Investment style and other characteristics

- Style: diversified Strategy - Index
- The balanced Account is actively managed with the Assets distributed among these various accounts.

Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 3.24%

Maximum annual fees: 3.53%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
3.55	3.55	10.79	7.76	1.87	3.07	3.08	2.78

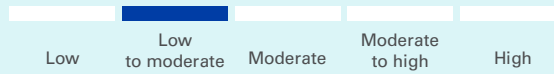
Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
8.23	-11.57	6.55	6.34	9.93	-4.09	4.49	2.34	3.27	6.76

Past returns are not indicative of future returns.

Diversified Strategy
Growth Account
 Series IV Genesis

Risk level



Launch date: June 2003

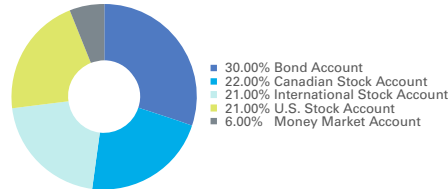
Portfolio manager

iA Global Asset Management



Management team composed of several managers

Asset Mix of the Growth Account



Objectives of the Account

- The Growth Account is linked to the return of an average portfolio composed of the following five Genesis index accounts: U.S. Stock Account, International Stock Account, Canadian Stock Account, Bond Account and Money Market Account.
- Aims for a risk diversification with a "stock" proportion higher than "income" proportion in the investment portfolio.

Investment style and other characteristics

- Style: diversified Strategy - Index
- The growth Account is actively managed with the Assets distributed among these various accounts.

Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 3.28%

Maximum annual fees: 3.56%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.77	4.77	12.25	9.73	3.14	4.25	3.99	3.90

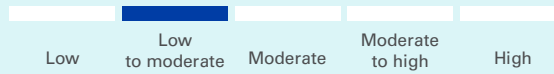
Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.38	-11.52	9.30	6.50	11.62	-4.64	5.75	3.19	4.01	7.30

Past returns are not indicative of future returns.

Diversified Strategy
Aggressive Account
 Series IV Genesis

Risk level



Launch date: June 2003

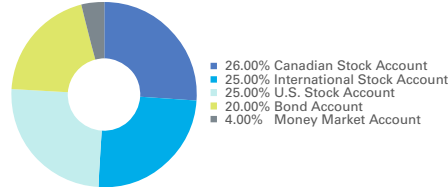
Portfolio manager

iA Global Asset Management



Management team composed of several managers

Asset Mix of the Aggressive Account



Objectives of the Account

- The Aggressive Account is linked to the return of an average portfolio composed of the following five Genesis index accounts: U.S. Stock Account, International Stock Account, Canadian Stock Account, Bond Account and Money Market Account.
- Aims for a risk diversification with a strong "stock" proportion in the investment portfolio.

Investment style and other characteristics

- Style: diversified Strategy - Index
- The Aggressive Account is actively managed with the Assets distributed among these various accounts.

Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 3.33%

Maximum annual fees: 3.60%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.00	6.00	13.73	11.71	4.41	5.41	4.89	4.48

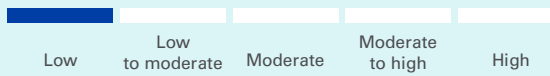
Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
10.53	-11.49	12.09	6.54	13.33	-5.20	7.01	4.02	4.72	7.84

Past returns are not indicative of future returns.

Active Management
Canadian Bond (iA)
Account
 Series IV Genesis

Risk level



Launch date: December 2005

Underlying fund name: IA Wealth Core Bond Pool

Portfolio manager

iA Global Asset Management



Global Asset Management

Management team composed of several managers

Objectives of the Account

- The Canadian Bond (IA) Account reflects the performance of the IA Wealth Core bond Pool, A Series.
- Aims to generate a high total rate of return through a combination of interest income and enhancement of capital consistent with security of capital.
- Suitable for investors who prefer low investment risk and have a mid to long term time horizon.

Investment style and other characteristics

- Style: interest rate forecasts and spread trading
- Fund invested in high-quality fixed income securities that provide as high a level of income as is consistent with the reasonable protection of invested Capital.

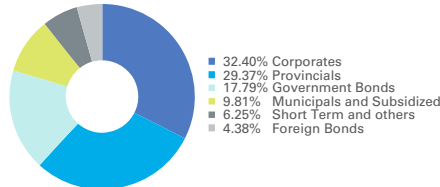
Credited return

100% of the net return of the underlying fund, less current annual fees.

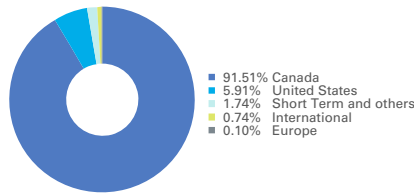
Current annual fees: 1.75%

Maximum annual fees: 2.25%

Asset mix



Geographic allocation



Top holdings

(Total number of investments: 426)

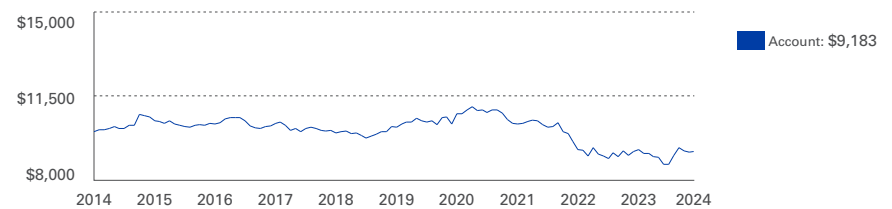
Government of Canada, 3.250%, 2033-12-01	5.30%
Government of Canada, 0.500%, 2030-12-01	3.78%
Government of Canada, 1.750%, 2053-12-01	2.95%
Province of Ontario, 2.900%, 2046-12-02	2.24%
Vanguard Short-Term Corporate Bond ETF	2.02%
Government of Canada, Treasury Bill, 5.293%, 2024-06-06	2.01%
Government of Canada, 2.000%, 2032-06-01	1.68%
The Toronto-Dominion Bank, 3.105%, 2030-04-22	1.43%
Province of Ontario, 4.700%, 2037-06-02	1.42%
Province of Quebec, 3.600%, 2033-09-01	1.37%
Total	24.20%

Portfolio characteristics

Average credit quality	AA-
Yield to maturity	4.6%
Average coupon	3.5%
Modified duration	7.4 years
Average Term	10.3 years

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
-1.71	-1.71	6.15	0.03	-3.92	-2.13	-0.85	0.29

Annuals returns as at December 31 - Series IV

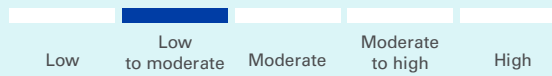
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
4.18	-13.58	-5.05	5.90	4.10	-2.26	-0.38	-1.08	0.02	4.91

Past returns are not indicative of future returns.

The returns shown are based on the performances of all underlying funds that made up this account since it was created.

Active Management
Diversified (iA) Account
 Series IV Genesis

Risk level



Launch date: January 2005

Underlying fund name: IA Clarington Monthly Income Balanced Fund

Portfolio manager

iA Global Asset Management



Global Asset Management

Management team composed of several managers

Objectives of the Account

- The Diversified (iA) Account reflects the performance of the IA Clarington Monthly Income Balanced Fund.
- Seeks optimal diversification across asset classes and the potential for a combination of current interest, dividend income and long term capital growth.
- Suitable for investors who prefer low to moderate investment risk and have a mid to long term time horizon.

Investment style and other characteristics

- Style: Asset mix favouring a fair balance between asset classes
- Fund invested in equity, fixed income and cash securities, as well as in government and corporate securities to diversify the Fund's holdings.

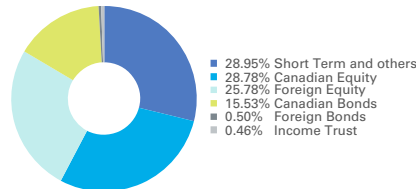
Credited return

100% of the net return of the underlying fund, less current annual fees.

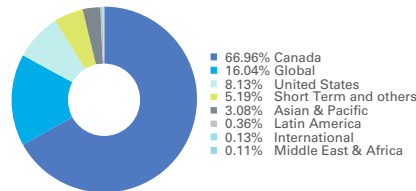
Current annual fees: 1.75%

Maximum annual fees: 2.25%

Asset mix



Geographic allocation



Top holdings

(Total number of investments: 549)

IA Clarington Dividend Growth Class, Series I	17.45%
IA Clarington Global Value Fund, Series I	10.50%
IA Clarington Core Plus Bond Fund, Series I	4.91%
IA Clarington Strategic Income Fund, Series I	4.51%
Government of Canada, Treasury Bill, 5.293%, 2024-06-06	4.35%
IA Clarington Global Dividend Fund, Series I	4.06%
iShares Core MSCI EAFE ETF	3.04%
iShares iBoxx \$ High Yield Corporate Bond ETF	2.99%
IA Clarington U.S. Dividend Growth Fund, Series I	2.02%
Royal Bank of Canada	1.85%
Total	55.68%

Portfolio characteristics

Average credit quality	AA-
Yield to maturity	4.7%
Average coupon	2.6%
Modified duration	5.5 years
Average Term	7.7 years

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.11	5.11	11.75	8.98	2.74	3.61	2.90	3.29

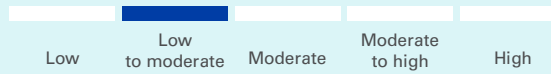
Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.09	-10.36	12.15	1.50	12.59	-8.57	3.33	5.65	0.98	7.38

Past returns are not indicative of future returns. The returns shown are based on the performances of all underlying funds that made up this account since it was created.

Active Management
Global Diversified (iA)
Account
 Series IV Genesis

Risk level



Launch date: December 2019

Portfolio manager

iA Global Asset Management



Global Asset Management

Management team composed of several managers

Objectives of the Account

- The Global Diversified (iA) Account reflects 30% of the performance of the IA Wealth Core Bond Pool, 45% of the performance of the IA Clarington Global Value Fund, and 25% of the performance of the IA Clarington Monthly Income Balanced Fund.
- Seeks a diversification across asset classes for a potential combination of current interest, dividend income and long-term capital growth.
- Suitable for investors who prefer low to moderate investment risk and have a mid to long term time horizon.

Investment style and other characteristics

- Style: Asset mix favouring a fair balance between asset classes
- Fund invested in equity, fixed income and cash securities, as well as in government and corporate securities to diversify the Account's holdings.

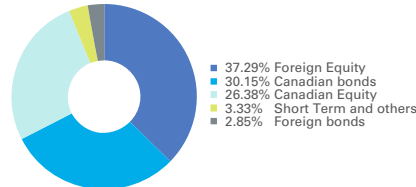
Credited return

100% of the net return of the underlying fund, less current annual fees.

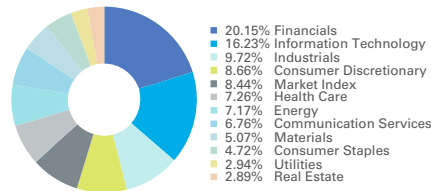
Current annual fees: 1.75%

Maximum annual fees: 2.25%

Asset mix



Sector allocation



Portfolio characteristics

Average credit quality	A+
Yield to maturity	3.2%
Average coupon	3.3%
Modified duration	6.3 years
Average Term	9.1 years

Top 5 of the 3 underlying funds

IA Wealth Core Bond Pool

Government of Canada, 3.250%, 2033-12-01	5.30%
Government of Canada, 0.500%, 2030-12-01	3.78%
Government of Canada, 1.750%, 2053-12-01	2.95%
Province of Ontario, 2.900%, 2046-12-02	2.24%
Vanguard Short-Term Corporate Bond ETF	2.02%
Total	16.29%

IA Clarington Monthly Income Balanced Fund

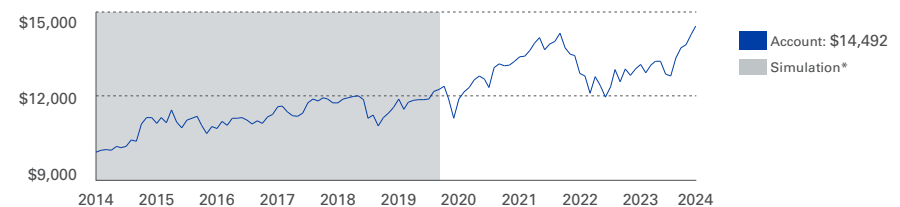
IA Clarington Dividend Growth Class, Series I	17.45%
IA Clarington Global Value Fund, Series I	10.50%
IA Clarington Core Plus Bond Fund, Series I	4.91%
IA Clarington Strategic Income Fund, Series I	4.51%
Government of Canada, Treasury Bill, 5.293%, 2024-06-06	4.35%
Total	41.72%

IA Clarington Global Value Fund

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%
Total	17.87%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.66	5.66	13.31	11.77	3.09	4.55*	3.78*	4.08

Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
9.73	-12.22	8.22	7.63	11.73*	-7.41*	6.22*	-1.23*	8.43*	7.60*

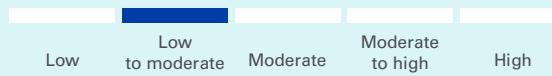
Past returns are not indicative of future returns.

The returns shown are based on the performances of all underlying funds that made up this account since it was created.

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

Active Management
Global Diversified (Loomis Sayles) Account
 Series IV Genesis

Risk level



Launch date: March 2007

Underlying fund name: IA Clarington Loomis Global Allocation Fund

Portfolio manager

Loomis, Sayles & Company



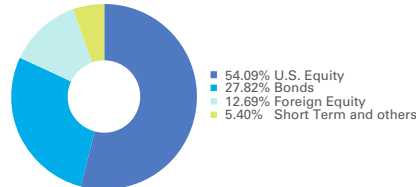
Daniel J. Fuss, CFA, CIC

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%
Total	26.91%

Objectives of the Account

- The Global Diversified (Loomis Sayles) Account reflects the performance of the IA Clarington Loomis Global Allocation Fund.
- Aims to diversify risk between asset classes, and to combine growth with current income by investing in global securities.
- Suits a medium to long term investment horizon.

Investment style and other characteristics

- Style: Assets that favour a good balance between the various classes
- Combines a concentrated global equity portfolio with a high conviction U.S. and global fixed income allocation.
- Security selection is driven by bottom-up fundamental research.
- Managers look for valuation disparities to position the portfolio where the greatest risk/reward opportunities lie which typically runs counter to macro trends.

Credited return

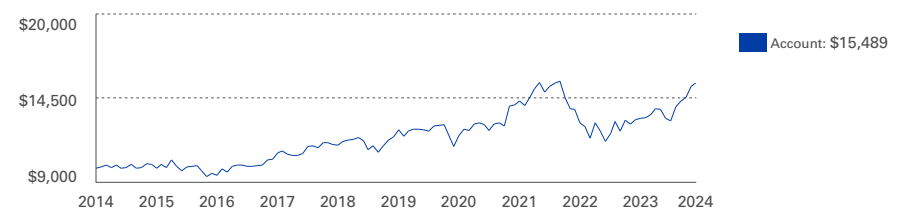
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

Maximum annual fees: 2.25%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
8.38	8.38	17.65	18.42	3.28	5.30	4.47	2.59

Annuals returns as at December 31 - Series IV

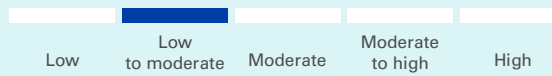
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
15.97	-21.03	21.05	1.58	15.82	-2.65	11.62	0.33	1.52	-1.00

Past returns are not indicative of future returns.

The returns shown are based on the performances of all underlying funds that made up this account since it was created.

Active Management
Strategic Equity Income (iA) Account
 Series IV Genesis

Risk level



Launch date: December 2005

Underlying fund name: IA Clarington Strategic Equity Income Fund

Portfolio manager

iA Global Asset Management



Global Asset Management

Management team composed of several managers

Objectives of the Account

- The Strategic Equity Income (iA) Account reflects the performance of the IA Clarington Strategic Equity Income 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.

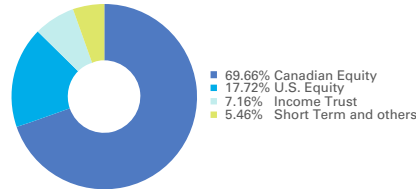
Credited return

100% of the net return of the underlying fund, less current annual fees.

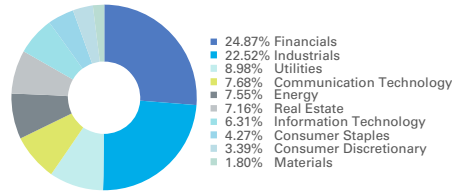
Current annual fees: 1.75%

Maximum annual fees: 2.25%

Asset mix



Sector 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%
Total	33.02%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.56	5.56	13.85	9.85	5.50	5.03	3.99	3.27

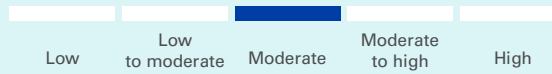
Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
6.36	-9.90	24.85	-3.53	13.55	-6.34	5.06	8.76	-4.33	9.29

Past returns are not indicative of future returns. The returns shown are based on the performances of all underlying funds that made up this account since it was created.

Active Management
Dividend Growth (iA)
Account
 Series IV Genesis

Risk level



Launch date: December 2005

Underlying fund name: IA Clarington Dividend Growth Class

Portfolio manager

iA Global Asset Management



Global Asset Management

Management team composed of several managers

Objectives of the Account

- The Account reflects the performance of IA Clarington Dividend Growth Class, a core dividend-focused portfolio primarily invested in equities of large, well-known Canadian companies that endeavor to pay regular and rising dividends.

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 is usually positioned as slightly defensive and conservative, and may invest up to 30% of its assets in foreign securities.

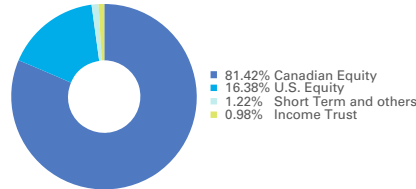
Credited return

100% of the net return of the underlying fund, less current annual fees.

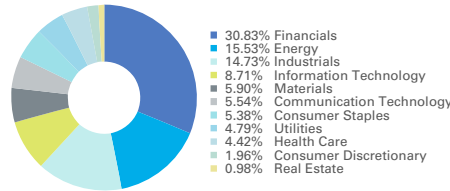
Current annual fees: 1.75%

Maximum annual fees: 2.25%

Asset mix



Sector 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%
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%
Total	43.85%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
6.18	6.18	13.06	8.32	5.09	4.55	4.04	3.94

Annuals returns as at December 31 - Series IV

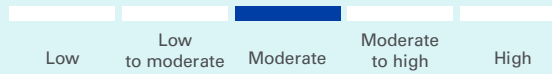
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
4.11	-7.26	20.87	-3.69	16.16	-9.47	4.95	15.89	-4.41	5.17

Past returns are not indicative of future returns.

The returns shown are based on the performances of all underlying funds that made up this account since it was created.

Active Management
Canadian Stock (Fidelity)
Account
 Series IV Genesis

Risk level



Launch date: April 2002

Underlying fund name: Fidelity True North®

Portfolio manager

Fidelity Investments



Maxime Lemieux

Objectives of the Account

- The Canadian Stock (Fidelity) Account reflects the performance of the Fidelity True North® Fund, a 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.

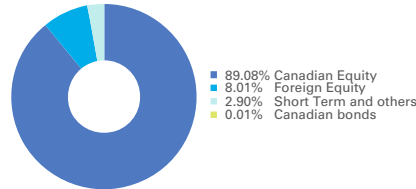
Credited return

100% of the net return of the underlying fund, less current annual fees.

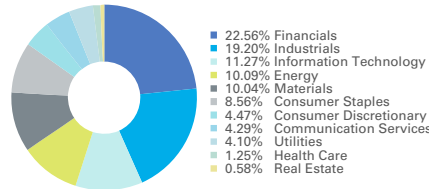
Current annual fees: 1.75%

Maximum annual fees: 2.25%

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

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.28	5.28	11.63	10.04	6.34	7.66	5.34	5.44

Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.92	-7.23	20.80	7.87	18.59	-9.83	2.84	7.84	-3.80	11.55

Past returns are not indicative of future returns.

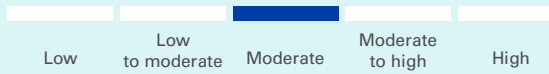
The returns shown are based on the performances of all underlying funds that made up this account since it was created.

Active Management

Canadian Stock Small Cap (Fidelity) Account

Series IV Genesis

Risk level



Launch date: January 2005

Underlying fund name: Fidelity Canadian Opportunities

Portfolio manager

Fidelity Investments



Hugo Lavallée, CFA

Objectives of the Account

- The Canadian Stock Small Cap (Fidelity) Account reflects the performance of the Fidelity Canadian Opportunities Fund.
- Seeks long term capital growth through investments in small and medium size capitalization Canadian companies, and conforms to investment horizons that are sufficiently distant to tolerate the volatility of the market values.

Investment style and other characteristics

- Fund invested in companies that offer a possibility of long-term growth and whose stocks are trading at prices that reflect good value.
- Can invest in all capitalizations, but the manager favours small and medium capitalization securities whose risks are alleviated through diversification of the portfolio.
- Can invest up to 30% of its assets in foreign companies and can hold cash and fixed income securities.

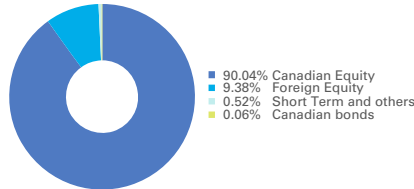
Credited return

100% of the net return of the underlying fund, less current annual fees.

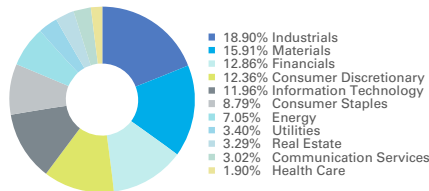
Current annual fees: 1.75%

Maximum annual fees: 2.25%

Asset mix



Sector allocation



Top holdings

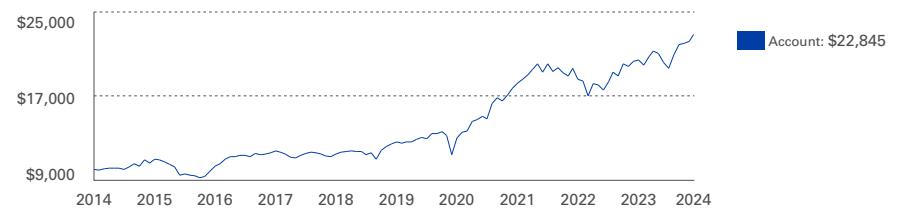
(Total number of investments: 106)

- 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

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
4.34	4.34	13.09	12.50	8.74	12.92	8.61	7.63

Annuals returns as at December 31 - Series IV

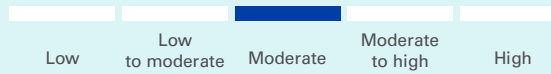
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
15.92	-4.19	17.17	25.12	22.49	-5.39	0.88	22.20	-10.67	7.16

Past returns are not indicative of future returns.

The returns shown are based on the performances of all underlying funds that made up this account since it was created.

Active Management
Global Dividend (Dynamic)
Account
 Series IV Genesis

Risk level



Launch date: March 2007

Underlying fund name: Global Dividend (Dynamic)

Portfolio manager

Dynamic Funds

Dynamic Funds®

Invest with advice.

David L. Fingold, B. Sc. Management

Objectives of the Account

- The Global Dividend (Dynamic) Account reflects the performance of the Dynamic Global Dividend Fund.
- The Fund focuses on large-cap companies from around the world, 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).

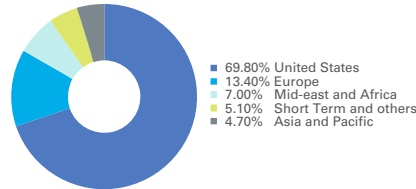
Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

Maximum annual fees: 2.25%

Asset mix



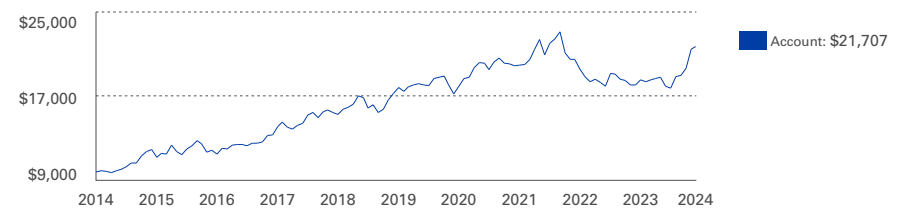
Top holdings

(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%
Total	42.60%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
14.54	14.54	21.03	20.29	3.01	4.67	8.06	5.49

Annuals returns as at December 31 - Series IV

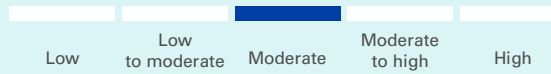
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
1.90	-19.53	12.06	9.94	21.73	3.11	19.70	-1.86	20.13	7.67

Past returns are not indicative of future returns.

The returns shown are based on the performances of all underlying funds that made up this account since it was created.

Active Management
Global Stock (iA) Account
 Series IV Genesis

Risk level



Launch date: March 2007

Underlying fund name: IA Clarington Global Value Fund

Portfolio manager

iA Global Asset Management



Global Asset Management

Management team composed of several managers

Objectives of the Account

- The Global Stock (iA) Account reflects the performance of the IA Clarington Global Value 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.

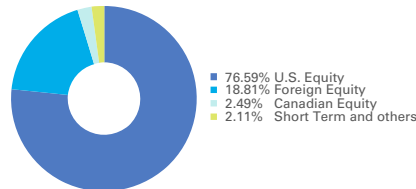
Credited return

100% of the net return of the underlying fund, less current annual fees.

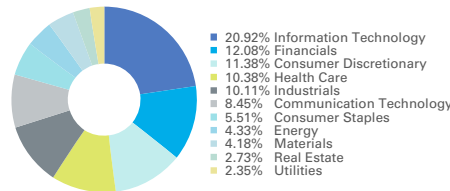
Current annual fees: 1.75%

Maximum annual fees: 2.25%

Asset mix



Sector 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%
Total	26.83%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
11.13	11.13	19.09	21.73	7.74	8.99	6.88	4.04

Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
15.36	-13.03	15.41	10.13	16.28	-10.51	12.39	-5.36	18.38	9.19

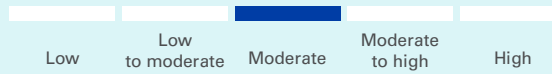
Past returns are not indicative of future returns.

The returns shown are based on the performances of all underlying funds that made up this account since it was created.



Active Management
NorthStar® (Fidelity)
Account
 Series IV Genesis

Risk level



Launch date: December 2005

Underlying fund name: Fidelity NorthStar®

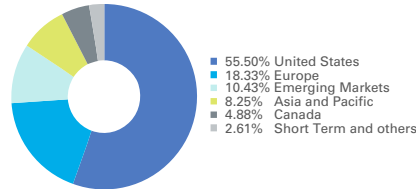
Portfolio manager

Fidelity Investments



Daniel Dupont, BA
 Joel Tillinghast, MBA, CFA
 Kyle Weaver
 Rebecca Baker

Asset mix



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.

Objectives of the Account

- The NorthStar® (Fidelity) Account, reflects the performance of the Fidelity NorthStar® Fund.
- Fund invested primarily in global equity securities and 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.

Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

Maximum annual fees: 2.25%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
8.49	8.49	15.45	16.43	4.33	6.78	5.37	4.50

Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
12.27	-8.29	5.70	17.74	7.18	-10.74	2.12	-3.91	22.45	11.25

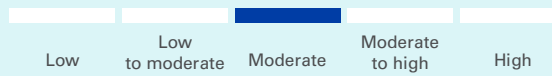
Past returns are not indicative of future returns.

The returns shown are based on the performances of all underlying funds that made up this account since it was created.



Active Management
European Stock (Fidelity)
Account
 Series IV Genesis

Risk level



Launch date: January 2005

Underlying fund name: Fidelity European Equity

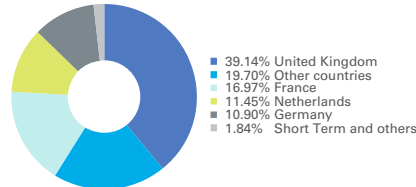
Portfolio manager

Fidelity Investments



Matt Siddle, CFA

Asset mix



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.

Objectives of the Account

- The European Stock (Fidelity) Account reflects the performance of the Fidelity Europe Fund.
- Aims to deliver superior growth potential through investment in the European market and 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.

Credited return

100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

Maximum annual fees: 2.25%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
3.96	3.96	9.17	8.95	1.91	1.21	0.96	3.02

Annuals returns as at December 31 - Series IV

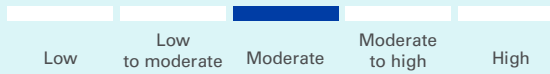
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
11.97	-14.62	7.89	-4.34	13.53	-11.02	13.96	-12.65	16.69	-5.84

Past returns are not indicative of future returns.

The returns shown are based on the performances of all underlying funds that made up this account since it was created.

Active Management
U.S. Dividend Growth Account
 Series IV Genesis

Risk level



Launch date: December 2005

Underlying fund name: IA Clarington U.S. Dividend Growth Fund

Portfolio manager

iA Global Asset Management



Global Asset Management

Management team composed of several managers

Objectives of the Account

- The U.S. Dividend Growth (iA) Account reflects the performance of the IA Clarington U.S. Dividend Growth 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.

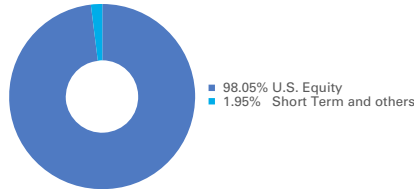
Credited return

100% of the net return of the underlying fund, less current annual fees.

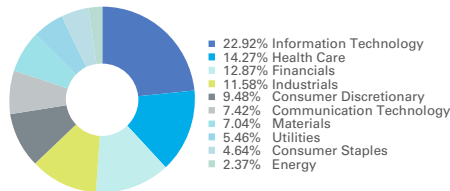
Current annual fees: 1.75%

Maximum annual fees: 2.25%

Asset mix



Sector 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%
Total	43.69%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
11.77	11.77	18.81	19.85	10.28	9.92	8.15	5.05

Annuals returns as at December 31 - Series IV

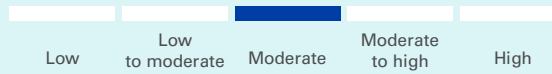
2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
7.36	-4.64	20.85	4.81	17.94	-9.03	6.97	-1.32	17.71	19.16

Past returns are not indicative of future returns.

The returns shown are based on the performances of all underlying funds that made up this account since it was created.

Active Management
Global Health Care (Renaissance) Account
 Series IV Genesis

Risk level



Launch date: January 2005

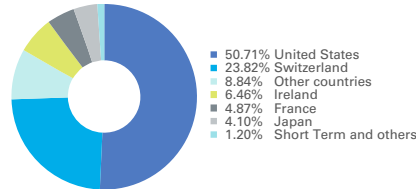
Underlying fund name: Global Health Care (Renaissance)

Portfolio manager
 CIBC Asset Management



Michal Marszal

Asset mix



Top holdings

(Total number of investments: 30)

Roche Holding AG	7.08%
Novartis AG	6.74%
Thermo Fisher Scientific Inc.	6.46%
Medtronic PLC	6.46%
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%
Total	58.95%

Objectives of the Account

- The Global Health Care (Renaissance) Account reflects the performance of the Renaissance Global Health Care 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.

Credited return

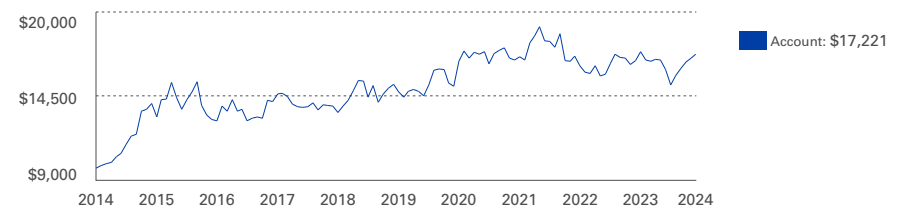
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

Maximum annual fees: 2.25%

Growth of \$10,000

Change in value for this Account after deduction of current annual fees.



Compound returns - Series IV

YTD	3 months	6 months	1 year	3 years	5 years	10 years	Since inception
5.53	5.53	6.00	2.48	0.72	2.47	5.59	5.96

Annuals returns as at December 31 - Series IV

2023	2022	2021	2020	2019	2018	2017	2016	2015	2014
-4.20	-8.33	6.36	7.25	15.65	3.64	3.49	-14.93	28.86	32.01

Past returns are not indicative of future returns. The returns shown are based on the performances of all underlying funds that made up this account since it was created.

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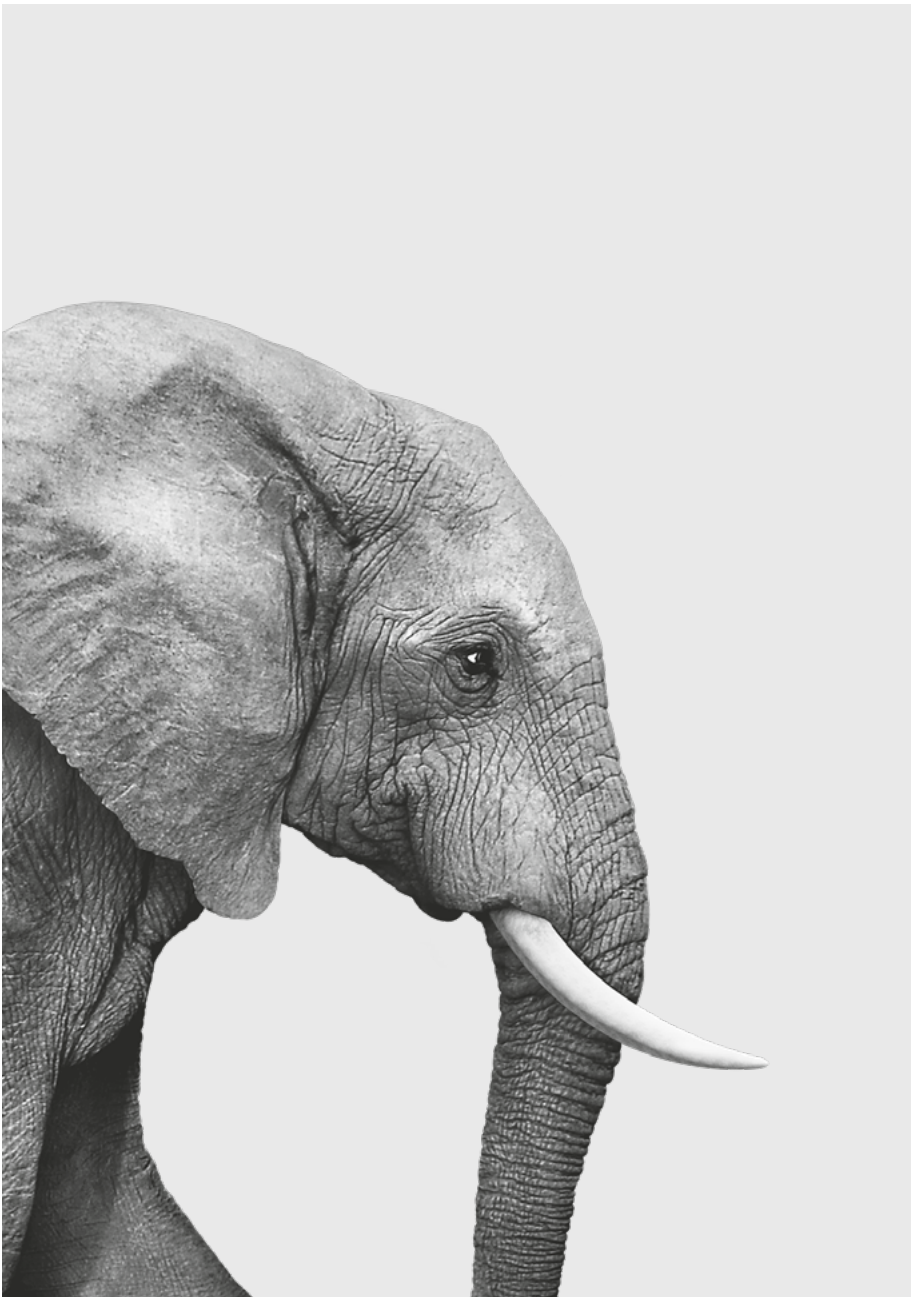
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Genesis

INFO

SERIES IV

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