Genesis INFO

LIFE INSURANCE



Index Accounts Review

SERIES IV

Volume 4 / Number 70 / Third Quarter
September 30, 2026

iA Financial Group

Genesis Info

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LIFE INSURANCE

As at September 30, 2026

Market Indices

Money Market Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High

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

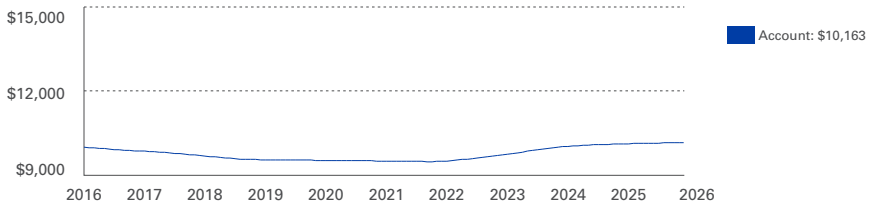
100% of the net return of the underlying fund, less current annual fees.

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
0.37	**0.13**	**0.25**	**0.50**	**1.49**	**1.36**	**0.16**	**-0.01**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
0.75	**2.58**	**2.78**	**0.41**	**-0.25**	**-0.25**	**-1.09**	**-1.90**	**-1.29**	**-1.49**

Past returns are not indicative of future returns.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B62

LIFE INSURANCE

As at September 30, 2026

Market Indices

Bond Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
■				

Launch date: April 2002

Portfolio manager

iA Global Asset Management

Management team composed of several managers

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

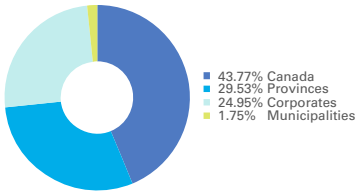
100% of the net return of the underlying fund, less current annual fees.

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.

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



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
-3.17	**-3.75**	**-2.60**	**-4.26**	**1.40**	**-2.91**	**-1.95**	**0.62**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
-0.62	**0.87**	**3.29**	**-14.51**	**-5.65**	**5.20**	**3.45**	**-1.85**	**-0.75**	**-1.59**

Past returns are not indicative of future returns.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B63

LIFE INSURANCE

As at September 30, 2026

Market Indices

Canadian Stock Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

Launch date: April 2002

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 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

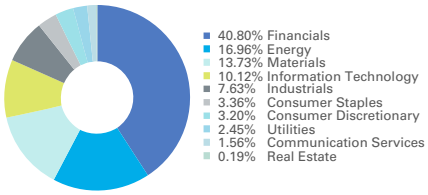
100% of the net return of the underlying fund, less current annual fees.

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.

Asset mix of the S&P/TSX 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
10.64	**0.77**	**8.19**	**16.02**	**20.43**	**11.25**	**9.03**	**6.09**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
24.94	**17.14**	**8.48**	**-9.24**	**23.95**	**2.18**	**18.04**	**-10.55**	**6.28**	**17.48**

Past returns are not indicative of future returns.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B72

LIFE INSURANCE

As at September 30, 2026

Market Indices

Global Stock Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

Launch date: April 2002

Portfolio manager

iA Global Asset Management

Global Asset Management

Management team composed of several managers

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

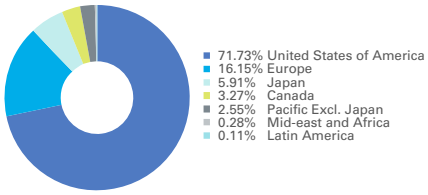
100% of the net return of the underlying fund, less current annual fees.

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.

Asset mix of the MSCI World Index by region



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
12.55	**0.99**	**15.71**	**13.26**	**18.85**	**10.26**	**9.52**	**4.38**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
11.17	**24.64**	**16.05**	**-15.42**	**16.34**	**9.67**	**16.76**	**-4.17**	**10.03**	**0.46**

Past returns are not indicative of future returns.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B73

LIFE INSURANCE

As at September 30, 2026

Market Indices

International Stock Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High

Launch date: June 2003

Portfolio manager

iA Global Asset Management

Global Asset Management

Management team composed of several managers

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

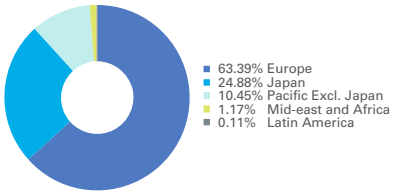
100% of the net return of the underlying fund, less current annual fees.

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.

Asset mix of the MSCI EAFE Index by region



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
11.12	**-0.07**	**11.54**	**13.71**	**15.91**	**7.72**	**5.89**	**3.96**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
20.47	**9.04**	**10.84**	**-11.61**	**6.26**	**2.02**	**11.58**	**-9.50**	**12.40**	**-5.62**

Past returns are not indicative of future returns.

Financial Group

PRI Principles for Responsible Investment

Fund code: B76

LIFE INSURANCE

As at September 30, 2026

Market Indices

European Stock Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

Launch date: April 2002

Portfolio manager

iA Global Asset Management

Global Asset Management

Management team composed of several managers

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

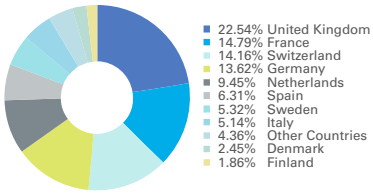
100% of the net return of the underlying fund, less current annual fees.

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.

Asset mix of the MSCI Europe Index by country



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
6.79	**-2.50**	**8.93**	**10.68**	**15.05**	**7.88**	**5.98**	**2.47**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
24.31	**6.90**	**12.39**	**-12.23**	**11.07**	**-0.29**	**13.19**	**-10.63**	**12.82**	**-6.93**

Past returns are not indicative of future returns.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B77

LIFE INSURANCE

As at September 30, 2026

Market Indices

U.S. Stock Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

Launch date: April 2002

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

Portfolio manager

iA Global Asset Management

Management team composed of several managers

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

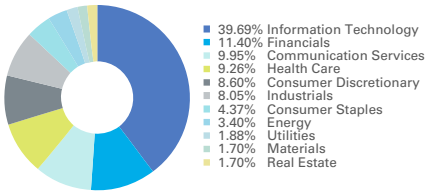
100% of the net return of the underlying fund, less current annual fees.

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.

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



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
13.83	**1.50**	**17.86**	**14.12**	**20.68**	**12.45**	**12.25**	**6.14**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
8.55	**31.72**	**18.68**	**-15.18**	**23.27**	**12.29**	**20.49**	**0.60**	**9.72**	**4.79**

Past returns are not indicative of future returns.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B79

LIFE INSURANCE

As at September 30, 2026

Market Indices

U.S. Stock / DAQ Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
			■	

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

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

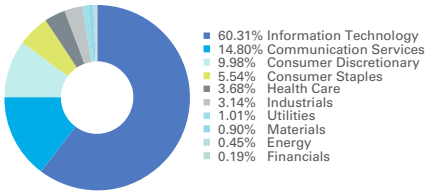
100% of the net return of the underlying fund, less current annual fees.

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.

Asset mix of the Nasdaq 100 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
21.52	**-0.38**	**28.05**	**21.40**	**25.01**	**14.26**	**16.88**	**9.47**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
10.60	**31.49**	**44.55**	**-30.57**	**21.23**	**40.04**	**26.49**	**4.14**	**18.52**	**-0.81**

Past returns are not indicative of future returns.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B82

LIFE INSURANCE

As at September 30, 2026

Market Indices

Global Allocation (iA) Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High

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 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

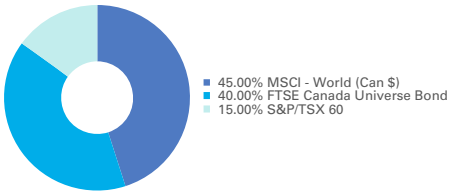
100% of the net return of the underlying fund, less current annual fees.

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.

Asset Mix of the Global Allocation Account



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
5.84	**-0.94**	**7.00**	**6.46**	**11.99**	**5.20**	**5.09***	**5.60**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
8.50	**13.65**	**9.87**	**-13.78**	**8.21**	**8.00**	**14.27***	**-7.67***	**8.45***	**3.70***

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

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B106

LIFE INSURANCE

As at September 30, 2026

Diversified Strategy

Prudent Account

Series IV Genesis

Risk level

Low | Low to medium | Medium | Medium to high | High

Launch date: June 2003

Portfolio manager

iA Global Asset Management

Global Asset Management

Management team composed of several managers

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.

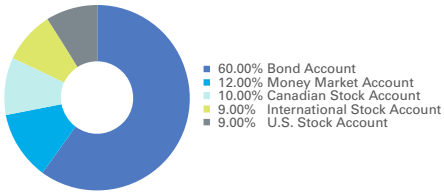
Credited return

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

Current annual fees: 3.15%

Maximum annual fees: 3.46%

Asset mix of the Prudent Account



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
1.38	**-2.02**	**1.79**	**1.46**	**6.29**	**1.44**	**1.56**	**2.23**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
4.77	**6.00**	**5.92**	**-11.76**	**1.23**	**5.66**	**6.57**	**-3.04**	**2.00**	**0.62**

Past returns are not indicative of future returns.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B65

LIFE INSURANCE

As at September 30, 2026

Diversified Strategy

Moderate Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High

Launch date: June 2003

Portfolio manager

iA Global Asset Management

Management team composed of several managers

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.

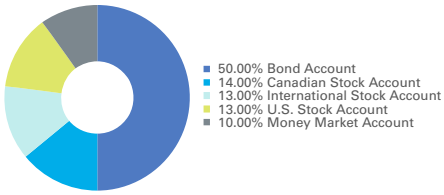
Credited return

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

Current annual fees: 3.19%

Maximum annual fees: 3.49%

Asset Mix of the Moderate Account



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
3.12	**-1.56**	**3.52**	**3.62**	**8.42**	**3.00**	**2.89**	**3.03**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
7.00	**8.12**	**7.08**	**-11.65**	**3.87**	**6.06**	**8.24**	**-3.56**	**3.24**	**1.49**

Past returns are not indicative of future returns.

Financial Group

PRI Principles for Responsible Investment

Fund code: B66

LIFE INSURANCE

As at September 30, 2026

Diversified Strategy

Balanced Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High

Launch date: April 2002

Portfolio manager

iA Global Asset Management

Global Asset Management

Management team composed of several managers

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.

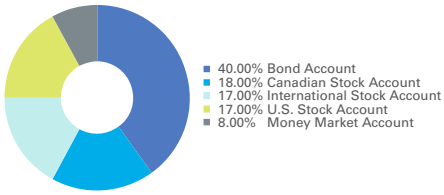
Credited return

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

Current annual fees: 3.24%

Maximum annual fees: 3.53%

Asset Mix of the Balanced Account



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
4.87	**-1.09**	**5.28**	**5.82**	**10.57**	**4.57**	**4.22**	**3.33**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
9.25	**10.28**	**8.23**	**-11.57**	**6.55**	**6.34**	**9.93**	**-4.09**	**4.49**	**2.34**

Past returns are not indicative of future returns.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B67

LIFE INSURANCE

As at September 30, 2026

Diversified Strategy

Growth Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High

Launch date: June 2003

Portfolio manager

iA Global Asset Management

Management team composed of several managers

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.

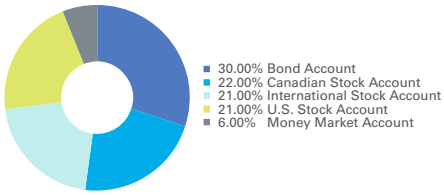
Credited return

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

Current annual fees: 3.28%

Maximum annual fees: 3.56%

Asset Mix of the Growth Account



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
6.64	**-0.63**	**7.06**	**8.05**	**12.74**	**6.14**	**5.53**	**4.56**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
11.52	**12.46**	**9.38**	**-11.52**	**9.30**	**6.50**	**11.62**	**-4.64**	**5.75**	**3.19**

Past returns are not indicative of future returns.

Fund code: B68

LIFE INSURANCE

As at September 30, 2026

Diversified Strategy

Aggressive Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High

Launch date: June 2003

Portfolio manager

iA Global Asset Management

Management team composed of several managers

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.

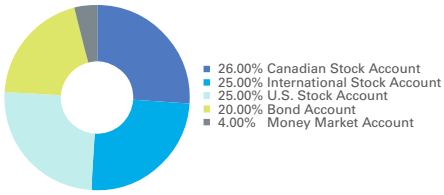
Credited return

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

Current annual fees: 3.33%

Maximum annual fees: 3.60%

Asset Mix of the Aggressive Account



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
8.44	**-0.16**	**8.87**	**10.31**	**14.94**	**7.71**	**6.83**	**5.28**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
13.81	**14.68**	**10.53**	**-11.49**	**12.09**	**6.54**	**13.33**	**-5.20**	**7.01**	**4.02**

Past returns are not indicative of future returns.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B69

LIFE INSURANCE

As at September 30, 2026

Active Management

Canadian Bond (iA) Account

Series IV Genesis

Risk level

Low | Low to medium | Medium | Medium to high | High

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

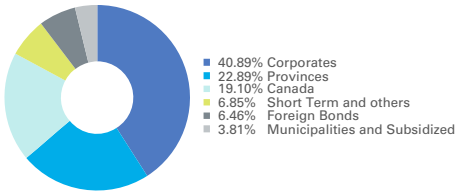
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

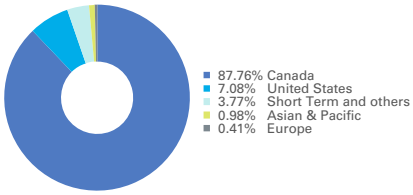
Maximum annual fees: 2.25%

Fees of the underlying fund: 1.10%

Asset mix



Geographic allocation



Top holdings

(Total number of investments: 314)

Government of Canada, 3.000%, 2034-06-01	7.32%
Government of Canada, 3.000%, 2031-09-01	5.58%
Government of Canada, 3.500%, 2057-12-01	3.28%
Province of Ontario, 3.650%, 2033-06-02	2.94%
Province of Ontario, 4.450%, 2056-12-02	2.27%
State Street® SPDR® Bloomberg Short Term High Yield Bond ETF	1.95%
Province of British Columbia, 2.800%, 2048-06-18	1.80%
Province of Quebec, 3.100%, 2051-12-01	1.56%
Government of Canada, Treasury Bill, 2.312%, 2026-12-16	1.41%
Government of Canada, 3.250%, 2036-06-01	1.37%
Total	**29.48%**

Portfolio characteristics

Average rating - Bonds	A+
Yield to maturity	4.4%
Average coupon	3.9%
Modified duration	6.4 years
Average term	9.0 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
-2.41	**-3.41**	**-1.87**	**-3.20**	**2.51**	**-2.01**	**-1.28**	**0.33**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
0.16	**2.05**	**4.18**	**-13.58**	**-5.05**	**5.90**	**4.10**	**-2.26**	**-0.38**	**-1.08**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B64

LIFE INSURANCE

As at September 30, 2026

Active Management

Diversified (iA) Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
	■			

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

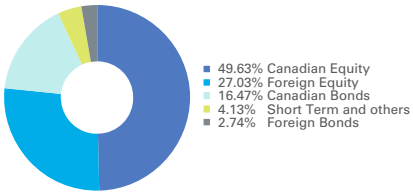
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

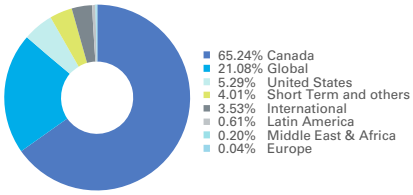
Maximum annual fees: 2.25%

Fees of the underlying fund: 2.24%

Asset mix



Geographic allocation



Top holdings

(Total number of investments: 430)

IA Clarington Dividend Growth Class, Series I	18.88%
IA Clarington Global Multifactor Equity Fund, Series I	10.39%
IA Clarington Global Dividend Fund, Series I	4.57%
IA Clarington Strategic Income Fund, Series I	4.51%
IA Clarington Agile Core Plus Bond Fund, Series I	4.01%
IA Clarington Global Macro Advantage Fund, Series I	3.61%
iShares Core MSCI EAFE ETF	2.51%
Royal Bank of Canada	2.14%
Government of Canada, Treasury Bill, 2.373%, 2026-10-07	2.01%
IA Clarington Global Fixed Income Advantage Fund, Series I	2.00%
Total	**54.63%**

Portfolio characteristics

Average rating - Bonds	A+
Yield to maturity	3.9%
Average coupon	3.0%
Modified duration	5.0 years
Average term	7.0 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
6.08	**-0.66**	**5.49**	**8.10**	**13.03**	**6.10**	**4.61**	**4.12**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
12.40	**13.91**	**6.09**	**-10.36**	**12.15**	**1.50**	**12.59**	**-8.57**	**3.33**	**5.65**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B96

LIFE INSURANCE

As at September 30, 2026

Active Management

Global Diversified (iA) Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
	■			

Launch date: December 2019

Portfolio manager

iA 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 Multifactor Equity 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

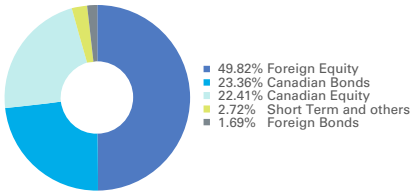
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

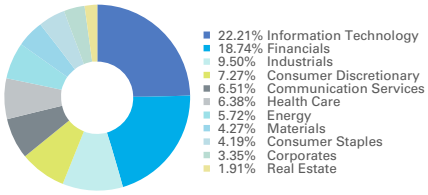
Maximum annual fees: 2.25%

Fees of the underlying fund: 1.78%

Asset mix



Sector allocation



Portfolio characteristics

Average rating - Bonds	A+
Yield to maturity	2.5%
Average coupon	3.4%
Modified duration	5.5 years
Average term	7.8 years

Top 5 of the 3 underlying funds

IA Wealth Core Bond Pool

Government of Canada, 3.000%, 2034-06-01	7.32%
Government of Canada, 3.000%, 2031-09-01	5.58%
Government of Canada, 3.500%, 2057-12-01	3.28%
Province of Ontario, 3.650%, 2033-06-02	2.94%
Province of Ontario, 4.450%, 2056-12-02	2.27%
Total	**21.39%**

IA Clarington Monthly Income Balanced Fund

IA Clarington Dividend Growth Class, Series I	18.88%
IA Clarington Global Multifactor Equity Fund, Series I	10.39%
IA Clarington Global Dividend Fund, Series I	4.57%
IA Clarington Strategic Income Fund, Series I	4.51%
IA Clarington Agile Core Plus Bond Fund, Series I	4.01%
Total	**42.36%**

IA Clarington Global Multifactor Equity Fund

NVIDIA Corp.	6.73%
Apple Inc.	5.77%
Alphabet Inc.	3.17%
Alphabet Inc.	2.72%
Micron Technology Inc.	1.79%
Total	**20.18%**

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
5.87	**-1.15**	**6.93**	**6.34**	**12.33**	**5.82**	**4.91***	**6.01**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
7.60	**16.04**	**9.73**	**-12.22**	**8.22**	**7.63**	**11.73***	**-7.41***	**6.22***	**-1.23***

Past returns are not indicative of future returns.
*Simulation of past returns as if the Account had been in effect for these periods.
The returns shown are based on the performances of all underlying funds that made up this account since it was created.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B107

LIFE INSURANCE

As at September 30, 2026

Active Management

Global Diversified (Loomis Sayles) Account

Series IV Genesis

Risk level

Low | Low to medium | Medium | Medium to high | High

Launch date: March 2007

Underlying fund name: IA Clarington Loomis Global Allocation Fund

Portfolio manager

Loomis, Sayles & Company

LOOMIS | SAYLES

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

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

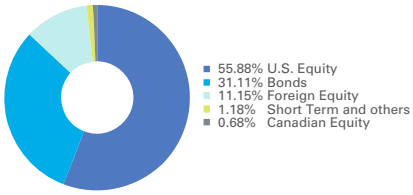
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

Maximum annual fees: 2.25%

Fees of the underlying fund: 2.43%

Asset mix



Top holdings

(Total number of investments: 603)

NVIDIA Corp.	6.46%
Booking Holdings Inc.	5.14%
Mastercard Inc.	3.75%
Taiwan Semiconductor Manufacturing Co. Ltd.	3.59%
Amazon.com Inc.	3.45%
S&P Global Inc.	3.09%
Alphabet Inc.	3.06%
Broadcom Inc.	2.97%
ASML Holding NV	2.44%
Trane Technologies PLC	2.36%
Total	**36.31%**

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
4.60	**-3.13**	**5.85**	**5.44**	**11.42**	**4.10**	**6.05**	**3.11**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
4.65	**16.40**	**15.97**	**-21.03**	**21.05**	**1.58**	**15.82**	**-2.65**	**11.62**	**0.33**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B102

LIFE INSURANCE

As at September 30, 2026

Active Management

Strategic Equity Income (iA) Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
	■			

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

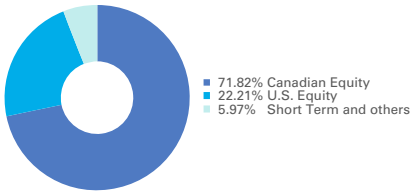
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

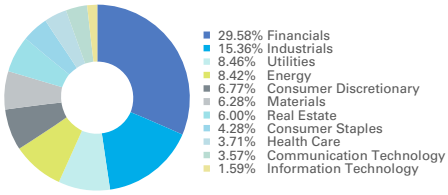
Maximum annual fees: 2.25%

Fees of the underlying fund: 2.01%

Asset mix



Sector allocation



Top holdings

(Total number of investments: 75)

The Toronto-Dominion Bank	5.62%
Royal Bank of Canada	5.27%
Canadian Imperial Bank of Commerce	3.87%
Johnson & Johnson	3.71%
Russel Metals Inc.	3.22%
Fortis Inc.	2.99%
Canadian Pacific Kansas City Ltd.	2.88%
The Bank of Nova Scotia	2.77%
Loblaw Cos. Ltd.	2.73%
Manulife Financial Corp.	2.36%
Total	**35.42%**

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
8.33	**-2.25**	**5.65**	**11.54**	**14.41**	**7.46**	**6.20**	**4.23**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
14.42	**12.03**	**6.36**	**-9.90**	**24.85**	**-3.53**	**13.55**	**-6.34**	**5.06**	**8.76**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B70

LIFE INSURANCE

As at September 30, 2026

Active Management
Dividend Growth (iA) Account
Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

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.

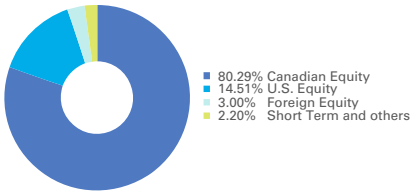
Credited return
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

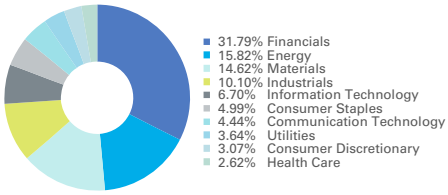
Maximum annual fees: 2.25%

Fees of the underlying fund: 2.46%

Asset mix



Sector allocation



Top holdings
(Total number of investments: 55)

Royal Bank of Canada	8.97%
Agnico Eagle Mines Ltd.	7.37%
The Toronto-Dominion Bank	7.23%
Canadian National Railway Co.	4.46%
Enbridge Inc.	4.15%
Barrick Mining Corp.	3.97%
Canadian Natural Resources Ltd.	3.80%
TC Energy Corp.	2.99%
Canadian Pacific Kansas City Ltd.	2.85%
Manulife Financial Corp.	2.80%
Total	**48.59%**

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
8.93	**-1.13**	**5.33**	**12.84**	**16.70**	**8.97**	**6.94**	**5.16**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
16.08	**18.04**	**4.11**	**-7.26**	**20.87**	**-3.69**	**16.16**	**-9.47**	**4.95**	**15.89**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B71

LIFE INSURANCE

As at September 30, 2026

Active Management

Canadian Stock (Fidelity) Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

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

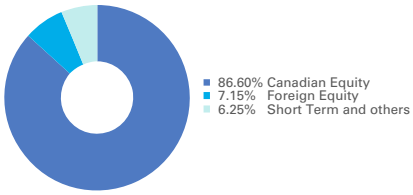
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

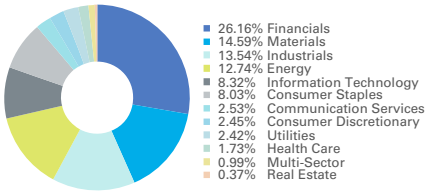
Maximum annual fees: 2.25%

Fees of the underlying fund: 2.46%

Asset mix



Sector allocation



Top holdings

(Total number of investments: 128)

The Toronto-Dominion Bank
Royal Bank of Canada
Shopify Inc.
Franco-Nevada Corp.
Agnico Eagle Mines Ltd.
Alimentation Couche-Tard Inc.
Suncor Energy Inc.
TC Energy Corp.
Canadian National Railway Co.
Bank of Montreal

The top holdings represents 41.75% 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
6.07	**-1.29**	**4.86**	**10.01**	**15.53**	**8.90**	**7.78**	**6.26**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
20.36	**13.93**	**7.92**	**-7.23**	**20.80**	**7.87**	**18.59**	**-9.83**	**2.84**	**7.84**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B85

LIFE INSURANCE

As at September 30, 2026

Active Management

Canadian Stock Small Cap (Fidelity) Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

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

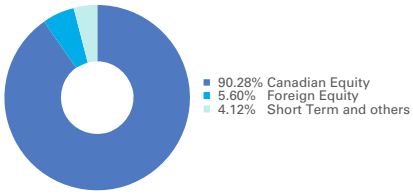
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

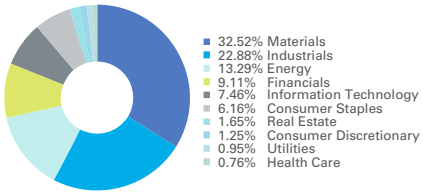
Maximum annual fees: 2.25%

Fees of the underlying fund: 2.48%

Asset mix



Sector allocation



Top holdings

(Total number of investments: 103)

Franco-Nevada Corp.
RB Global Inc.
GFL Environmental Inc.
Alimentation Couche-Tard Inc.
PrairieSky Royalty Ltd.
Metro Inc.
TMX Group Ltd.
IAMGOLD Corp.
Topaz Energy Corp.
Eldorado Gold Corp.

The top holdings represents 27.73% 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
5.39	**1.41**	**0.48**	**11.15**	**11.89**	**8.00**	**9.57**	**7.78**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
13.06	**8.46**	**15.92**	**-4.19**	**17.17**	**25.12**	**22.49**	**-5.39**	**0.88**	**22.20**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B92

LIFE INSURANCE

As at September 30, 2026

Active Management

Global Stock (iA) Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

Launch date: March 2007

Underlying fund name: IA Clarington Global Multifactor Equity 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 Multifactor Equity 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

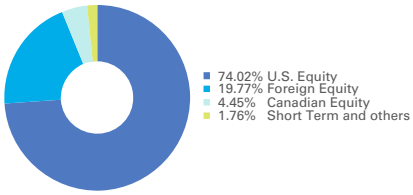
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

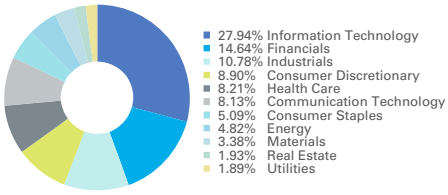
Maximum annual fees: 2.25%

Fees of the underlying fund: 1.99%

Asset mix



Sector allocation



Top holdings

(Total number of investments: 577)

NVIDIA Corp.	6.73%
Apple Inc.	5.77%
Alphabet Inc.	3.17%
Alphabet Inc.	2.72%
Micron Technology Inc.	1.79%
State Street® SPDR® S&P 500® ETF Trust	1.71%
Microsoft Corp.	1.64%
Amazon.com Inc.	1.63%
ASML Holding NV	1.55%
Visa Inc.	1.38%
Total	**28.09%**

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
11.42	**0.08**	**13.96**	**11.89**	**18.54**	**10.72**	**8.83**	**5.30**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
9.53	**27.36**	**15.36**	**-13.03**	**15.41**	**10.13**	**16.28**	**-10.51**	**12.39**	**-5.36**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B101

LIFE INSURANCE

As at September 30, 2026

Active Management

NorthStar® (Fidelity) Account

Series IV Genesis

Risk level

Low | Low to medium | **Medium** | Medium to high | High

Launch date: December 2005

Underlying fund name: Fidelity NorthStar®

Portfolio manager

Fidelity Investments

Daniel Dupont, BA

David D. Wolf, BA Econ.

Kyle Weaver

Rebecca Baker

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

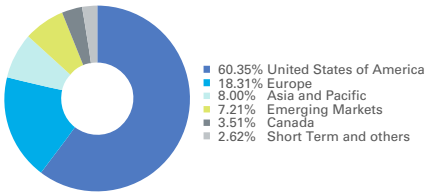
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

Maximum annual fees: 2.25%

Fees of the underlying fund: 2.50%

Geographic allocation



Top holdings

(Total number of investments: 778)

NVIDIA Corp.
Microsoft Corp.
Meta Platforms Inc.
Apple Inc.
Alphabet Inc.
British American Tobacco PLC
Alphabet Inc.
Taiwan Semiconductor Manufacturing Co. Ltd.
Imperial Brands PLC
Warner Bros. Discovery Inc.

The top holdings represents 15.37% 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
12.85	**0.41**	**14.53**	**12.38**	**16.44**	**8.69**	**6.37**	**5.53**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
10.81	**18.63**	**12.27**	**-8.29**	**5.70**	**17.74**	**7.18**	**-10.74**	**2.12**	**-3.91**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B75

LIFE INSURANCE

As at September 30, 2026

Active Management

European Stock (Fidelity) Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

Launch date: January 2005

Underlying fund name: Fidelity European Equity

Portfolio manager

Fidelity Investments

Matt Siddle, CFA

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

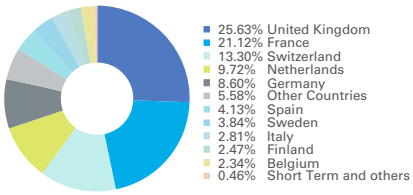
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

Maximum annual fees: 2.25%

Fees of the underlying fund: 2.50%

Geographic allocation



Top holdings

(Total number of investments: 64)

ASML Holding NV
Roche Holding AG
AstraZeneca PLC
TotalEnergies SE
Schneider Electric SE
Lloyds Banking Group PLC
Compagnie Financière Richemont SA
SAP SE
Intesa Sanpaolo SpA
L'Air Liquide SA

The top holdings represents 33.85% 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
5.66	**-0.67**	**10.14**	**6.75**	**11.20**	**5.28**	**4.09**	**3.77**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
14.15	**8.56**	**11.97**	**-14.62**	**7.89**	**-4.34**	**13.53**	**-11.02**	**13.96**	**-12.65**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B89

LIFE INSURANCE

As at September 30, 2026

Active Management

U.S. Dividend Growth Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

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

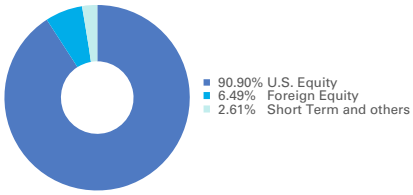
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

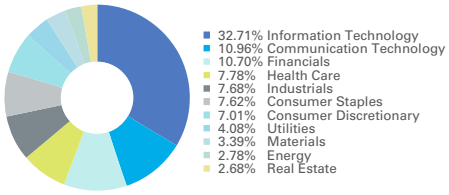
Maximum annual fees: 2.25%

Fees of the underlying fund: 1.99%

Asset mix



Sector allocation



Top holdings

(Total number of investments: 35)

Microsoft Corp.	7.46%
NVIDIA Corp.	7.45%
Taiwan Semiconductor Manufacturing Co. Ltd.	6.49%
Meta Platforms Inc.	6.25%
Amazon.com Inc.	5.45%
Alphabet Inc.	4.72%
Apple Inc.	4.69%
CMS Energy Corp.	4.08%
Broadcom Inc.	3.87%
Union Pacific Corp.	3.81%
Total	**54.27%**

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
6.58	**1.88**	**13.22**	**6.02**	**14.77**	**10.15**	**8.16**	**5.64**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
3.27	**29.22**	**7.36**	**-4.64**	**20.85**	**4.81**	**17.94**	**-9.03**	**6.97**	**-1.32**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B80

LIFE INSURANCE

As at September 30, 2026

Active Management

Global Health Care (Renaissance) Account

Series IV Genesis

Risk level

Low	Low to medium	Medium	Medium to high	High
		■		

Launch date: January 2005

Underlying fund name: Global Health Care (Renaissance)

Portfolio manager

CIBC Asset Management

CIBC ASSET MANAGEMENT

Michal Marszal

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

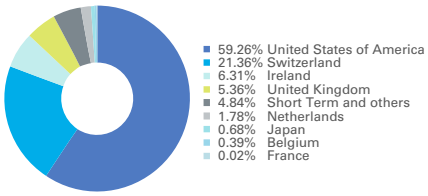
100% of the net return of the underlying fund, less current annual fees.

Current annual fees: 1.75%

Maximum annual fees: 2.25%

Fees of the underlying fund: 2.50%

Geographic allocation



Top holdings

(Total number of investments: 30)

Eli Lilly and Co.	9.88%
Johnson & Johnson	8.87%
UnitedHealth Group Inc.	8.26%
Roche Holding AG	8.01%
Thermo Fisher Scientific Inc.	7.55%
Novartis AG	7.06%
AbbVie Inc.	5.90%
AstraZeneca PLC	5.36%
Medtronic PLC	4.96%
Merck & Co. Inc.	4.86%
Total	**70.71%**

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
4.92	**2.10**	**10.69**	**25.77**	**10.34**	**3.78**	**4.83**	**6.41**

Annuals returns as at December 31 - Series IV

2025	2024	2023	2022	2021	2020	2019	2018	2017	2016
16.85	**9.10**	**-4.20**	**-8.33**	**6.36**	**7.25**	**15.65**	**3.64**	**3.49**	**-14.93**

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.

iA Financial Group

PRI Principles for Responsible Investment

Fund code: B95



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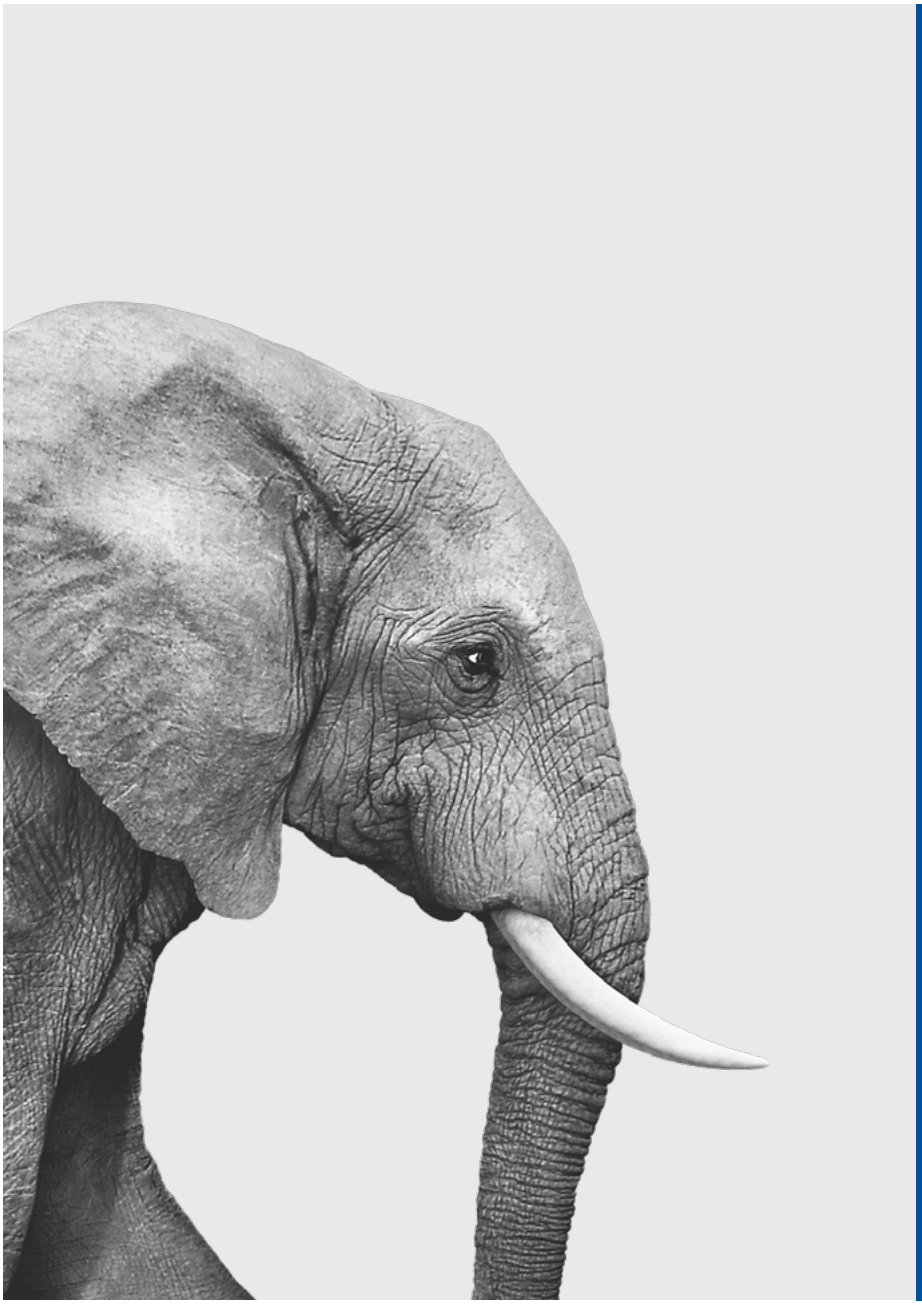

Genesis
INFO

SERIES IV

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