



INVESTMENT
FUNDS

FINANCIAL REPORT

2023 Annual

IAG Savings and Retirement Plan — Diploma — My Education+
My Education — Ecoflex — Ecoflextra — Apex



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Management's Responsibility for Financial Reporting in the Audited Annual Financial Statements

The enclosed financial statements were prepared by Management of Industrial Alliance Insurance and Financial Services Inc. (hereafter "Industrial Alliance"), in accordance with International Financial Reporting Standards. Management is responsible for the information contained in these financial statements.

Industrial Alliance maintains adequate internal control systems in order to ensure that the financial information is relevant and reliable and that fund net assets are correctly accounted for. A summary of the main accounting policies applicable to the funds is presented in Note «Significant Accounting Policies» to the financial statements.

Independent auditor

The Industrial Alliance audit committee has appointed Deloitte LLP as independent auditor of the funds. Its responsibility consists in auditing the financial statements in accordance with Canadian generally accepted auditing standards to obtain reasonable assurance about whether the financial statements are free from material misstatement and to report to contractholders regarding fair presentation of the financial position and financial performance of the funds in accordance with International Financial Reporting Standards.



Catherine Newman
Vice-President, Finance, Financial Reporting

Industrial Alliance

March 28, 2024

Independent Auditor's Report

To the Contractholders of Industrial Alliance funds of IAG Savings and Retirement plan:

SRI Moderate (Inhance)	Global Equity Hybrid (iA) 75/25
SRI Balanced (Inhance)	Fidelity NorthStar® Hybrid 75/25
SRI Growth (Inhance)	Thematic Innovation Hybrid (iA) 75/25
Sustainable Balanced Portfolio (iA)	U.S. Disciplined Equity Hybrid (iA) 75/25
Fidelity Climate Leadership Balanced™	Canadian Disciplined Equity (iA)
Sustainable Canadian Equity (iA)	Strategic Equity Income (iA)
Climate Strategy (Wellington)	Dividend Growth (iA)
Focus Prudent (iA)	Dividend (iA)
Focus Moderate (iA)	Canadian Equity Index (iA)
Focus Balanced (iA)	Fidelity True North®
Focus Growth (iA)	Canadian Equity Growth (iA)
Focus Aggressive (iA)	Fidelity Canadian Opportunities
Selection Prudent (iA)	Canadian Equity Small Cap (QV)
Selection Moderate (iA)	North American Equity (iA)
Selection Balanced (iA)	Global Disciplined Equity (iA)
Selection Growth (iA)	Global Equity Index ACWI (BlackRock)
Selection Aggressive (iA)	Global Dividend (Dynamic)
Disciplined Prudent (iA)	Global Dividend (iA)
Disciplined Moderate (iA)	Global Equity (iA)
Disciplined Balanced (iA)	Global Opportunities (Loomis Sayles)
Disciplined Growth (iA)	Global True Conviction (iA)
Money Market (iA)	Global Equity Opportunistic Value (Wellington)
Short Term Bond (iA)	Fidelity Global Concentrated Equity
Bond (iA)	Fidelity NorthStar®
Disciplined Bond (iA)	International Disciplined Equity (iA)
Canadian Corporate Bond (iA)	International Equity Index (BlackRock)
Core Plus Bond (Wellington Square)	International Equity (iA)
Fixed Income Managed Portfolio (iA)	Fidelity European Equity
Global Multisector Bond (Loomis Sayles)	U.S. Disciplined Equity (iA)
Global Fixed Income (PIMCO)	U.S. Equity Index (BlackRock)
Floating Rate Income (Wellington Square)	Fidelity Insights
Strategic Corporate Bond (iA)	Thematic Innovation (iA)
Fidelity American High Yield Currency Neutral	American (Dynamic)
Diversified Security (iA)	U.S. Equity (iA)
Diversified (iA)	U.S. Dividend Growth (iA)
Diversified Opportunity (iA)	Fidelity Global Innovators®
Strategic Income (iA)	Asian Pacific (iA)
Global Diversified (Loomis Sayles)	Emerging Markets (Jarislowsky Fraser)
Fidelity Global Monthly Income	Global Health Care (Renaissance)
Fidelity Multi-Asset Innovation	Global Infrastructure (Dynamic)
Global Asset Allocation Security (iA)	Real Estate Income (iA)
Global Asset Allocation (iA)	U.S. DAQ Index (iA)
Global Asset Allocation Opportunity (iA)	Indexia Prudent (iA)
Strategic Equity Income Hybrid (iA) 75/25	Indexia Moderate (iA)
Dividend Growth Hybrid (iA) 75/25	Indexia Balanced (iA)
Canadian Disciplined Equity Hybrid (iA) 75/25	Indexia Growth (iA)
Canadian Equity Index Hybrid (iA) 75/25	Indexia Aggressive (iA)
Fidelity True North® Hybrid 75/25	FORLIFE Guaranteed Maximum Income (iA)
Canadian Equity Growth Hybrid (iA) 75/25	FORLIFE Guaranteed Income & Growth (iA)
Fidelity Canadian Opportunities Hybrid 75/25	Diploma Elementary (iA)
Canadian Equity Small Cap (QV) Hybrid 75/25	Diploma Secondary (iA)
Global Disciplined Equity Hybrid (iA) 75/25	Diploma (iA)
Global Dividend Hybrid (iA) 75/25	

(Collectively referred to as the "Funds")

Opinion

We have audited the financial statements of the Funds, which comprise the statements of financial position as at December 31, 2023 and 2022, and the statements of comprehensive income, changes in net assets attributable to Contractholders and cash flows for the years then ended, and notes to the financial statements, including material accounting policy information (collectively referred to as the "financial statements").

In our opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Funds as at December 31, 2023 and 2022, and their financial performance and their cash flows for the years then ended in accordance with International Financial Reporting Standards ("IFRS").

Independent Auditor's Report (continued)

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards ("Canadian GAAS"). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Funds in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Other Information

Management is responsible for the other information. The other information comprises the information other than the financial statements and our auditor's report thereon in the Annual Financial Report.

Our opinion on the financial statements does not cover the other information and we do not and will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

We obtained the Annual Financial Report prior to the date of this auditor's report. If, based on the work we have performed on this other information, we conclude that there is a material misstatement of this other information, we are required to report that fact in this auditor's report. We have nothing to report in this regard.

Responsibilities of Management for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with IFRS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Funds' ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Funds or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian GAAS will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with Canadian GAAS, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Funds' internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Funds' ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Funds to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Independent Auditor's Report (continued)

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

*Deloitte LLP*¹

Quebec City, Quebec
March 28, 2024

¹ CPA auditor, public accountancy permit No. A124208

**ECOFLEX, ECOFLEXTRA AND APEX PRODUCTS
ARE NOT OFFERED TO NEW CONTRACT SUBSCRIBERS**

SRI Moderate (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	67,651	69,715
Receivable for investments sold	95	102
	67,746	69,817
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	75	83
Payable for investments purchased	–	8
Expenses payable	161	170
	236	261
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	67,510	69,556
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	9.73	9.16
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	9.80	9.20
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.81	–
IAG SRP 75/100	9.65	9.10
IAG SRP 75/100 Prestige 300	9.77	9.18
IAG SRP 75/100 Prestige 500	10.80	–
IAG SRP Other Series	9.59	9.07
IAG SRP CS 75/75 F	10.10	9.39
IAG SRP CS 75/75 Prestige 300 F	10.19	9.46
IAG SRP CS 75/75 Prestige 500 F	10.83	–
IAG SRP 75/100 F	10.00	9.33
IAG SRP 75/100 Prestige 300 F	10.16	9.43
IAG SRP 75/100 Prestige 500 F	10.82	–
IAG SRP SE 100/100 F	9.91	9.28
My Education/Ecoflex	9.45	8.98
Ecoflexextra CS 75/75	9.73	9.16
PLA000	10.64	9.73
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	3,392	3,470
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	700	1,943
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	770	–
IAG SRP 75/100	832	798
IAG SRP 75/100 Prestige 300	282	675
IAG SRP 75/100 Prestige 500	271	–
IAG SRP Other Series	146	161
IAG SRP CS 75/75 F	7	9
IAG SRP CS 75/75 Prestige 300 F	6	–
IAG SRP CS 75/75 Prestige 500 F	11	–
IAG SRP 75/100 F	13	13
IAG SRP 75/100 Prestige 300 F	2	2
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	368	488
Ecoflexextra CS 75/75	32	39
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	2,928	3,437
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,482)	(797)
Net change in unrealized appreciation (depreciation)	4,557	(12,041)
Net gain (loss) in fair value of investments	3,075	(12,838)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	3,075	(12,838)
	6,003	(9,401)
EXPENSES (Note 7)		
Management fees and operating expenses	2,024	1,996
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	3,979	(11,397)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.53	(1.54)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.14	(1.47)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.04	–
IAG SRP 75/100	0.51	(1.55)
IAG SRP 75/100 Prestige 300	0.24	(1.55)
IAG SRP 75/100 Prestige 500	0.98	–
IAG SRP Other Series	0.44	(1.60)
IAG SRP CS 75/75 F	0.53	(1.42)
IAG SRP CS 75/75 Prestige 300 F	(0.20)	(1.47)
IAG SRP CS 75/75 Prestige 500 F	1.03	–
IAG SRP 75/100 F	0.67	(1.54)
IAG SRP 75/100 Prestige 300 F	0.74	(1.38)
IAG SRP 75/100 Prestige 500 F	0.82	–
IAG SRP SE 100/100 F	0.62	(1.56)
My Education/Ecoflex	0.45	(1.73)
Ecoflexextra CS 75/75	0.53	(1.68)
PLA000	0.91	(1.37)

The accompanying Notes to the Financial Statements are an integral part of these statements.

SRI Moderate (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	69,556	67,151
Increase (decrease) in net assets from operations attributable to contractholders	3,979	(11,397)
Proceeds from issuances of units	35,294	38,418
Redemption of units	(41,319)	(24,616)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(2,046)	2,405
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	67,510	69,556

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	3,979	(11,397)
Adjustments		
Distributions and allocations from investment funds	(2,928)	(3,437)
Net realized loss (gain) of investments and derivative financial instruments	1,482	797
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(4,557)	12,041
Proceeds from sale and maturity of investments	14,145	9,371
Purchases of investments	(6,079)	(21,436)
Increase (decrease) in expenses payable	(9)	13
CASH FLOWS FROM OPERATING ACTIVITIES	6,033	(14,048)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	35,294	38,484
Amounts paid on redemption of redeemable units	(41,319)	(24,639)
CASH FLOWS FROM FINANCING ACTIVITIES	(6,025)	13,845
NET INCREASE (DECREASE) IN CASH	8	(203)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(83)	120
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(75)	(83)

The accompanying Notes to the Financial Statements are an integral part of these statements.

SRI Moderate (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.21%)			
IA Clarington Inhance Moderate SRI Portfolio, Series I	7,435,087	73,172	67,651
TOTAL INVESTMENT PORTFOLIO (100.21%)		73,172	67,651
OTHER NET ASSETS (-0.21%)			(141)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			67,510

Top Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Inhance Moderate SRI Portfolio, Series I				
IA Clarington Inhance Bond SRI Fund, Series I	21,080,452	213,004	192,309	60.10
IA Clarington Inhance Monthly Income SRI Fund, Series I	3,517,084	54,925	56,457	17.64
IA Clarington Inhance Global Equity SRI Fund, Series I	2,059,667	21,190	23,072	7.21
IA Clarington Inhance Canadian Equity SRI Class, Series I	847,993	17,806	22,424	7.01
IA Clarington Inhance Global Equity SRI Class, Series I	363,348	8,425	16,462	5.14
IA Clarington Money Market Fund, Series I	469,456	4,695	4,695	1.47
IA Clarington Inhance Global Small Cap SRI Fund, Series I	369,445	3,610	3,813	1.19
	323,655	319,232	319,232	99.76

SRI Moderate (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	67,651	-	-	67,651
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	67,651	-	-	67,651
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	67,651	-	-	67,651

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	69,715	-	-	69,715
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	69,715	-	-	69,715
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	69,715	-	-	69,715

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

SRI Moderate (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
6,765	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
6,972	10.02

SRI Balanced (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	225,954	220,735
Cash	21	390
	225,975	221,125
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	–	236
Expenses payable	563	561
	563	797
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	225,412	220,328
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	18.01	16.72
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	18.25	16.92
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.86	–
IAG SRP 75/100	17.45	16.25
IAG SRP 75/100 Prestige 300	18.05	16.75
IAG SRP 75/100 Prestige 500	10.86	–
IAG SRP Other Series	17.31	16.14
IAG SRP CS 75/75 F	18.89	17.34
IAG SRP CS 75/75 Prestige 300 F	19.14	17.55
IAG SRP CS 75/75 Prestige 500 F	10.88	–
IAG SRP 75/100 F	18.35	16.88
IAG SRP 75/100 Prestige 300 F	18.94	17.37
IAG SRP 75/100 Prestige 500 F	10.88	–
IAG SRP SE 100/100 F	18.07	16.69
My Education/Ecoflex	16.32	15.30
Ecoflexextra CS 75/75	17.47	16.22
PLA000	26.05	23.49
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	5,063	5,134
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,075	2,592
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2,230	–
IAG SRP 75/100	1,845	1,849
IAG SRP 75/100 Prestige 300	634	1,484
IAG SRP 75/100 Prestige 500	1,307	–
IAG SRP Other Series	463	533
IAG SRP CS 75/75 F	7	7
IAG SRP CS 75/75 Prestige 300 F	4	6
IAG SRP CS 75/75 Prestige 500 F	1	–
IAG SRP 75/100 F	5	5
IAG SRP 75/100 Prestige 300 F	3	5
IAG SRP 75/100 Prestige 500 F	4	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	1,420	1,681
Ecoflexextra CS 75/75	56	62
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	7,851	7,228
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(173)	(66)
Net change in unrealized appreciation (depreciation)	15,111	(37,881)
Net gain (loss) in fair value of investments	14,938	(37,947)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	14,938	(37,947)
	22,789	(30,719)
EXPENSES (Note 7)		
Management fees and operating expenses	6,753	6,482
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	16,036	(37,201)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.25	(2.83)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.48	(3.03)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.13	–
IAG SRP 75/100	1.13	(2.76)
IAG SRP 75/100 Prestige 300	0.44	(2.86)
IAG SRP 75/100 Prestige 500	1.12	–
IAG SRP Other Series	1.10	(2.99)
IAG SRP CS 75/75 F	1.58	(1.93)
IAG SRP CS 75/75 Prestige 300 F	1.02	(2.51)
IAG SRP CS 75/75 Prestige 500 F	0.99	–
IAG SRP 75/100 F	1.36	(2.20)
IAG SRP 75/100 Prestige 300 F	1.28	(2.66)
IAG SRP 75/100 Prestige 500 F	0.98	–
IAG SRP SE 100/100 F	1.38	(2.90)
My Education/Ecoflex	0.97	(3.02)
Ecoflexextra CS 75/75	1.21	(2.88)
PLA000	2.56	(3.44)

The accompanying Notes to the Financial Statements are an integral part of these statements.

SRI Balanced (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	220,328	230,721
Increase (decrease) in net assets from operations attributable to contractholders	16,036	(37,201)
Proceeds from issuances of units	81,179	75,944
Redemption of units	(92,131)	(49,136)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	5,084	(10,393)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	225,412	220,328

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	16,036	(37,201)
Adjustments		
Distributions and allocations from investment funds	(7,851)	(7,228)
Net realized loss (gain) of investments and derivative financial instruments	173	66
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(15,111)	37,881
Proceeds from sale and maturity of investments	26,869	12,399
Purchases of investments	(9,535)	(33,286)
Increase (decrease) in expenses payable	2	(6)
CASH FLOWS FROM OPERATING ACTIVITIES	10,583	(27,375)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	81,179	76,362
Amounts paid on redemption of redeemable units	(92,131)	(49,246)
CASH FLOWS FROM FINANCING ACTIVITIES	(10,952)	27,116
NET INCREASE (DECREASE) IN CASH	(369)	(259)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	390	649
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	21	390

The accompanying Notes to the Financial Statements are an integral part of these statements.

SRI Balanced (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.24%)			
IA Clarington Inhance Balanced SRI Portfolio, Series I	11,026,619	222,157	225,954
TOTAL INVESTMENT PORTFOLIO (100.24%)		222,157	225,954
OTHER NET ASSETS (-0.24%)			(542)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			225,412

Top Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Inhance Balanced SRI Portfolio, Series I				
IA Clarington Inhance Bond SRI Fund, Series I	32,860,699	331,442	299,775	39.99
IA Clarington Inhance Canadian Equity SRI Class, Series I	5,883,891	134,098	155,589	20.76
IA Clarington Inhance Monthly Income SRI Fund, Series I	7,747,935	122,464	124,371	16.59
IA Clarington Inhance Global Equity SRI Class, Series I	2,022,109	51,676	91,614	12.22
IA Clarington Inhance Global Equity SRI Fund, Series I	4,621,123	47,633	51,766	6.91
IA Clarington Inhance Global Small Cap SRI Fund, Series I	1,303,463	12,736	13,452	1.79
IA Clarington Money Market Fund, Series I	1,086,764	10,868	10,868	1.45
	710,917	747,435	99.71	

SRI Balanced (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	225,954	-	-	225,954
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	225,954	-	-	225,954
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	225,954	-	-	225,954

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	220,735	-	-	220,735
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	220,735	-	-	220,735
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	220,735	-	-	220,735

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

SRI Balanced (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
22,595	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
22,074	10.02

SRI Growth (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	74,377	67,779
Cash	–	203
Receivable for investments sold	6	–
	74,383	67,982
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	27	–
Payable for investments purchased	20	115
Expenses payable	186	173
	233	288
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	74,150	67,694
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	10.39	9.60
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.46	9.64
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.90	–
IAG SRP 75/100	10.30	9.54
IAG SRP 75/100 Prestige 300	10.43	9.63
IAG SRP 75/100 Prestige 500	10.90	–
IAG SRP Other Series	10.23	9.50
IAG SRP CS 75/75 F	10.77	9.84
IAG SRP CS 75/75 Prestige 300 F	10.83	9.89
IAG SRP CS 75/75 Prestige 500 F	10.92	–
IAG SRP 75/100 F	10.63	9.76
IAG SRP 75/100 Prestige 300 F	10.76	9.85
IAG SRP 75/100 Prestige 500 F	10.91	–
IAG SRP SE 100/100 F	10.60	9.73
My Education/Ecoflex	10.07	9.40
Ecoflexextra CS 75/75	10.39	9.60
PLA000	11.39	10.22
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	3,834	3,630
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	620	1,250
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	573	–
IAG SRP 75/100	880	954
IAG SRP 75/100 Prestige 300	239	493
IAG SRP 75/100 Prestige 500	293	–
IAG SRP Other Series	160	181
IAG SRP CS 75/75 F	6	7
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	483	513
Ecoflexextra CS 75/75	26	34
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	–	1
Distributions and allocations from investment funds	1,782	2,335
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(364)	(238)
Net change in unrealized appreciation (depreciation)	6,245	(10,707)
Net gain (loss) in fair value of investments	5,881	(10,945)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	5,881	(10,945)
	7,663	(8,609)
EXPENSES (Note 7)		
Management fees and operating expenses	2,160	1,880
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	5,503	(10,489)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.76	(1.57)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.38	(1.66)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.20	–
IAG SRP 75/100	0.71	(1.67)
IAG SRP 75/100 Prestige 300	0.33	(1.66)
IAG SRP 75/100 Prestige 500	1.18	–
IAG SRP Other Series	0.65	(1.68)
IAG SRP CS 75/75 F	0.69	(1.53)
IAG SRP CS 75/75 Prestige 300 F	0.65	(1.40)
IAG SRP CS 75/75 Prestige 500 F	0.98	–
IAG SRP 75/100 F	0.88	(2.59)
IAG SRP 75/100 Prestige 300 F	0.92	(1.71)
IAG SRP 75/100 Prestige 500 F	0.92	–
IAG SRP SE 100/100 F	0.87	(1.74)
My Education/Ecoflex	0.61	(1.88)
Ecoflexextra CS 75/75	0.69	(1.90)
PLA000	1.17	(1.56)

The accompanying Notes to the Financial Statements are an integral part of these statements.

SRI Growth (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	67,694	58,648
Increase (decrease) in net assets from operations attributable to contractholders	5,503	(10,489)
Proceeds from issuances of units	27,625	35,070
Redemption of units	(26,672)	(15,535)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	6,456	9,046
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	74,150	67,694

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	5,503	(10,489)
Adjustments		
Interest for allocation purposes	-	(1)
Distributions and allocations from investment funds	(1,782)	(2,335)
Net realized loss (gain) of investments and derivative financial instruments	364	238
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(6,245)	10,707
Proceeds from sale and maturity of investments	7,484	4,103
Purchases of investments	(6,520)	(22,285)
Increase (decrease) in expenses payable	13	30
Interest received (paid)	-	1
CASH FLOWS FROM OPERATING ACTIVITIES	(1,183)	(20,031)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	27,625	35,219
Amounts paid on redemption of redeemable units	(26,672)	(15,553)
CASH FLOWS FROM FINANCING ACTIVITIES	953	19,666
NET INCREASE (DECREASE) IN CASH	(230)	(365)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	203	568
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(27)	203

The accompanying Notes to the Financial Statements are an integral part of these statements.

SRI Growth (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.31%)			
IA Clarington Inhance Growth SRI Portfolio, Series I	7,560,915	75,209	74,377
TOTAL INVESTMENT PORTFOLIO (100.31%)		75,209	74,377
OTHER NET ASSETS (-0.31%)			(227)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			74,150

Top Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Inhance Growth SRI Portfolio, Series I				
IA Clarington Inhance Canadian Equity SRI Class, Series I	6,080,192	136,483	160,780	30.56
IA Clarington Inhance Bond SRI Fund, Series I	17,312,353	172,833	157,934	30.02
IA Clarington Inhance Monthly Income SRI Fund, Series I	4,914,287	76,767	78,885	14.99
IA Clarington Inhance Global Equity SRI Class, Series I	1,401,475	33,559	63,496	12.07
IA Clarington Inhance Global Equity SRI Fund, Series I	4,081,418	41,959	45,720	8.69
IA Clarington Inhance Global Small Cap SRI Fund, Series I	1,028,023	10,044	10,609	2.02
IA Clarington Money Market Fund, Series I	763,409	7,634	7,634	1.45
	479,279	525,058	99.80	

SRI Growth (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	74,377	-	-	74,377
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	74,377	-	-	74,377
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	74,377	-	-	74,377

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	67,779	-	-	67,779
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	67,779	-	-	67,779
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	67,779	-	-	67,779

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

SRI Growth (Inhance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
7,438	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
6,778	10.01

Sustainable Balanced Portfolio (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	4,668	1,193
Cash	31	78
Receivable for investments sold	–	7
	4,699	1,278
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	29	46
Expenses payable	10	2
	39	48
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	4,660	1,230
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.09	10.28
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.12	10.28
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.73	–
IAG SRP 75/100	11.06	10.27
IAG SRP 75/100 Prestige 300	11.10	10.28
IAG SRP 75/100 Prestige 500	10.73	–
IAG SRP CS 75/75 F	11.24	10.30
IAG SRP CS 75/75 Prestige 300 F	11.23	10.30
IAG SRP CS 75/75 Prestige 500 F	10.76	–
IAG SRP 75/100 F	11.19	10.29
IAG SRP 75/100 Prestige 300 F	11.23	10.30
IAG SRP 75/100 Prestige 500 F	10.75	–
Ecoflextra CS 75/75	11.09	10.28
COLSMV	–	10.34
PLA000	11.47	10.34
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	267	42
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	38	2
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	21	–
IAG SRP 75/100	76	20
IAG SRP 75/100 Prestige 300	9	5
IAG SRP 75/100 Prestige 500	7	–
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	2	–
COLSMV	–	50
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	1	–
Distributions and allocations from investment funds	99	6
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	25	–
Net change in unrealized appreciation (depreciation)	175	5
Net gain (loss) in fair value of investments	200	5
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	200	5
	300	11
EXPENSES (Note 7)		
Management fees and operating expenses	82	2
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	218	9
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.67	(1.20)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.29	1.63
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.95	–
IAG SRP 75/100	0.84	(2.19)
IAG SRP 75/100 Prestige 300	0.37	(2.40)
IAG SRP 75/100 Prestige 500	0.73	–
IAG SRP CS 75/75 F	1.02	1.48
IAG SRP CS 75/75 Prestige 300 F	0.94	1.48
IAG SRP CS 75/75 Prestige 500 F	0.77	–
IAG SRP 75/100 F	0.90	1.44
IAG SRP 75/100 Prestige 300 F	0.94	1.48
IAG SRP 75/100 Prestige 500 F	0.75	–
Ecoflextra CS 75/75	0.65	1.36
COLSMV	0.68	1.67
PLA000	1.13	1.67

The accompanying Notes to the Financial Statements are an integral part of these statements.

Sustainable Balanced Portfolio (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	1,230	-
Increase (decrease) in net assets from operations attributable to contractholders	218	9
Proceeds from issuances of units	5,094	1,247
Redemption of units	(1,882)	(26)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	3,430	1,230
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	4,660	1,230

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	218	9
Adjustments		
Interest for allocation purposes	(1)	-
Distributions and allocations from investment funds	(99)	(6)
Net realized loss (gain) of investments and derivative financial instruments	(25)	-
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(175)	(5)
Proceeds from sale and maturity of investments	996	4
Purchases of investments	(4,182)	(1,147)
Increase (decrease) in expenses payable	8	2
Interest received (paid)	1	-
CASH FLOWS FROM OPERATING ACTIVITIES	(3,259)	(1,143)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	5,094	1,247
Amounts paid on redemption of redeemable units	(1,882)	(26)
CASH FLOWS FROM FINANCING ACTIVITIES	3,212	1,221
NET INCREASE (DECREASE) IN CASH	(47)	78
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	78	-
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	31	78

The accompanying Notes to the Financial Statements are an integral part of these statements.

Sustainable Balanced Portfolio (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.17%)			
AlphaFixe ESG Green Bond Fund, Series F	125,773	1,130	1,164
Baillie Gifford Sustainable Growth Equity Fund, Class Z	29,073	322	351
Fiera Canadian Equity Ethical Fossil Fuel Free Fund, Series A	16,503	223	237
Industrial Alliance Climate Strategy (Wellington) Fund	30,590	331	350
Industrial Alliance Responsible Fossil Fuel Free Bond (iA) Fund	121,204	1,112	1,163
Industrial Alliance Sustainable Canadian Equity (iA) Fund	40,984	452	471
JF Fossil Fuel Free Global Equity Fund	35,335	562	581
TD Emerald Low Carbon/ Low Volatility Global Equity Pooled Fund Trust	34,915	357	351
TOTAL INVESTMENT FUNDS		4,489	4,668
TOTAL INVESTMENT PORTFOLIO (100.17%)		4,489	4,668
OTHER NET ASSETS (-0.17%)			(8)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			4,660

Top 5 Holdings of the Underlying Funds

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
AlphaFixe ESG Green Bond Fund, Series F				
Province of Ontario	4.050% 2032-02-02	57,750	57,598	6.19
Province of Ontario	1.550% 2029-11-01	65,000	61,078	6.01
CPPIB Capital Inc.	3.000% 2028-06-15	54,494	59,121	5.48
AlphaFixe Floating Rate Bank Loan Fund, Series F		4,937	45,641	4.61
Hydro-Québec	5.000% 2050-02-15	33,600	37,657	4.10
Baillie Gifford Sustainable Growth Equity Fund, Class Z				
Workday Inc.		4,263	1,112	3.91
MercadoLibre Inc.		676	915	3.53
Atlas Copco AB		63,295	905	3.12
Taiwan Semiconductor Manufacturing Co. Ltd.		45,000	963	2.89
Shopify Inc.		11,075	985	2.86
Fiera Canadian Equity Ethical Fossil Fuel Free Fund, Series A				
Constellation Software Inc.		2,766	N/A	5.91
CGI Inc.		55,214	N/A	5.09
Thomson Reuters Corp.		40,405	N/A	5.09
Canadian Pacific Kansas City Ltd.		73,333	N/A	5.01
Dollarama Inc.		78,264	N/A	4.86
Industrial Alliance Climate Strategy (Wellington) Fund				
S&P Global Inc.		1,692	903	3.79
Autodesk Inc.		3,016	865	3.74
Aspen Technology Inc.		3,252	933	3.64
Daimler Truck Holding AG		17,287	812	3.31
The AZEK Co. Inc.		16,978	703	3.30
Industrial Alliance Responsible Fossil Fuel Free Bond (iA) Fund				
Government of Canada	0.500% 2030-12-01	5,000	3,985	6.90
Government of Canada	5.035% 2024-03-14	2,700	2,673	4.39
Government of Canada	3.250% 2033-12-01	2,580	2,479	4.29
Government of Canada	1.750% 2053-12-01	2,355	1,589	2.91
Province of Ontario	3.750% 2032-06-02	1,185	1,174	1.95
Industrial Alliance Sustainable Canadian Equity (iA) Fund				
The Toronto-Dominion Bank		2,450	209	5.92
Royal Bank of Canada		1,410	179	5.33
Shopify Inc., Class 'A'		1,550	92	4.51
Bank of Montreal		1,025	126	3.79
Enbridge Inc.		2,797	141	3.76

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
JF Fossil Fuel Free Global Equity Fund				
Microsoft Corp.	24,630	6,925	12,213	6.24
Alphabet Inc.	51,960	6,466	9,571	4.89
Amazon.com Inc.	42,490	7,450	8,513	4.35
UnitedHealth Group Inc.	10,890	5,422	7,560	3.86
Nestlé SA	43,730	7,022	6,681	3.41
TD Emerald Low Carbon/ Low Volatility Global Equity Pooled Fund Trust				
Tokio Marine Holdings Inc.	21,400	475	706	1.43
Boston Scientific Corp.	9,000	468	686	1.39
McDonald's Holdings Co. Japan Ltd.	11,400	582	651	1.32
Zoetis Inc.	2,500	604	651	1.32
Novo Nordisk	4,745	325	647	1.31

Sustainable Balanced Portfolio (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	4,668	-	-	4,668
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	4,668	-	-	4,668
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	4,668	-	-	4,668

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,193	-	-	1,193
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	1,193	-	-	1,193
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,193	-	-	1,193

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Sustainable Balanced Portfolio (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
467	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
119	9.70

Fidelity Climate Leadership Balanced™

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	30,053	1,335
Cash	159	75
	30,212	1,410
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	113	48
Expenses payable	71	2
	184	50
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	30,028	1,360
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.84	10.18
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.87	10.18
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.82	–
IAG SRP 75/100	11.81	10.18
IAG SRP 75/100 Prestige 300	11.85	10.18
IAG SRP 75/100 Prestige 500	10.82	–
IAG SRP CS 75/75 F	11.98	10.20
IAG SRP CS 75/75 Prestige 300 F	12.01	10.20
IAG SRP CS 75/75 Prestige 500 F	10.84	–
IAG SRP 75/100 F	11.95	10.19
IAG SRP 75/100 Prestige 300 F	11.99	10.20
IAG SRP 75/100 Prestige 500 F	10.84	–
Ecoflextra CS 75/75	11.84	10.18
COLSMV	–	10.24
PLA000	12.28	10.24
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	1,190	54
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	353	18
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	660	–
IAG SRP 75/100	205	17
IAG SRP 75/100 Prestige 300	56	9
IAG SRP 75/100 Prestige 500	132	–
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	7	1
COLSMV	–	34
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	8	–
Distributions and allocations from investment funds	267	3
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	19	1
Net change in unrealized appreciation (depreciation)	2,189	3
Net gain (loss) in fair value of investments	2,208	4
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	2,208	4
	2,483	7
EXPENSES (Note 7)		
Management fees and operating expenses	384	3
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	2,099	4
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.87	(0.11)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.66	(0.62)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.08	–
IAG SRP 75/100	1.63	(0.08)
IAG SRP 75/100 Prestige 300	0.77	(0.17)
IAG SRP 75/100 Prestige 500	1.02	–
IAG SRP CS 75/75 F	1.79	0.20
IAG SRP CS 75/75 Prestige 300 F	1.81	0.20
IAG SRP CS 75/75 Prestige 500 F	0.84	–
IAG SRP 75/100 F	1.75	0.19
IAG SRP 75/100 Prestige 300 F	1.79	0.20
IAG SRP 75/100 Prestige 500 F	0.84	–
Ecoflextra CS 75/75	2.02	(0.27)
COLSMV	0.89	0.27
PLA000	2.04	0.24

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Climate Leadership Balanced™

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	1,360	-
Increase (decrease) in net assets from operations attributable to contractholders	2,099	4
Proceeds from issuances of units	37,685	1,625
Redemption of units	(11,116)	(269)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	28,668	1,360
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	30,028	1,360

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	2,099	4
Adjustments		
Interest for allocation purposes	(8)	-
Distributions and allocations from investment funds	(267)	(3)
Net realized loss (gain) of investments and derivative financial instruments	(19)	(1)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(2,189)	(3)
Proceeds from sale and maturity of investments	530	165
Purchases of investments	(26,708)	(1,445)
Increase (decrease) in expenses payable	69	2
Interest received (paid)	8	-
CASH FLOWS FROM OPERATING ACTIVITIES	(26,485)	(1,281)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	37,685	1,625
Amounts paid on redemption of redeemable units	(11,116)	(269)
CASH FLOWS FROM FINANCING ACTIVITIES	26,569	1,356
NET INCREASE (DECREASE) IN CASH	84	75
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	75	-
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	159	75

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Climate Leadership Balanced™

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.08%)			
Fidelity Climate Leadership Balanced™, Series O	2,857,368	27,861	30,053
TOTAL INVESTMENT PORTFOLIO (100.08%)			
		27,861	30,053
OTHER NET ASSETS (-0.08%)			(25)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			30,028

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)			No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Climate Leadership Balanced™, Series O						
Canadian National Railway Co.			31,148	4,866	5,188	3.05
J.B. Hunt Transport Services Inc.			19,134	4,655	5,064	2.98
Union Pacific Corp.			15,129	4,341	4,924	2.89
Brookfield Renewable Partners LP			120,143	3,582	4,182	2.46
SNC-Lavalin Group Inc.			95,225	2,597	4,062	2.39
Westinghouse Air Brake Technologies Corp.			23,139	3,116	3,891	2.29
Arcadis NV			53,397	2,807	3,815	2.24
Installed Building Products Inc.			14,684	2,459	3,557	2.09
Computer Modelling Group Ltd			329,282	2,067	3,336	1.96
Microsoft Corp.			6,230	2,373	3,104	1.82
Government of United States, Treasury Notes	4.375%	2028-11-30	2,272	3,053	3,081	1.81
Mister Car Wash Inc.			258,086	3,777	2,955	1.74
NFI Group Inc.			201,011	1,824	2,752	1.62
Alphabet Inc.			13,349	2,083	2,471	1.45
Epiroc AB			102,344	2,169	2,372	1.39
Copperleaf Technologies Inc.			355,980	1,852	2,150	1.26
Aptiv PLC			17,799	2,109	2,116	1.24
Government of United States, Treasury Bonds	4.375%	2043-08-15	1,518	1,967	2,053	1.21
Government of United States, Treasury Notes	4.875%	2025-11-30	1,392	1,853	1,864	1.10
Olo Inc.			240,287	1,564	1,821	1.07
Brookfield Renewable Corp.			47,167	2,211	1,799	1.06
CBOT US Treasury Bond Futures, 2024-03-19			10	1,527	1,636	0.96
Nokian Tyres			106,794	1,567	1,290	0.76
Genuit Group Plc			177,990	1,176	1,213	0.71
Kirby Corp.			11,652	1,200	1,212	0.71
			62,795	71,908	42.26	

Fidelity Climate Leadership Balanced™

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	30,053	-	-	30,053
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	30,053	-	-	30,053
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	30,053	-	-	30,053

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,335	-	-	1,335
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	1,335	-	-	1,335
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,335	-	-	1,335

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Fidelity Climate Leadership Balanced™

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
3,005	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
133	9.82

Sustainable Canadian Equity (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	3,476	1,547
Cash	69	171
Interest, dividends and other receivables	6	3
	3,551	1,721
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	–	58
Expenses payable	5	1
	5	59
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	3,546	1,662
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.12	10.38
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.17	10.39
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.64	–
IAG SRP 75/100	11.08	10.37
IAG SRP 75/100 Prestige 300	11.14	10.38
IAG SRP 75/100 Prestige 500	10.64	–
IAG SRP CS 75/75 F	11.26	10.40
IAG SRP CS 75/75 Prestige 300 F	11.33	10.41
IAG SRP CS 75/75 Prestige 500 F	10.67	–
IAG SRP 75/100 F	11.22	10.39
IAG SRP 75/100 Prestige 300 F	11.27	10.40
IAG SRP 75/100 Prestige 500 F	10.67	–
Ecoflextra CS 75/75	11.11	10.38
COL003	11.50	10.44
COLSMV	11.50	10.44
PLA000	11.50	10.44
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	121	19
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	18	9
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	19	–
IAG SRP 75/100	32	11
IAG SRP 75/100 Prestige 300	2	6
IAG SRP 75/100 Prestige 500	19	–
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	2	2
COL003	41	12
COLSMV	64	100
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	4	–
Dividends	86	8
Distributions and allocations from investment funds	1	–
Income from income trusts	2	–
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	9	(1)
Net change in unrealized appreciation (depreciation)	164	33
Net gain (loss) in fair value of investments	173	32
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	173	32
	266	40
EXPENSES (Note 7)		
Management fees and operating expenses	42	1
Transaction costs	3	2
Foreign withholding taxes	–	1
	45	4
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	221	36
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.72	(0.35)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	(0.08)	(0.48)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.04	–
IAG SRP 75/100	0.49	(0.62)
IAG SRP 75/100 Prestige 300	(0.32)	(0.59)
IAG SRP 75/100 Prestige 500	1.03	–
IAG SRP CS 75/75 F	0.87	0.41
IAG SRP CS 75/75 Prestige 300 F	0.92	0.42
IAG SRP CS 75/75 Prestige 500 F	0.67	–
IAG SRP 75/100 F	0.84	0.40
IAG SRP 75/100 Prestige 300 F	0.87	0.41
IAG SRP 75/100 Prestige 500 F	0.66	–
Ecoflextra CS 75/75	0.50	1.05
COL003	1.10	0.15
COLSMV	0.95	0.45
PLA000	1.06	0.45

The accompanying Notes to the Financial Statements are an integral part of these statements.

Sustainable Canadian Equity (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	1,662	-
Increase (decrease) in net assets from operations attributable to contractholders	221	36
Proceeds from issuances of units	3,027	1,698
Redemption of units	(1,364)	(72)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	1,884	1,662
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	3,546	1,662

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	221	36
Adjustments		
Interest for allocation purposes	(4)	-
Dividends	(86)	(8)
Distributions and allocations from investment funds	(1)	-
Income from income trusts	(2)	-
Foreign withholding taxes	-	1
Net realized loss (gain) of investments and derivative financial instruments	(9)	1
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(164)	(33)
Transaction costs	3	2
Proceeds from sale and maturity of investments	1,784	273
Purchases of investments	(3,601)	(1,732)
Increase (decrease) in expenses payable	4	1
Interest received (paid)	4	-
Dividends received, net of withholding taxes	83	4
Distributions and allocations received (paid) from investment funds	1	-
Income from income trusts received	2	-
CASH FLOWS FROM OPERATING ACTIVITIES	(1,765)	(1,455)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	3,027	1,698
Amounts paid on redemption of redeemable units	(1,364)	(72)
CASH FLOWS FROM FINANCING ACTIVITIES	1,663	1,626
NET INCREASE (DECREASE) IN CASH	(102)	171
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	171	-
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	69	171

The accompanying Notes to the Financial Statements are an integral part of these statements.

Sustainable Canadian Equity (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
CANADIAN EQUITIES (92.75%)			
COMMUNICATION SERVICES (3.98%)			
Cogeco Communications Inc.	225	15	13
Quebecor Inc., Class 'B'	640	19	20
Rogers Communications Inc., Class 'B'	835	49	52
TELUS Corp.	2,370	64	56
		147	141
CONSUMER DISCRETIONARY (3.27%)			
Aritzia Inc.	380	17	10
Canadian Tire Corp. Ltd., Class 'A'	220	34	31
Gildan Activewear Inc.	400	17	18
Magna International Inc.	370	27	29
Restaurant Brands International Inc.	270	23	28
		118	116
CONSUMER STAPLES (2.76%)			
Empire Co. Ltd., Class 'A'	400	14	14
Loblaw Cos. Ltd.	340	39	43
Maple Leaf Foods Inc.	585	15	15
Metro Inc.	380	27	26
		95	98
ENERGY (14.69%)			
Advantage Energy Ltd.	1,510	14	13
ARC Resources Ltd.	1,070	19	21
Cameco Corp.	520	21	30
Cenovus Energy Inc.	2,055	50	45
Crescent Point Energy Corp.	2,210	21	20
Crew Energy Inc.	2,050	10	9
Enbridge Inc.	2,797	142	133
Enerplus Corp.	1,150	26	23
Imperial Oil Ltd.	325	23	25
MEG Energy Corp.	910	18	22
Suncor Energy Inc.	1,580	68	67
Tamarack Valley Energy Ltd.	2,960	13	9
TC Energy Corp.	975	54	51
Tourmaline Oil Corp.	530	36	32
Whitecap Resources Inc.	2,380	26	21
		541	521
FINANCIALS (29.98%)			
Bank of Montreal	1,025	126	134
Brookfield Asset Management Ltd., Class 'A'	578	24	31
Brookfield Corp.	1,780	80	95
Fairfax Financial Holdings Ltd.	15	19	18
Intact Financial Corp.	280	55	57
Manulife Financial Corp.	2,710	66	79
National Bank of Canada	770	73	78
Royal Bank of Canada	1,410	179	189
Sun Life Financial Inc.	1,000	63	69
The Bank of Nova Scotia	1,605	107	103
The Toronto-Dominion Bank	2,450	209	210
		1,001	1,063
INDUSTRIALS (13.59%)			
ATS Corp.	380	19	22
Canadian National Railway Co.	695	110	116
Canadian Pacific Kansas City Ltd.	1,100	113	115
Element Fleet Management Corp.	1,250	23	27
Finnish International Inc.	430	14	16
Hammond Power Solutions Inc.	260	9	21
RB Global Inc.	260	21	23
Stantec Inc.	270	19	29

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INDUSTRIALS (continued)			
TFI International Inc.	120	18	21
Thomson Reuters Corp.	267	42	52
WSP Global Inc.	215	35	40
		423	482
INFORMATION TECHNOLOGY (9.14%)			
CGI Inc.	300	36	42
Constellation Software Inc.	27	68	89
Constellation Software Inc., Warrants, 2040-03-31	25	-	-
Kinaxis Inc.	55	8	8
Open Text Corp.	450	20	25
Shopify Inc., Class 'A'	1,550	92	160
		224	324
MATERIALS (9.05%)			
Agnico-Eagle Mines Ltd.	880	56	64
Alamos Gold Inc., Class 'A'	1,460	20	26
Canfor Corp.	490	10	9
Capstone Copper Corp.	2,640	13	17
Foran Mining Corp.	3,070	12	12
Fortuna Silver Mines Inc.	3,410	15	17
Franco-Nevada Corp.	315	56	46
Ivanhoe Mines Ltd., Class 'A'	1,120	12	15
Kinross Gold Corp.	2,980	17	24
Nutrien Ltd.	660	66	49
Teck Resources Ltd., Class 'B'	490	25	28
West Fraser Timber Co. Ltd.	125	13	14
		315	321
REAL ESTATE (2.23%)			
Canadian Apartment Properties REIT	460	20	23
Colliers International Group Inc.	65	9	11
Granite REIT	300	24	23
RioCan REIT	600	12	11
Tricon Residential Inc.	920	10	11
		75	79
UTILITIES (4.06%)			
Algonquin Power & Utilities Corp.	1,440	17	12
Boralex Inc., Class 'A'	560	21	19
Brookfield Renewable Partners LP	620	22	22
Fortis Inc.	770	42	42
Hydro One Ltd.	710	25	28
TransAlta Corp.	1,930	23	21
		150	144
TOTAL CANADIAN EQUITIES		3,089	3,289
U.S. EQUITIES (3.16%)			
ENERGY (0.56%)			
California Resources Corp.	150	11	11
Schlumberger Ltd.	140	11	9
		22	20
HEALTH CARE (0.56%)			
Danaher Corp.	65	20	20
INDUSTRIALS (1.50%)			
Shoals Technologies Group Inc., Class 'A'	490	13	10
Veralto Corp.	1	-	-
Waste Connections Inc.	215	39	43

Sustainable Canadian Equity (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio *(continued)*

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INDUSTRIALS (continued)			
		52	53
INFORMATION TECHNOLOGY (0.54%)			
Amphenol Corp., Class 'A'	150	18	19
TOTAL U.S. EQUITIES		112	112

As at December 31, 2023
In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (2.12%)				
MATERIALS (2.12%)				
Champion Iron Ltd.	Australia	1,440	10	11
First Quantum Minerals Ltd.	Zambia	710	18	8
OceanaGold Corp.	Australia	6,920	19	18
Wheaton Precious Metals Corp.	Brazil	590	31	38
			78	75
TOTAL FOREIGN EQUITIES			78	75
TOTAL INVESTMENT PORTFOLIO (98.03%)			3,279	3,476
OTHER NET ASSETS (1.97%)				70
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)				3,546

Sustainable Canadian Equity (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	3,476	–	–	3,476
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	3,476	–	–	3,476
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	3,476	–	–	3,476

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	1,489	–	–	1,489
Investment funds	58	–	–	58
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	1,547	–	–	1,547
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	1,547	–	–	1,547

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Financials	29.98	27.26
Energy	15.25	15.34
Industrials	15.09	12.27
Materials	11.17	12.09
Information Technology	9.68	5.78
Utilities	4.06	3.73
Communication Services	3.98	3.97
Consumer Discretionary	3.27	3.55
Consumer Staples	2.76	2.83
Real Estate	2.23	2.41
Health Care	0.56	0.36
Investment Fund(s) - Equity	–	3.49
Other net assets	1.97	6.92

Sustainable Canadian Equity (iA)

IAI Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management (*continued*)

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
348	9.80

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
155	9.31

Climate Strategy (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	25,077	11,342
Cash	1,041	607
Receivable for investments sold	41	–
Interest, dividends and other receivables	21	12
	26,180	11,961
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	228	–
Expenses payable	36	2
	264	2
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	25,916	11,959
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.34	10.77
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.36	10.77
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.72	–
IAG SRP 75/100	11.30	10.76
IAG SRP 75/100 Prestige 300	11.34	10.77
IAG SRP 75/100 Prestige 500	10.72	–
IAG SRP CS 75/75 F	11.48	10.79
IAG SRP CS 75/75 Prestige 300 F	11.49	10.79
IAG SRP CS 75/75 Prestige 500 F	10.74	–
IAG SRP 75/100 F	11.44	10.78
IAG SRP 75/100 Prestige 300 F	11.48	10.79
IAG SRP 75/100 Prestige 500 F	10.74	–
Ecoflextra CS 75/75	11.34	10.77
COL001	11.06	10.47
COL002	11.43	10.54
COL003	11.44	10.54
COL008	11.34	10.52
COL019	11.34	10.52
COL020	11.06	10.47
COL022	11.34	10.52
COL025	11.34	10.52
COLBR2	11.44	10.54
PLA000	11.44	10.54

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	666	44
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	114	37
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	237	–
IAG SRP 75/100	142	13
IAG SRP 75/100 Prestige 300	45	18
IAG SRP 75/100 Prestige 500	70	–
IAG SRP CS 75/75 F	2	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	4	1
COL001	2	–
COL002	5	3
COL003	988	998
COL008	4	–
COL019	4	–
COL020	–	–
COL022	–	18
COL025	10	–
COLBR2	–	–
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

Climate Strategy (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	39	4
Dividends	255	33
Securities lending	1	–
Income from income trusts	44	–
Foreign exchange gain (loss) on cash	(17)	7
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	12	189
Net change in unrealized appreciation (depreciation)	1,211	302
Net gain (loss) in fair value of investments	1,223	491
Derivative financial instruments:		
Net realized gain (loss)	12	13
Net change in unrealized appreciation (depreciation)	(1)	–
Net gain (loss) in fair value of derivative financial instruments	11	13
Total other changes in fair value of investments and derivative financial instruments	1,234	504
	1,556	548
EXPENSES (Note 7)		
Management fees and operating expenses	252	3
Transaction costs	19	7
Foreign withholding taxes	39	4
	310	14
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	1,246	534
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.48	(0.30)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	(1.02)	(0.51)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.30	–
IAG SRP 75/100	0.41	(0.12)
IAG SRP 75/100 Prestige 300	(0.69)	(0.57)
IAG SRP 75/100 Prestige 500	1.27	–
IAG SRP CS 75/75 F	0.41	0.79
IAG SRP CS 75/75 Prestige 300 F	0.69	0.79
IAG SRP CS 75/75 Prestige 500 F	0.74	–
IAG SRP 75/100 F	0.59	0.78
IAG SRP 75/100 Prestige 300 F	0.69	0.79
IAG SRP 75/100 Prestige 500 F	0.74	–
Ecoflextra CS 75/75	0.20	0.84
COL001	1.62	0.47
COL002	0.79	0.11
COL003	0.92	0.57
COL008	0.37	0.65
COL019	0.85	0.53
COL020	0.59	0.48
COL022	6.17	(1.36)
COL025	0.65	0.66
COLBR2	0.91	0.55
PLA000	0.91	0.55

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	11,959	–
Increase (decrease) in net assets from operations attributable to contractholders	1,246	534
Proceeds from issuances of units	20,627	14,443
Redemption of units	(7,916)	(3,018)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	13,957	11,959
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	25,916	11,959

The accompanying Notes to the Financial Statements are an integral part of these statements.

Climate Strategy (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	1,246	534
Adjustments		
Interest for allocation purposes	(39)	(4)
Dividends	(255)	(33)
Income from income trusts	(44)	-
Foreign withholding taxes	39	4
Foreign exchange loss (gain) on cash	17	(7)
Net realized loss (gain) of investments and derivative financial instruments	(24)	(202)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(1,210)	(302)
Transaction costs	19	7
Proceeds from sale and maturity of investments	31,135	4,056
Purchases of investments	(43,468)	(14,901)
Increase (decrease) in expenses payable	34	2
Interest received (paid)	39	4
Dividends received, net of withholding taxes	214	17
Income from income trusts received	37	-
CASH FLOWS FROM OPERATING ACTIVITIES	(12,260)	(10,825)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	20,627	14,443
Amounts paid on redemption of redeemable units	(7,916)	(3,018)
CASH FLOWS FROM FINANCING ACTIVITIES	12,711	11,425
Foreign exchange gain (loss) on cash	(17)	7
NET INCREASE (DECREASE) IN CASH	434	607
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	607	-
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,041	607

The accompanying Notes to the Financial Statements are an integral part of these statements.

Climate Strategy (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
U.S. EQUITIES (79.26%)			
CONSUMER DISCRETIONARY (1.98%)			
Tesla Inc.	1,565	541	513
CONSUMER STAPLES (1.26%)			
ADM Co.	3,411	365	325
FINANCIALS (9.77%)			
Chubb Ltd.	860	251	256
Moody's Corp.	878	406	452
MSCI Inc.	1,129	807	842
S&P Global Inc.	1,692	903	983
		2,367	2,533
INDUSTRIALS (40.49%)			
A.O. Smith Corp.	6,111	624	664
Acuity Brands Inc.	2,746	676	742
Advanced Drainage Systems Inc.	4,234	697	785
Carlisle Cos. Inc.	2,062	838	849
Clean Harbors Inc.	3,691	808	849
Deere & Co.	799	427	421
Ferguson PLC	2,281	517	581
Generac Holdings Inc.	4,412	670	752
Quanta Services Inc.	1,570	412	447
The AZEK Co. Inc.	16,978	703	856
Verisk Analytics Inc., Class 'A'	1,698	503	535
Waste Management Inc.	3,605	818	851
Watsco Inc.	1,435	737	811
Westinghouse Air Brake Technologies Corp.	3,908	575	654
Xylem Inc.	4,613	605	696
		9,610	10,493
INFORMATION TECHNOLOGY (18.05%)			
Ansys Inc.	1,438	584	688
Aspen Technology Inc.	3,252	933	944
Autodesk Inc.	3,016	865	968
Bentley Systems Inc., Class 'B'	3,206	214	221
First Solar Inc.	2,063	454	469
ON Semiconductor Corp.	6,706	701	739
PTC Inc.	1,504	312	347
Zoom Video Communications Inc.	3,190	301	302
		4,364	4,678
REAL ESTATE (3.23%)			
Weyerhaeuser Co., REIT	18,257	784	837
UTILITIES (4.48%)			
American Water Works Co. Inc.	3,645	670	634
Sempra	5,355	520	528
		1,190	1,162
TOTAL U.S. EQUITIES		19,221	20,541

As at December 31, 2023
In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (17.50%)				
CONSUMER DISCRETIONARY (0.99%)				
BYD Co. Ltd., Class 'H'	China	7,085	310	257

As at December 31, 2023
In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
FINANCIALS (1.96%)				
Münchener Rückversicherungs-Gesellschaft AG	Germany	931	510	509
INDUSTRIALS (9.20%)				
Daikin Industries Ltd.	Japan	2,100	482	451
Daimler Truck Holding AG	Germany	17,287	812	857
Kubota Corp.	Japan	29,364	588	583
Siemens AG	Germany	1,988	392	492
			2,274	2,383
INFORMATION TECHNOLOGY (4.05%)				
Hexagon AB, Class 'B'	Sweden	24,376	359	386
Infineon Technologies AG	Germany	12,045	598	663
			957	1,049
UTILITIES (1.30%)				
Veolia Environnement SA	France	8,133	291	338
TOTAL FOREIGN EQUITIES			4,342	4,536
TOTAL INVESTMENT PORTFOLIO (96.76%)			23,563	25,077
OTHER NET ASSETS (3.24%)				839
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)				25,916

Climate Strategy (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	25,077	–	–	25,077
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	25,077	–	–	25,077
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	25,077	–	–	25,077

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	11,342	–	–	11,342
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	11,342	–	–	11,342
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	11,342	–	–	11,342

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Industrials	49.69	38.80
Information Technology	22.10	10.24
Financials	11.73	8.82
Utilities	5.78	20.36
Real Estate	3.23	3.79
Consumer Discretionary	2.97	4.85
Consumer Staples	1.26	1.76
Materials	–	3.49
Energy	–	2.73
Other net assets	3.24	5.16

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Climate Strategy (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
EUR	2,864	–	2,864	143
HKD	257	–	257	13
JPY	1,022	18	1,040	52
SEK	305	81	386	19
USD	21,413	(69)	21,344	1,067

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
DKK	278	–	278	14
EUR	1,010	–	1,010	51
GBP	408	–	408	20
HKD	129	–	129	6
JPY	522	–	522	26
SEK	180	–	180	9
USD	9,363	5	9,368	468

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,508	9.68

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
1,134	9.48

Focus Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	243,466	238,434
Cash	495	191
	243,961	238,625
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	450	395
Redemptions payable	–	7
Expenses payable	559	559
	1,009	961
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	242,952	237,664
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	22.99	21.60
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	23.42	21.96
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.69	–
IAG SRP 75/100	22.45	21.12
IAG SRP 75/100 Prestige 300	23.01	21.60
IAG SRP 75/100 Prestige 500	10.69	–
IAG SRP Other Series	22.27	20.99
IAG SRP CS 75/75 F	24.18	22.44
IAG SRP CS 75/75 Prestige 300 F	24.61	22.80
IAG SRP CS 75/75 Prestige 500 F	10.71	–
IAG SRP 75/100 F	23.40	21.83
IAG SRP 75/100 Prestige 300 F	24.25	22.46
IAG SRP 75/100 Prestige 500 F	10.71	–
IAG SRP SE 100/100 F	23.30	21.73
My Education/Ecoflex	16.96	16.03
Ecoflexextra CS 75/75	18.37	17.26
PLA000	32.16	29.39
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	3,945	3,715
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	646	1,686
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,681	–
IAG SRP 75/100	1,501	1,503
IAG SRP 75/100 Prestige 300	448	1,091
IAG SRP 75/100 Prestige 500	1,372	–
IAG SRP Other Series	866	1,001
IAG SRP CS 75/75 F	11	12
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	18	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	2,327	2,646
Ecoflexextra CS 75/75	69	81
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	5,668	2,569
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(2,341)	(5,981)
Net change in unrealized appreciation (depreciation)	17,811	(22,370)
Net gain (loss) in fair value of investments	15,470	(28,351)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	15,470	(28,351)
	21,138	(25,782)
EXPENSES (Note 7)		
Management fees and operating expenses	6,592	6,896
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	14,546	(32,678)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.42	(2.74)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.59	(2.92)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.86	–
IAG SRP 75/100	1.33	(2.75)
IAG SRP 75/100 Prestige 300	0.50	(2.79)
IAG SRP 75/100 Prestige 500	0.86	–
IAG SRP Other Series	1.24	(2.83)
IAG SRP CS 75/75 F	1.72	(2.52)
IAG SRP CS 75/75 Prestige 300 F	(0.82)	(2.50)
IAG SRP CS 75/75 Prestige 500 F	0.87	–
IAG SRP 75/100 F	1.57	(2.59)
IAG SRP 75/100 Prestige 300 F	1.78	(2.46)
IAG SRP 75/100 Prestige 500 F	0.72	–
IAG SRP SE 100/100 F	1.55	(2.58)
My Education/Ecoflex	0.90	(2.24)
Ecoflexextra CS 75/75	1.10	(2.38)
PLA000	2.78	(2.89)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Focus Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	237,664	291,761
Increase (decrease) in net assets from operations attributable to contractholders	14,546	(32,678)
Proceeds from issuances of units	103,625	69,227
Redemption of units	(112,883)	(90,646)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	5,288	(54,097)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	242,952	237,664

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	14,546	(32,678)
Adjustments		
Distributions and allocations from investment funds	(5,668)	(2,569)
Net realized loss (gain) of investments and derivative financial instruments	2,341	5,981
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(17,811)	22,370
Proceeds from sale and maturity of investments	71,684	102,768
Purchases of investments	(55,523)	(74,788)
Increase (decrease) in expenses payable	–	(106)
CASH FLOWS FROM OPERATING ACTIVITIES	9,569	20,978
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	103,625	69,437
Amounts paid on redemption of redeemable units	(112,890)	(90,689)
CASH FLOWS FROM FINANCING ACTIVITIES	(9,265)	(21,252)
NET INCREASE (DECREASE) IN CASH	304	(274)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	191	465
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	495	191

The accompanying Notes to the Financial Statements are an integral part of these statements.

Focus Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.21%)			
Fidelity Global Concentrated Equity Institutional Trust, Series I	426,437	4,637	4,817
IA Clarington Floating Rate Income Fund, Series I	1,075,437	9,950	9,230
IA Clarington Global Dividend Fund, Series I	975,780	10,162	10,667
IA Clarington Strategic Corporate Bond Fund, Series I	1,037,508	9,275	9,508
IA Clarington U.S. Dividend Growth Fund, Series I	164,175	2,758	3,202
Industrial Alliance Bond (iA) Fund	565,040	136,049	134,006
Industrial Alliance Canadian Equity Growth (iA) Fund	189,126	13,961	15,697
Industrial Alliance Canadian Equity Small Cap (iA) Fund	100,752	2,816	2,482
Industrial Alliance Climate Strategy (Wellington) Fund	89,388	892	1,022
Industrial Alliance Dividend (iA) Fund	66,356	7,508	8,060
Industrial Alliance International Equity (iA) Fund	316,842	11,078	11,165
Industrial Alliance Thematic Innovation (iA) Fund	324,107	8,465	9,122
Industrial Alliance U.S. Equity Multifactor (iA) Fund	222,798	4,120	4,204
JF Emerging Markets Equity Fund	201,060	3,828	3,457
PIMCO Monthly Income Fund (Canada), Series I	1,336,230	18,353	16,827
TOTAL INVESTMENT FUNDS		243,852	243,466
TOTAL INVESTMENT PORTFOLIO (100.21%)		243,852	243,466
OTHER NET ASSETS (-0.21%)			(514)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			242,952

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Global Concentrated Equity Institutional Trust, Series I				
Clarivate PLC	1,459,132	N/A	17,816	6.15
Fanning International Inc.	361,867	N/A	13,867	4.79
Prosus NV	263,720	N/A	10,366	3.58
Banco Bilbao Vizcaya Argentaria SA	771,986	N/A	9,250	3.19
Airbus SE	42,016	N/A	8,555	2.95
IA Clarington Floating Rate Income Fund, Series I				
BMO High Yield US Corporate Bond Hedged to CAD Index ETF	1,420,014	18,573	15,890	2.43
Halo Woods LLC	7,200	9,267	9,494	1.45
Halo Woods LLC	7,000	8,878	9,230	1.41
BMO Short Corporate Bond Index ETF	642,271	9,261	8,619	1.32
LGSA20 Inc.	12,800	14,987	8,439	1.29
IA Clarington Global Dividend Fund, Series I				
Microsoft Corp.	44,559	20,601	22,094	4.32
CMS Energy Corp.	265,121	20,306	20,301	3.97
Mastercard Inc., Class 'A'	35,893	19,128	20,186	3.94
Linde PLC	37,238	19,297	19,993	3.91
Ashtead Group PLC	211,000	17,876	19,373	3.78
IA Clarington Strategic Corporate Bond Fund, Series I				
Government of United States, Notes	4.125% 2032-11-15	17,500	24,483	3.82
Enbridge Inc.	6.017% 2024-01-04	15,000	14,993	2.44
iShares iBoxx \$ Investment Grade Corporate Bond ETF		100,000	14,773	2.38
PACCAR Financial Services Ltd.	5.391% 2024-01-12	10,438	14,135	2.24
Russel Metals Inc., Callable	5.750% 2025-10-27	13,000	13,000	2.12
IA Clarington U.S. Dividend Growth Fund, Series I				
Apple Inc.		155,087	27,502	7.19
Microsoft Corp.		78,661	21,579	7.12
UnitedHealth Group Inc.		37,510	21,451	4.75
CMS Energy Corp.		283,650	21,543	3.97
Amazon.com Inc.		107,143	21,891	3.92

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500% 2030-12-01	286,130	230,891	7.17
Government of Canada	5.035% 2024-03-14	123,050	121,827	3.63
Government of Canada	3.250% 2033-12-01	115,250	111,353	3.48
Province of Ontario	2.900% 2046-12-02	84,015	68,419	2.09
Industrial Alliance Canadian Equity Growth (iA) Fund				
Royal Bank of Canada	420,840	43,172	56,393	5.65
The Toronto-Dominion Bank	566,700	38,298	48,521	4.86
Canadian National Railway Co.	182,700	24,677	30,429	3.05
Canadian Pacific Kansas City Ltd.	285,890	23,752	29,973	3.00
Bank of Montreal	225,100	23,830	29,513	2.96
Industrial Alliance Canadian Equity Small Cap (iA) Fund				
Government of Canada	5.033% 2024-02-15	2,800	2,783	2.07
Equitable Group Inc.		30,900	1,911	2.695
Government of Canada	5.035% 2024-03-14	2,600	2,574	1.91
Eldorado Gold Corp.		132,400	2,010	1.69
Killam Apartment REIT		126,000	2,243	1.68
Industrial Alliance Climate Strategy (Wellington) Fund				
S&P Global Inc.	1,692	903	983	3.79
Autodesk Inc.	3,016	865	968	3.74
Aspen Technology Inc.	3,252	933	944	3.64
Daimler Truck Holding AG	17,287	812	857	3.31
The AZEK Co. Inc.	16,978	703	856	3.30
Industrial Alliance Dividend (iA) Fund				
Royal Bank of Canada	540,366	49,730	72,409	7.09
The Toronto-Dominion Bank	677,500	43,552	58,008	5.68
Enbridge Inc.	1,057,292	48,215	50,433	4.94
Waste Connections Inc.	191,314	31,435	37,853	3.71
Canadian National Railway Co.	222,432	28,150	37,046	3.63
Industrial Alliance International Equity (iA) Fund				
iShares MSCI EAFE ETF	208,538	19,423	20,720	4.54
Novartis AG	83,135	9,667	11,054	2.42
Roche Holding AG	27,556	11,914	10,555	2.31
Shell PLC	242,885	9,225	10,499	2.30
Mitsubishi UFJ Financial Group Inc.	813,452	8,212	9,217	2.02
Industrial Alliance Thematic Innovation (iA) Fund				
Microsoft Corp.	137,770	54,379	68,313	8.00
Amazon.com Inc.	209,405	37,013	41,954	4.91
Alphabet Inc., Class 'A'	223,340	37,073	41,138	4.82
NVIDIA Corp.	49,450	23,753	32,291	3.78
Apple Inc.	118,250	26,217	30,020	3.51
Industrial Alliance U.S. Equity Multifactor (iA) Fund				
Alphabet Inc., Class 'A'	39,596	6,939	7,293	4.74
SPDR S&P 500 ETF Trust	7,407	4,475	4,642	3.02
Broadcom Inc.	2,480	3,099	3,650	2.37
Exxon Mobil Corp.	22,604	3,206	2,980	1.94
The Procter & Gamble Co.	14,194	2,912	2,743	1.78
JF Emerging Markets Equity Fund				
Samsung Electronics Co. Ltd.	13,464	18,042	20,169	8.65
Taiwan Semiconductor Manufacturing Co. Ltd.	188,600	12,550	19,614	8.41
Tencent Holdings Ltd.	311,590	17,099	11,716	5.02
Tata Consultancy Services Ltd.	213,040	6,283	9,712	4.17
BDO Unibank Inc.	2,837,866	6,449	6,688	2.87

Focus Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio *(continued)*

As at December 31, 2023

In thousands
(except number
of securities)

			No. of Securities/ Face Value	Average Cost	Carrying Value	% of Net Assets
			\$	\$	\$	
PIMCO Monthly Income Fund (Canada), Series I						
Fannie Mae or Freddie Mac	5.500%	2054-01-01	1,949,250	N/A	2,594,153	10.96
Fannie Mae or Freddie Mac	5.500%	2054-02-01	1,134,975	N/A	1,510,714	6.38
Fannie Mae or Freddie Mac	4.000%	2054-02-01	1,076,578	N/A	1,350,568	5.71
Fannie Mae or Freddie Mac	3.500%	2054-02-01	975,994	N/A	1,187,761	5.02
Fannie Mae or Freddie Mac	6.000%	2054-02-01	856,725	N/A	1,152,719	4.87

Focus Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	243,466	-	-	243,466
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	243,466	-	-	243,466
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	243,466	-	-	243,466

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	238,434	-	-	238,434
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	238,434	-	-	238,434
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	238,434	-	-	238,434

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Focus Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
24,347	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
23,843	10.03

Focus Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	345,380	330,804
Receivable for investments sold	25	67
	345,405	330,871
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	123	36
Payable for investments purchased	16	–
Expenses payable	833	810
	972	846
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	344,433	330,025
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	25.92	24.12
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	26.43	24.56
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.67	–
IAG SRP 75/100	25.21	23.51
IAG SRP 75/100 Prestige 300	25.76	23.97
IAG SRP 75/100 Prestige 500	10.66	–
IAG SRP Other Series	24.92	23.29
IAG SRP CS 75/75 F	27.24	25.05
IAG SRP CS 75/75 Prestige 300 F	27.84	25.50
IAG SRP CS 75/75 Prestige 500 F	10.69	–
IAG SRP 75/100 F	26.44	24.38
IAG SRP 75/100 Prestige 300 F	26.91	24.83
IAG SRP 75/100 Prestige 500 F	10.68	–
IAG SRP SE 100/100 F	26.13	24.14
My Education/Ecoflex	19.06	17.85
Ecoflexextra CS 75/75	20.63	19.21
PLA000	36.48	33.06
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	4,556	4,484
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	594	1,270
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,637	–
IAG SRP 75/100	1,812	1,796
IAG SRP 75/100 Prestige 300	494	1,111
IAG SRP 75/100 Prestige 500	1,450	–
IAG SRP Other Series	1,601	1,732
IAG SRP CS 75/75 F	2	1
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	1
My Education/Ecoflex	4,041	4,429
Ecoflexextra CS 75/75	112	121
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	10,363	4,280
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,042)	(6,013)
Net change in unrealized appreciation (depreciation)	23,829	(29,948)
Net gain (loss) in fair value of investments	22,787	(35,961)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	22,787	(35,961)
	33,150	(31,681)
EXPENSES (Note 7)		
Management fees and operating expenses	9,755	9,604
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	23,395	(41,285)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.76	(2.88)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.98	(2.99)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.88	–
IAG SRP 75/100	1.68	(2.81)
IAG SRP 75/100 Prestige 300	0.77	(2.99)
IAG SRP 75/100 Prestige 500	0.88	–
IAG SRP Other Series	1.62	(2.99)
IAG SRP CS 75/75 F	2.21	(2.67)
IAG SRP CS 75/75 Prestige 300 F	2.33	(2.65)
IAG SRP CS 75/75 Prestige 500 F	0.70	–
IAG SRP 75/100 F	1.66	(2.77)
IAG SRP 75/100 Prestige 300 F	5.57	(1.42)
IAG SRP 75/100 Prestige 500 F	0.69	–
IAG SRP SE 100/100 F	2.05	(2.87)
My Education/Ecoflex	1.20	(2.37)
Ecoflexextra CS 75/75	1.36	(2.34)
PLA000	3.43	(3.07)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Focus Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	330,025	366,420
Increase (decrease) in net assets from operations attributable to contractholders	23,395	(41,285)
Proceeds from issuances of units	110,678	89,486
Redemption of units	(119,665)	(84,596)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	14,408	(36,395)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	344,433	330,025

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	23,395	(41,285)
Adjustments		
Distributions and allocations from investment funds	(10,363)	(4,280)
Net realized loss (gain) of investments and derivative financial instruments	1,042	6,013
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(23,829)	29,948
Proceeds from sale and maturity of investments	99,250	134,017
Purchases of investments	(80,618)	(129,783)
Increase (decrease) in expenses payable	23	(56)
CASH FLOWS FROM OPERATING ACTIVITIES	8,900	(5,426)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	110,678	89,759
Amounts paid on redemption of redeemable units	(119,665)	(84,860)
CASH FLOWS FROM FINANCING ACTIVITIES	(8,987)	4,899
NET INCREASE (DECREASE) IN CASH	(87)	(527)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(36)	491
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(123)	(36)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Focus Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.27%)			
Fidelity Global Concentrated Equity Institutional Trust, Series I	1,064,046	11,475	12,018
IA Clarington Floating Rate Income Fund, Series I	1,522,408	14,161	13,066
IA Clarington Global Dividend Fund, Series I	2,165,981	22,572	23,678
IA Clarington Strategic Corporate Bond Fund, Series I	1,468,784	13,158	13,461
IA Clarington U.S. Dividend Growth Fund, Series I	322,470	5,311	6,290
Industrial Alliance Bond (iA) Fund	603,664	144,121	143,166
Industrial Alliance Canadian Equity Growth (iA) Fund	385,602	28,234	32,003
Industrial Alliance Canadian Equity Small Cap (iA) Fund	285,273	8,018	7,028
Industrial Alliance Climate Strategy (Wellington) Fund	209,124	2,159	2,392
Industrial Alliance Dividend (iA) Fund	122,767	13,958	14,911
Industrial Alliance International Equity (iA) Fund	647,725	22,640	22,826
Industrial Alliance Thematic Innovation (iA) Fund	707,312	18,154	19,907
Industrial Alliance U.S. Equity Multifactor (iA) Fund	496,066	9,166	9,360
JF Emerging Markets Equity Fund	381,358	7,250	6,557
PIMCO Monthly Income Fund (Canada), Series I	1,486,304	20,393	18,717
TOTAL INVESTMENT FUNDS		340,770	345,380
TOTAL INVESTMENT PORTFOLIO (100.27%)		340,770	345,380
OTHER NET ASSETS (-0.27%)			(947)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			344,433

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023				No. of			% of
In thousands				Securities/ Face Value	Average	Carrying	Net
(except number					Cost	Value	Assets
(of securities)				\$	\$	\$	
Fidelity Global Concentrated Equity Institutional Trust, Series I							
Clarivate PLC				1,459,132	N/A	17,816	6.15
Fanning International Inc.				361,867	N/A	13,867	4.79
Prosus NV				263,720	N/A	10,366	3.58
Banco Bilbao Vizcaya Argenteria SA				771,986	N/A	9,250	3.19
Airbus SE				42,016	N/A	8,555	2.95
IA Clarington Floating Rate Income Fund, Series I							
BMO High Yield US Corporate Bond Hedged to CAD Index ETF				1,420,014	18,573	15,890	2.43
Halo Woods LLC	12.000%	2024-08-31		7,200	9,267	9,494	1.45
Halo Woods LLC	12.000%	2025-02-28		7,000	8,878	9,230	1.41
BMO Short Corporate Bond Index ETF				642,271	9,261	8,619	1.32
LGSA20 Inc.	10.000%	2024-03-31		12,800	14,987	8,439	1.29
IA Clarington Global Dividend Fund, Series I							
Microsoft Corp.				44,559	20,601	22,094	4.32
CMS Energy Corp.				265,121	20,306	20,301	3.97
Mastercard Inc., Class 'A'				35,893	19,128	20,186	3.94
Linde PLC				37,238	19,297	19,993	3.91
Ashtead Group PLC				211,000	17,876	19,373	3.78
IA Clarington Strategic Corporate Bond Fund, Series I							
Government of United States, Notes				4.125% 2032-11-15	17,500	24,483	3.82
Enbridge Inc.				6.017% 2024-01-04	15,000	14,993	2.44
iShares iBoxx \$ Investment Grade Corporate Bond ETF				100,000	14,773	14,592	2.38
PACCAR Financial Services Ltd.				5.391% 2024-01-12	10,438	14,135	2.24
Russel Metals Inc., Callable				5.750% 2025-10-27	13,000	13,011	2.12
IA Clarington U.S. Dividend Growth Fund, Series I							
Apple Inc.				155,087	27,502	39,372	7.19
Microsoft Corp.				78,661	21,579	39,004	7.12
UnitedHealth Group Inc.				37,510	21,451	26,040	4.75
CMS Energy Corp.				283,650	21,543	21,719	3.97
Amazon.com Inc.				107,143	21,891	21,466	3.92

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023 In thousands (except number of securities)				No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Bond (iA) Fund							
Industrial Alliance Canadian Corporate Bond (iA) Fund				87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	7.17	
Government of Canada	5.035%	2024-03-14	123,050	121,827	121,774	3.63	
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	3.48	
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972	2.09	
Industrial Alliance Canadian Equity Growth (iA) Fund							
Royal Bank of Canada				420,840	43,172	56,393	5.65
The Toronto-Dominion Bank				566,700	38,298	48,521	4.86
Canadian National Railway Co.				182,700	24,677	30,429	3.05
Canadian Pacific Kansas City Ltd.				285,890	23,752	29,973	3.00
Bank of Montreal				225,100	23,830	29,513	2.96
Industrial Alliance Canadian Equity Small Cap (iA) Fund							
Government of Canada	5.033%	2024-02-15	2,800	2,783	2,782	2.07	
Equitable Group Inc.			30,900	1,911	2,695	2.00	
Government of Canada	5.035%	2024-03-14	2,600	2,574	2,573	1.91	
Eldorado Gold Corp.			132,400	2,010	2,277	1.69	
Killiam Apartment REIT			126,000	2,243	2,263	1.68	
Industrial Alliance Climate Strategy (Wellington) Fund							
S&P Global Inc.				1,692	903	983	3.79
Autodesk Inc.				3,016	865	968	3.74
Aspen Technology Inc.				3,252	933	944	3.64
Daimler Truck Holding AG				17,287	812	857	3.31
The AZEK Co. Inc.				16,978	703	856	3.30
Industrial Alliance Dividend (iA) Fund							
Royal Bank of Canada				540,366	49,730	72,409	7.09
The Toronto-Dominion Bank				677,500	43,552	58,008	5.68
Enbridge Inc.				1,057,292	48,215	50,433	4.94
Waste Connections Inc.				191,314	31,435	37,853	3.71
Canadian National Railway Co.				222,432	28,150	37,046	3.63
Industrial Alliance International Equity (iA) Fund							
iShares MSCI EAFE ETF				208,538	19,423	20,720	4.54
Novartis AG				83,135	9,667	11,054	2.42
Roche Holding AG				27,556	11,914	10,555	2.31
Shell PLC				242,885	9,225	10,499	2.30
Mitsubishi UFJ Financial Group Inc.				813,452	8,212	9,217	2.02
Industrial Alliance Thematic Innovation (iA) Fund							
Microsoft Corp.				137,770	54,379	68,313	8.00
Amazon.com Inc.				209,405	37,013	41,954	4.91
Alphabet Inc., Class 'A'				223,340	37,073	41,138	4.82
NVIDIA Corp.				49,450	23,753	32,291	3.78
Apple Inc.				118,250	26,217	30,020	3.51
Industrial Alliance U.S. Equity Multifactor (iA) Fund							
Alphabet Inc., Class 'A'				39,596	6,939	7,293	4.74
SPDR S&P 500 ETF Trust				7,407	4,475	4,642	3.02
Broadcom Inc.				2,480	3,099	3,650	2.37
Exxon Mobil Corp.				22,604	3,206	2,980	1.94
The Procter & Gamble Co.				14,194	2,912	2,743	1.78
JF Emerging Markets Equity Fund							
Samsung Electronics Co. Ltd.				13,464	18,042	20,169	8.65
Taiwan Semiconductor Manufacturing Co. Ltd.				188,600	12,550	19,614	8.41
Tencent Holdings Ltd.				311,590	17,099	11,716	5.02
Tata Consultancy Services Ltd.				213,040	6,283	9,712	4.17
BDO Unibank Inc.				2,837,866	6,449	6,688	2.87

Focus Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio *(continued)*

As at December 31, 2023

In thousands
(except number
of securities)

			No. of Securities/ Face Value	Average Cost	Carrying Value	% of Net Assets
			\$	\$	\$	
PIMCO Monthly Income Fund (Canada), Series I						
Fannie Mae or Freddie Mac	5.500%	2054-01-01	1,949,250	N/A	2,594,153	10.96
Fannie Mae or Freddie Mac	5.500%	2054-02-01	1,134,975	N/A	1,510,714	6.38
Fannie Mae or Freddie Mac	4.000%	2054-02-01	1,076,578	N/A	1,350,568	5.71
Fannie Mae or Freddie Mac	3.500%	2054-02-01	975,994	N/A	1,187,761	5.02
Fannie Mae or Freddie Mac	6.000%	2054-02-01	856,725	N/A	1,152,719	4.87

Focus Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	345,380	-	-	345,380
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	345,380	-	-	345,380
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	345,380	-	-	345,380

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	330,804	-	-	330,804
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	330,804	-	-	330,804
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	330,804	-	-	330,804

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Focus Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
34,538	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
33,080	10.02

Focus Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	539,301	496,161
Cash	74	208
Subscriptions receivable	–	2
	539,375	496,371
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	278	283
Redemptions payable	2	7
Expenses payable	1,336	1,249
	1,616	1,539
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	537,759	494,832
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	28.93	26.73
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	29.47	27.18
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.64	–
IAG SRP 75/100	28.11	26.03
IAG SRP 75/100 Prestige 300	28.72	26.54
IAG SRP 75/100 Prestige 500	10.64	–
IAG SRP Other Series	27.71	25.71
IAG SRP CS 75/75 F	30.35	27.71
IAG SRP CS 75/75 Prestige 300 F	30.88	28.17
IAG SRP CS 75/75 Prestige 500 F	10.67	–
IAG SRP 75/100 F	29.45	26.97
IAG SRP 75/100 Prestige 300 F	30.14	27.54
IAG SRP 75/100 Prestige 500 F	10.66	–
IAG SRP SE 100/100 F	29.05	26.65
My Education/Ecoflex	21.28	19.78
Ecoflexextra CS 75/75	22.88	21.14
PLA000	40.97	36.86
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	5,347	4,935
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	837	1,956
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	3,152	–
IAG SRP 75/100	2,007	1,990
IAG SRP 75/100 Prestige 300	532	1,172
IAG SRP 75/100 Prestige 500	1,833	–
IAG SRP Other Series	2,327	2,284
IAG SRP CS 75/75 F	4	4
IAG SRP CS 75/75 Prestige 300 F	3	4
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	3
IAG SRP 75/100 Prestige 300 F	–	1
IAG SRP 75/100 Prestige 500 F	3	–
IAG SRP SE 100/100 F	1	–
My Education/Ecoflex	7,735	8,272
Ecoflexextra CS 75/75	187	197
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	19,317	8,150
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	196	(7,190)
Net change in unrealized appreciation (depreciation)	35,277	(43,868)
Net gain (loss) in fair value of investments	35,473	(51,058)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	35,473	(51,058)
	54,790	(42,908)
EXPENSES (Note 7)		
Management fees and operating expenses	15,316	14,575
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	39,474	(57,483)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	2.18	(3.00)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.21	(2.98)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.88	–
IAG SRP 75/100	2.05	(2.91)
IAG SRP 75/100 Prestige 300	1.16	(3.03)
IAG SRP 75/100 Prestige 500	0.87	–
IAG SRP Other Series	2.00	(3.12)
IAG SRP CS 75/75 F	2.62	(2.76)
IAG SRP CS 75/75 Prestige 300 F	2.38	(2.55)
IAG SRP CS 75/75 Prestige 500 F	0.69	–
IAG SRP 75/100 F	0.99	(1.69)
IAG SRP 75/100 Prestige 300 F	1.93	(5.31)
IAG SRP 75/100 Prestige 500 F	0.71	–
IAG SRP SE 100/100 F	1.73	(2.33)
My Education/Ecoflex	1.49	(2.47)
Ecoflexextra CS 75/75	1.72	(2.47)
PLA000	4.11	(3.20)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Focus Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	494,832	526,998
Increase (decrease) in net assets from operations attributable to contractholders	39,474	(57,483)
Proceeds from issuances of units	152,638	114,033
Redemption of units	(149,185)	(88,716)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	42,927	(32,166)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	537,759	494,832

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	39,474	(57,483)
Adjustments		
Distributions and allocations from investment funds	(19,317)	(8,150)
Net realized loss (gain) of investments and derivative financial instruments	(196)	7,190
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(35,277)	43,868
Proceeds from sale and maturity of investments	158,717	210,946
Purchases of investments	(147,072)	(221,929)
Increase (decrease) in expenses payable	87	(44)
CASH FLOWS FROM OPERATING ACTIVITIES	(3,584)	(25,602)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	152,640	114,444
Amounts paid on redemption of redeemable units	(149,190)	(88,973)
CASH FLOWS FROM FINANCING ACTIVITIES	3,450	25,471
NET INCREASE (DECREASE) IN CASH	(134)	(131)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	208	339
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	74	208

The accompanying Notes to the Financial Statements are an integral part of these statements.

Focus Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.29%)			
Fidelity Global Concentrated Equity Institutional Trust, Series I	1,901,935	20,449	21,482
IA Clarington Floating Rate Income Fund, Series I	2,374,688	22,063	20,381
IA Clarington Global Dividend Fund, Series I	4,272,512	44,536	46,706
IA Clarington Strategic Corporate Bond Fund, Series I	2,290,566	20,545	20,993
IA Clarington U.S. Dividend Growth Fund, Series I	650,151	10,807	12,681
Industrial Alliance Bond (iA) Fund	635,109	150,377	150,624
Industrial Alliance Canadian Equity Growth (iA) Fund	834,768	60,813	69,282
Industrial Alliance Canadian Equity Small Cap (iA) Fund	667,095	18,827	16,434
Industrial Alliance Climate Strategy (Wellington) Fund	401,623	4,139	4,593
Industrial Alliance Dividend (iA) Fund	247,679	28,168	30,083
Industrial Alliance International Equity (iA) Fund	1,359,229	47,567	47,900
Industrial Alliance Thematic Innovation (iA) Fund	1,434,495	37,151	40,374
Industrial Alliance U.S. Equity Multifactor (iA) Fund	1,124,801	20,761	21,223
JF Emerging Markets Equity Fund	890,982	16,842	15,319
PIMCO Monthly Income Fund (Canada), Series I	1,685,615	23,069	21,226
TOTAL INVESTMENT FUNDS		526,114	539,301
TOTAL INVESTMENT PORTFOLIO (100.29%)		526,114	539,301
OTHER NET ASSETS (-0.29%)			(1,542)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			537,759

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023				No. of			% of
In thousands				Securities/ Face Value	Average	Carrying	Net
(except number of securities)				\$	Cost	Value	Assets
Fidelity Global Concentrated Equity Institutional Trust, Series I							
Clarivate PLC				1,459,132	N/A	17,816	6.15
Finning International Inc.				361,867	N/A	13,867	4.79
Prosus NV				263,720	N/A	10,366	3.58
Banco Bilbao Vizcaya Argentina SA				771,986	N/A	9,250	3.19
Airbus SE				42,016	N/A	8,555	2.95
IA Clarington Floating Rate Income Fund, Series I							
BMO High Yield US Corporate Bond Hedged to CAD Index ETF				1,420,014	18,573	15,890	2.43
Halo Woods LLC	12.000%	2024-08-31		7,200	9,267	9,494	1.45
Halo Woods LLC	12.000%	2025-02-28		7,000	8,878	9,230	1.41
BMO Short Corporate Bond Index ETF				642,271	9,261	8,619	1.32
LGSA20 Inc.	10.000%	2024-03-31		12,800	14,987	8,439	1.29
IA Clarington Global Dividend Fund, Series I							
Microsoft Corp.				44,559	20,601	22,094	4.32
CMS Energy Corp.				265,121	20,306	20,301	3.97
Mastercard Inc., Class 'A'				35,893	19,128	20,186	3.94
Linde PLC				37,238	19,297	19,993	3.91
Ashtead Group PLC				211,000	17,876	19,373	3.78
IA Clarington Strategic Corporate Bond Fund, Series I							
Government of United States, Notes				17,500	24,483	23,464	3.82
Enbridge Inc.				15,000	14,993	14,986	2.44
iShares iBoxx \$ Investment Grade Corporate Bond ETF				100,000	14,773	14,592	2.38
PACCAR Financial Services Ltd.				10,438	14,135	13,735	2.24
Russel Metals Inc., Callable				13,000	13,000	13,011	2.12
IA Clarington U.S. Dividend Growth Fund, Series I							
Apple Inc.				155,087	27,502	39,372	7.19
Microsoft Corp.				78,661	21,579	39,004	7.12
UnitedHealth Group Inc.				37,510	21,451	26,040	4.75
CMS Energy Corp.				283,650	21,543	21,719	3.97
Amazon.com Inc.				107,143	21,891	21,466	3.92

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023 In thousands (except number of securities)				No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Bond (iA) Fund							
Industrial Alliance Canadian Corporate Bond (iA) Fund				87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500%	2030-12-01		286,130	230,891	240,360	7.17
Government of Canada	5.035%	2024-03-14		123,050	121,827	121,774	3.63
Government of Canada	3.250%	2033-12-01		115,250	111,353	116,752	3.48
Province of Ontario	2.900%	2046-12-02		84,015	68,419	69,972	2.09
Industrial Alliance Canadian Equity Growth (iA) Fund							
Royal Bank of Canada				420,840	43,172	56,393	5.65
The Toronto-Dominion Bank				566,700	38,298	48,521	4.86
Canadian National Railway Co.				182,700	24,677	30,429	3.05
Canadian Pacific Kansas City Ltd.				285,890	23,752	29,973	3.00
Bank of Montreal				225,100	23,830	29,513	2.96
Industrial Alliance Canadian Equity Small Cap (iA) Fund							
Government of Canada	5.033%	2024-02-15		2,800	2,783	2,782	2.07
Equitable Group Inc.				30,900	1,911	2,695	2.00
Government of Canada	5.035%	2024-03-14		2,600	2,574	2,573	1.91
Eldorado Gold Corp.				132,400	2,010	2,277	1.69
Killiam Apartment REIT				126,000	2,243	2,263	1.68
Industrial Alliance Climate Strategy (Wellington) Fund							
S&P Global Inc.				1,692	903	983	3.79
Autodesk Inc.				3,016	865	968	3.74
Aspen Technology Inc.				3,252	933	944	3.64
Daimler Truck Holding AG				17,287	812	857	3.31
The AZEK Co. Inc.				16,978	703	856	3.30
Industrial Alliance Dividend (iA) Fund							
Royal Bank of Canada				540,366	49,730	72,409	7.09
The Toronto-Dominion Bank				677,500	43,552	58,008	5.68
Enbridge Inc.				1,057,292	48,215	50,433	4.94
Waste Connections Inc.				191,314	31,435	37,853	3.71
Canadian National Railway Co.				222,432	28,150	37,046	3.63
Industrial Alliance International Equity (iA) Fund							
iShares MSCI EAFE ETF				208,538	19,423	20,720	4.54
Novartis AG				83,135	9,667	11,054	2.42
Roche Holding AG				27,556	11,914	10,555	2.31
Shell PLC				242,885	9,225	10,499	2.30
Mitsubishi UFJ Financial Group Inc.				813,452	8,212	9,217	2.02
Industrial Alliance Thematic Innovation (iA) Fund							
Microsoft Corp.				137,770	54,379	68,313	8.00
Amazon.com Inc.				209,405	37,013	41,954	4.91
Alphabet Inc., Class 'A'				223,340	37,073	41,138	4.82
NVIDIA Corp.				49,450	23,753	32,291	3.78
Apple Inc.				118,250	26,217	30,020	3.51
Industrial Alliance U.S. Equity Multifactor (iA) Fund							
Alphabet Inc., Class 'A'				39,596	6,939	7,293	4.74
SPDR S&P 500 ETF Trust				7,407	4,475	4,642	3.02
Broadcom Inc.				2,480	3,099	3,650	2.37
Exxon Mobil Corp.				22,604	3,206	2,980	1.94
The Procter & Gamble Co.				14,194	2,912	2,743	1.78
JF Emerging Markets Equity Fund							
Samsung Electronics Co. Ltd.				13,464	18,042	20,169	8.65
Taiwan Semiconductor Manufacturing Co. Ltd.				188,600	12,550	19,614	8.41
Tencent Holdings Ltd.				311,590	17,099	11,716	5.02
Tata Consultancy Services Ltd.				213,040	6,283	9,712	4.17
BDO Unibank Inc.				2,837,866	6,449	6,688	2.87

Focus Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio *(continued)*

As at December 31, 2023

In thousands
(except number
of securities)

			No. of Securities/ Face Value	Average Cost	Carrying Value	% of Net Assets
			\$	\$	\$	
PIMCO Monthly Income Fund (Canada), Series I						
Fannie Mae or Freddie Mac	5.500%	2054-01-01	1,949,250	N/A	2,594,153	10.96
Fannie Mae or Freddie Mac	5.500%	2054-02-01	1,134,975	N/A	1,510,714	6.38
Fannie Mae or Freddie Mac	4.000%	2054-02-01	1,076,578	N/A	1,350,568	5.71
Fannie Mae or Freddie Mac	3.500%	2054-02-01	975,994	N/A	1,187,761	5.02
Fannie Mae or Freddie Mac	6.000%	2054-02-01	856,725	N/A	1,152,719	4.87

Focus Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	539,301	-	-	539,301
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	539,301	-	-	539,301
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	539,301	-	-	539,301

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	496,161	-	-	496,161
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	496,161	-	-	496,161
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	496,161	-	-	496,161

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Focus Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
53,930	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
49,616	10.03

Focus Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	194,626	171,205
Cash	245	167
Subscriptions receivable	–	3
Receivable for investments sold	5	–
	194,876	171,375
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	97	161
Expenses payable	493	441
	590	602
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	194,286	170,773
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	31.88	29.24
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	32.42	29.67
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.62	–
IAG SRP 75/100	30.96	28.44
IAG SRP 75/100 Prestige 300	31.59	28.96
IAG SRP 75/100 Prestige 500	10.62	–
IAG SRP Other Series	30.41	28.01
IAG SRP CS 75/75 F	33.50	30.35
IAG SRP CS 75/75 Prestige 300 F	34.05	30.79
IAG SRP CS 75/75 Prestige 500 F	10.65	–
IAG SRP 75/100 F	32.43	29.46
IAG SRP 75/100 Prestige 300 F	32.88	29.89
IAG SRP 75/100 Prestige 500 F	10.64	–
IAG SRP SE 100/100 F	31.86	29.03
My Education/Ecoflex	23.46	21.63
Ecoflexextra CS 75/75	25.11	23.03
PLA000	45.72	40.70
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,193	1,957
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	211	370
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	595	–
IAG SRP 75/100	525	446
IAG SRP 75/100 Prestige 300	87	129
IAG SRP 75/100 Prestige 500	230	–
IAG SRP Other Series	649	667
IAG SRP CS 75/75 F	2	2
IAG SRP CS 75/75 Prestige 300 F	4	5
IAG SRP CS 75/75 Prestige 500 F	3	–
IAG SRP 75/100 F	3	2
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	1	–
My Education/Ecoflex	2,914	3,049
Ecoflexextra CS 75/75	51	53
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	7,973	3,023
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	950	(2,081)
Net change in unrealized appreciation (depreciation)	12,047	(15,295)
Net gain (loss) in fair value of investments	12,997	(17,376)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	12,997	(17,376)
	20,970	(14,353)
EXPENSES (Note 7)		
Management fees and operating expenses	5,569	5,094
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	15,401	(19,447)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	2.61	(3.18)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.64	(3.36)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.91	–
IAG SRP 75/100	2.52	(3.04)
IAG SRP 75/100 Prestige 300	1.62	(3.77)
IAG SRP 75/100 Prestige 500	0.93	–
IAG SRP Other Series	2.38	(3.33)
IAG SRP CS 75/75 F	3.15	(3.05)
IAG SRP CS 75/75 Prestige 300 F	3.11	(2.93)
IAG SRP CS 75/75 Prestige 500 F	0.68	–
IAG SRP 75/100 F	2.86	(2.77)
IAG SRP 75/100 Prestige 300 F	3.00	(3.16)
IAG SRP 75/100 Prestige 500 F	0.64	–
IAG SRP SE 100/100 F	3.02	(0.80)
My Education/Ecoflex	1.82	(2.63)
Ecoflexextra CS 75/75	2.07	(3.00)
PLA000	5.01	(3.39)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Focus Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	170,773	180,548
Increase (decrease) in net assets from operations attributable to contractholders	15,401	(19,447)
Proceeds from issuances of units	45,095	34,413
Redemption of units	(36,983)	(24,741)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	23,513	(9,775)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	194,286	170,773

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	15,401	(19,447)
Adjustments		
Distributions and allocations from investment funds	(7,973)	(3,023)
Net realized loss (gain) of investments and derivative financial instruments	(950)	2,081
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(12,047)	15,295
Proceeds from sale and maturity of investments	61,862	73,057
Purchases of investments	(64,382)	(77,669)
Increase (decrease) in expenses payable	52	(13)
CASH FLOWS FROM OPERATING ACTIVITIES	(8,037)	(9,719)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	45,098	34,585
Amounts paid on redemption of redeemable units	(36,983)	(24,752)
CASH FLOWS FROM FINANCING ACTIVITIES	8,115	9,833
NET INCREASE (DECREASE) IN CASH	78	114
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	167	53
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	245	167

The accompanying Notes to the Financial Statements are an integral part of these statements.

Focus Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.17%)			
Fidelity Global Concentrated Equity Institutional Trust, Series I	990,707	10,586	11,190
IA Clarington Floating Rate Income Fund, Series I	534,148	4,934	4,584
IA Clarington Global Dividend Fund, Series I	1,944,829	20,259	21,261
IA Clarington Strategic Corporate Bond Fund, Series I	515,197	4,682	4,722
IA Clarington U.S. Dividend Growth Fund, Series I	264,072	4,418	5,151
Industrial Alliance Bond (iA) Fund	142,851	33,681	33,879
Industrial Alliance Canadian Equity Growth (iA) Fund	372,525	27,198	30,918
Industrial Alliance Canadian Equity Small Cap (iA) Fund	320,083	9,048	7,885
Industrial Alliance Climate Strategy (Wellington) Fund	178,576	1,785	2,042
Industrial Alliance Dividend (iA) Fund	105,351	11,994	12,796
Industrial Alliance International Equity (iA) Fund	600,946	21,083	21,178
Industrial Alliance Thematic Innovation (iA) Fund	633,770	16,564	17,837
Industrial Alliance U.S. Equity Multifactor (iA) Fund	480,606	8,869	9,068
JF Emerging Markets Equity Fund	426,948	8,036	7,341
PIMCO Monthly Income Fund (Canada), Series I	379,146	5,164	4,774
TOTAL INVESTMENT FUNDS		188,301	194,626
TOTAL INVESTMENT PORTFOLIO (100.17%)		188,301	194,626
OTHER NET ASSETS (-0.17%)			(340)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			194,286

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023				No. of				% of
In thousands				Securities/	Average	Carrying	Net	
(except number				Face Value	Cost	Value	Assets	
of securities)				\$	\$	\$		
Fidelity Global Concentrated Equity Institutional Trust, Series I								
Clarivate PLC				1,459,132	N/A	17,816	6.15	
Finning International Inc.				361,867	N/A	13,867	4.79	
Prosus NV				263,720	N/A	10,366	3.58	
Banco Bilbao Vizcaya Argentaria SA				771,986	N/A	9,250	3.19	
Airbus SE				42,016	N/A	8,555	2.95	
IA Clarington Floating Rate Income Fund, Series I								
BMO High Yield US Corporate Bond Hedged to CAD Index ETF				1,420,014	18,573	15,890	2.43	
Halo Woods LLC	12.000%	2024-08-31		7,200	9,267	9,494	1.45	
Halo Woods LLC	12.000%	2025-02-28		7,000	8,878	9,230	1.41	
BMO Short Corporate Bond Index ETF				642,271	9,261	8,619	1.32	
LGSA20 Inc.	10.000%	2024-03-31		12,800	14,987	8,439	1.29	
IA Clarington Global Dividend Fund, Series I								
Microsoft Corp.				44,559	20,601	22,094	4.32	
CMS Energy Corp.				265,121	20,306	20,301	3.97	
Mastercard Inc., Class 'A'				35,893	19,128	20,186	3.94	
Linde PLC				37,238	19,297	19,993	3.91	
Ashtead Group PLC				211,000	17,876	19,373	3.78	
IA Clarington Strategic Corporate Bond Fund, Series I								
Government of United States, Notes				4.125% 2032-11-15	17,500	24,483	3.82	
Enbridge Inc.				6.017% 2024-01-04	15,000	14,993	2.44	
iShares iBoxx \$ Investment Grade Corporate Bond ETF				100,000	14,773	14,592	2.38	
PACCAR Financial Services Ltd.				5.391% 2024-01-12	10,438	14,135	2.24	
Russel Metals Inc., Callable				5.750% 2025-10-27	13,000	13,011	2.12	
IA Clarington U.S. Dividend Growth Fund, Series I								
Apple Inc.				155,087	27,502	39,372	7.19	
Microsoft Corp.				78,661	21,579	39,004	7.12	
UnitedHealth Group Inc.				37,510	21,451	26,040	4.75	
CMS Energy Corp.				283,650	21,543	21,719	3.97	
Amazon.com Inc.				107,143	21,891	21,466	3.92	

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023 In thousands (except number of securities)				No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Bond (iA) Fund							
Industrial Alliance Canadian Corporate Bond (iA) Fund				87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500%	2030-12-01		286,130	230,891	240,360	7.17
Government of Canada	5.035%	2024-03-14		123,050	121,827	121,774	3.63
Government of Canada	3.250%	2033-12-01		115,250	111,353	116,752	3.48
Province of Ontario	2.900%	2046-12-02		84,015	68,419	69,972	2.09
Industrial Alliance Canadian Equity Growth (iA) Fund							
Royal Bank of Canada				420,840	43,172	56,393	5.65
The Toronto-Dominion Bank				566,700	38,298	48,521	4.86
Canadian National Railway Co.				182,700	24,677	30,429	3.05
Canadian Pacific Kansas City Ltd.				285,890	23,752	29,973	3.00
Bank of Montreal				225,100	23,830	29,513	2.96
Industrial Alliance Canadian Equity Small Cap (iA) Fund							
Government of Canada	5.033%	2024-02-15		2,800	2,783	2,782	2.07
Equitable Group Inc.				30,900	1,911	2,695	2.00
Government of Canada	5.035%	2024-03-14		2,600	2,574	2,573	1.91
Eldorado Gold Corp.				132,400	2,010	2,277	1.69
Killiam Apartment REIT				126,000	2,243	2,263	1.68
Industrial Alliance Climate Strategy (Wellington) Fund							
S&P Global Inc.				1,692	903	983	3.79
Autodesk Inc.				3,016	865	968	3.74
Aspen Technology Inc.				3,252	933	944	3.64
Daimler Truck Holding AG				17,287	812	857	3.31
The AZEK Co. Inc.				16,978	703	856	3.30
Industrial Alliance Dividend (iA) Fund							
Royal Bank of Canada				540,366	49,730	72,409	7.09
The Toronto-Dominion Bank				677,500	43,552	58,008	5.68
Enbridge Inc.				1,057,292	48,215	50,433	4.94
Waste Connections Inc.				191,314	31,435	37,853	3.71
Canadian National Railway Co.				222,432	28,150	37,046	3.63
Industrial Alliance International Equity (iA) Fund							
iShares MSCI EAFE ETF				208,538	19,423	20,720	4.54
Novartis AG				83,135	9,667	11,054	2.42
Roche Holding AG				27,556	11,914	10,555	2.31
Shell PLC				242,885	9,225	10,499	2.30
Mitsubishi UFJ Financial Group Inc.				813,452	8,212	9,217	2.02
Industrial Alliance Thematic Innovation (iA) Fund							
Microsoft Corp.				137,770	54,379	68,313	8.00
Amazon.com Inc.				209,405	37,013	41,954	4.91
Alphabet Inc., Class 'A'				223,340	37,073	41,138	4.82
NVIDIA Corp.				49,450	23,753	32,291	3.78
Apple Inc.				118,250	26,217	30,020	3.51
Industrial Alliance U.S. Equity Multifactor (iA) Fund							
Alphabet Inc., Class 'A'				39,596	6,939	7,293	4.74
SPDR S&P 500 ETF Trust				7,407	4,475	4,642	3.02
Broadcom Inc.				2,480	3,099	3,650	2.37
Exxon Mobil Corp.				22,604	3,206	2,980	1.94
The Procter & Gamble Co.				14,194	2,912	2,743	1.78
JF Emerging Markets Equity Fund							
Samsung Electronics Co. Ltd.				13,464	18,042	20,169	8.65
Taiwan Semiconductor Manufacturing Co. Ltd.				188,600	12,550	19,614	8.41
Tencent Holdings Ltd.				311,590	17,099	11,716	5.02
Tata Consultancy Services Ltd.				213,040	6,283	9,712	4.17
BDO Unibank Inc.				2,837,866	6,449	6,688	2.87

Focus Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio *(continued)*

As at December 31, 2023

In thousands
(except number
of securities)

			No. of Securities/ Face Value	Average Cost	Carrying Value	% of Net Assets
			\$	\$	\$	
PIMCO Monthly Income Fund (Canada), Series I						
Fannie Mae or Freddie Mac	5.500%	2054-01-01	1,949,250	N/A	2,594,153	10.96
Fannie Mae or Freddie Mac	5.500%	2054-02-01	1,134,975	N/A	1,510,714	6.38
Fannie Mae or Freddie Mac	4.000%	2054-02-01	1,076,578	N/A	1,350,568	5.71
Fannie Mae or Freddie Mac	3.500%	2054-02-01	975,994	N/A	1,187,761	5.02
Fannie Mae or Freddie Mac	6.000%	2054-02-01	856,725	N/A	1,152,719	4.87

Focus Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	194,626	-	-	194,626
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	194,626	-	-	194,626
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	194,626	-	-	194,626

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	171,205	-	-	171,205
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	171,205	-	-	171,205
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	171,205	-	-	171,205

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Focus Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
19,463	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
17,121	10.03

Focus Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	63,357	57,079
Cash	113	87
	63,470	57,166
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	63	37
Expenses payable	165	151
	228	188
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	63,242	56,978
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	35.12	31.95
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	35.73	32.44
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.61	–
IAG SRP 75/100	33.88	30.89
IAG SRP 75/100 Prestige 300	34.54	31.43
IAG SRP 75/100 Prestige 500	10.61	–
IAG SRP Other Series	33.46	30.57
IAG SRP CS 75/75 F	36.66	33.01
IAG SRP CS 75/75 Prestige 300 F	37.34	33.62
IAG SRP CS 75/75 Prestige 500 F	10.63	–
IAG SRP 75/100 F	35.33	31.91
IAG SRP 75/100 Prestige 300 F	36.08	32.53
IAG SRP 75/100 Prestige 500 F	10.63	–
IAG SRP SE 100/100 F	34.96	31.62
My Education/Ecoflex	25.73	23.53
Ecoflexextra CS 75/75	27.56	25.07
PLA000	50.83	44.77
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	587	518
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	71	147
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	232	–
IAG SRP 75/100	114	107
IAG SRP 75/100 Prestige 300	9	27
IAG SRP 75/100 Prestige 500	45	–
IAG SRP Other Series	184	178
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	1	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	1,025	1,089
Ecoflexextra CS 75/75	16	17
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	2,941	1,042
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	422	(461)
Net change in unrealized appreciation (depreciation)	4,043	(5,034)
Net gain (loss) in fair value of investments	4,465	(5,495)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	4,465	(5,495)
	7,406	(4,453)
EXPENSES (Note 7)		
Management fees and operating expenses	1,877	1,717
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	5,529	(6,170)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	3.13	(3.28)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.35	(3.01)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.94	–
IAG SRP 75/100	2.95	(3.12)
IAG SRP 75/100 Prestige 300	1.66	(3.28)
IAG SRP 75/100 Prestige 500	0.94	–
IAG SRP Other Series	2.86	(3.62)
IAG SRP CS 75/75 F	3.65	(3.37)
IAG SRP CS 75/75 Prestige 300 F	3.72	(3.26)
IAG SRP CS 75/75 Prestige 500 F	0.63	–
IAG SRP 75/100 F	8.69	(3.34)
IAG SRP 75/100 Prestige 300 F	3.54	(3.31)
IAG SRP 75/100 Prestige 500 F	0.62	–
IAG SRP SE 100/100 F	3.33	(3.37)
My Education/Ecoflex	2.20	(2.85)
Ecoflexextra CS 75/75	2.48	(2.84)
PLA000	6.06	(3.55)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Focus Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	56,978	58,303
Increase (decrease) in net assets from operations attributable to contractholders	5,529	(6,170)
Proceeds from issuances of units	14,366	12,243
Redemption of units	(13,631)	(7,398)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	6,264	(1,325)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	63,242	56,978

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	5,529	(6,170)
Adjustments		
Distributions and allocations from investment funds	(2,941)	(1,042)
Net realized loss (gain) of investments and derivative financial instruments	(422)	461
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(4,043)	5,034
Proceeds from sale and maturity of investments	23,825	21,737
Purchases of investments	(22,671)	(24,882)
Increase (decrease) in expenses payable	14	(1)
CASH FLOWS FROM OPERATING ACTIVITIES	(709)	(4,863)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	14,366	12,279
Amounts paid on redemption of redeemable units	(13,631)	(7,409)
CASH FLOWS FROM FINANCING ACTIVITIES	735	4,870
NET INCREASE (DECREASE) IN CASH	26	7
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	87	80
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	113	87

The accompanying Notes to the Financial Statements are an integral part of these statements.

Focus Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.18%)			
Fidelity Global Concentrated Equity Institutional Trust, Series I	393,795	4,263	4,448
IA Clarington Floating Rate Income Fund, Series I	69,334	634	595
IA Clarington Global Dividend Fund, Series I	731,785	7,627	8,000
IA Clarington Strategic Corporate Bond Fund, Series I	66,870	612	613
IA Clarington U.S. Dividend Growth Fund, Series I	110,341	1,814	2,152
Industrial Alliance Bond (iA) Fund	18,542	4,341	4,397
Industrial Alliance Canadian Equity Growth (iA) Fund	148,193	10,878	12,299
Industrial Alliance Canadian Equity Small Cap (iA) Fund	129,837	3,686	3,199
Industrial Alliance Climate Strategy (Wellington) Fund	70,107	718	802
Industrial Alliance Dividend (iA) Fund	39,449	4,521	4,792
Industrial Alliance International Equity (iA) Fund	240,392	8,412	8,471
Industrial Alliance Thematic Innovation (iA) Fund	233,420	6,095	6,570
Industrial Alliance U.S. Equity Multifactor (iA) Fund	197,018	3,636	3,717
JF Emerging Markets Equity Fund	156,013	2,913	2,682
PIMCO Monthly Income Fund (Canada), Series I	49,218	668	620
TOTAL INVESTMENT FUNDS		60,818	63,357
TOTAL INVESTMENT PORTFOLIO (100.18%)		60,818	63,357
OTHER NET ASSETS (-0.18%)			(115)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			63,242

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023				No. of			% of
In thousands				Securities/ Face Value	Average	Carrying	Net
(except number of securities)				\$	Cost	Value	Assets
Fidelity Global Concentrated Equity Institutional Trust, Series I							
Clarivate PLC				1,459,132	N/A	17,816	6.15
Finning International Inc.				361,867	N/A	13,867	4.79
Prosus NV				263,720	N/A	10,366	3.58
Banco Bilbao Vizcaya Argentina SA				771,986	N/A	9,250	3.19
Airbus SE				42,016	N/A	8,555	2.95
IA Clarington Floating Rate Income Fund, Series I							
BMO High Yield US Corporate Bond Hedged to CAD Index ETF				1,420,014	18,573	15,890	2.43
Halo Woods LLC	12.000%	2024-08-31		7,200	9,267	9,494	1.45
Halo Woods LLC	12.000%	2025-02-28		7,000	8,878	9,230	1.41
BMO Short Corporate Bond Index ETF				642,271	9,261	8,619	1.32
LGSA20 Inc.	10.000%	2024-03-31		12,800	14,987	8,439	1.29
IA Clarington Global Dividend Fund, Series I							
Microsoft Corp.				44,559	20,601	22,094	4.32
CMS Energy Corp.				265,121	20,306	20,301	3.97
Mastercard Inc., Class 'A'				35,893	19,128	20,186	3.94
Linde PLC				37,238	19,297	19,993	3.91
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IA Clarington Strategic Corporate Bond Fund, Series I							
Government of United States, Notes				17,500	24,483	23,464	3.82
Enbridge Inc.				15,000	14,993	14,986	2.44
iShares iBoxx \$ Investment Grade Corporate Bond ETF				100,000	14,773	14,592	2.38
PACCAR Financial Services Ltd.				10,438	14,135	13,735	2.24
Russel Metals Inc., Callable				13,000	13,000	13,011	2.12
IA Clarington U.S. Dividend Growth Fund, Series I							
Apple Inc.				155,087	27,502	39,372	7.19
Microsoft Corp.				78,661	21,579	39,004	7.12
UnitedHealth Group Inc.				37,510	21,451	26,040	4.75
CMS Energy Corp.				283,650	21,543	21,719	3.97
Amazon.com Inc.				107,143	21,891	21,466	3.92

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023 In thousands (except number of securities)				No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Bond (iA) Fund							
Industrial Alliance Canadian Corporate Bond (iA) Fund				87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500%	2030-12-01		286,130	230,891	240,360	7.17
Government of Canada	5.035%	2024-03-14		123,050	121,827	121,774	3.63
Government of Canada	3.250%	2033-12-01		115,250	111,353	116,752	3.48
Province of Ontario	2.900%	2046-12-02		84,015	68,419	69,972	2.09
Industrial Alliance Canadian Equity Growth (iA) Fund							
Royal Bank of Canada				420,840	43,172	56,393	5.65
The Toronto-Dominion Bank				566,700	38,298	48,521	4.86
Canadian National Railway Co.				182,700	24,677	30,429	3.05
Canadian Pacific Kansas City Ltd.				285,890	23,752	29,973	3.00
Bank of Montreal				225,100	23,830	29,513	2.96
Industrial Alliance Canadian Equity Small Cap (iA) Fund							
Government of Canada	5.033%	2024-02-15		2,800	2,783	2,782	2.07
Equitable Group Inc.				30,900	1,911	2,695	2.00
Government of Canada	5.035%	2024-03-14		2,600	2,574	2,573	1.91
Eldorado Gold Corp.				132,400	2,010	2,277	1.69
Killiam Apartment REIT				126,000	2,243	2,263	1.68
Industrial Alliance Climate Strategy (Wellington) Fund							
S&P Global Inc.				1,692	903	983	3.79
Autodesk Inc.				3,016	865	968	3.74
Aspen Technology Inc.				3,252	933	944	3.64
Daimler Truck Holding AG				17,287	812	857	3.31
The AZEK Co. Inc.				16,978	703	856	3.30
Industrial Alliance Dividend (iA) Fund							
Royal Bank of Canada				540,366	49,730	72,409	7.09
The Toronto-Dominion Bank				677,500	43,552	58,008	5.68
Enbridge Inc.				1,057,292	48,215	50,433	4.94
Waste Connections Inc.				191,314	31,435	37,853	3.71
Canadian National Railway Co.				222,432	28,150	37,046	3.63
Industrial Alliance International Equity (iA) Fund							
iShares MSCI EAFE ETF				208,538	19,423	20,720	4.54
Novartis AG				83,135	9,667	11,054	2.42
Roche Holding AG				27,556	11,914	10,555	2.31
Shell PLC				242,885	9,225	10,499	2.30
Mitsubishi UFJ Financial Group Inc.				813,452	8,212	9,217	2.02
Industrial Alliance Thematic Innovation (iA) Fund							
Microsoft Corp.				137,770	54,379	68,313	8.00
Amazon.com Inc.				209,405	37,013	41,954	4.91
Alphabet Inc., Class 'A'				223,340	37,073	41,138	4.82
NVIDIA Corp.				49,450	23,753	32,291	3.78
Apple Inc.				118,250	26,217	30,020	3.51
Industrial Alliance U.S. Equity Multifactor (iA) Fund							
Alphabet Inc., Class 'A'				39,596	6,939	7,293	4.74
SPDR S&P 500 ETF Trust				7,407	4,475	4,642	3.02
Broadcom Inc.				2,480	3,099	3,650	2.37
Exxon Mobil Corp.				22,604	3,206	2,980	1.94
The Procter & Gamble Co.				14,194	2,912	2,743	1.78
JF Emerging Markets Equity Fund							
Samsung Electronics Co. Ltd.				13,464	18,042	20,169	8.65
Taiwan Semiconductor Manufacturing Co. Ltd.				188,600	12,550	19,614	8.41
Tencent Holdings Ltd.				311,590	17,099	11,716	5.02
Tata Consultancy Services Ltd.				213,040	6,283	9,712	4.17
BDO Unibank Inc.				2,837,866	6,449	6,688	2.87

Focus Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio *(continued)*

As at December 31, 2023

In thousands
(except number
of securities)

			No. of Securities/ Face Value	Average Cost	Carrying Value	% of Net Assets
			\$	\$	\$	
PIMCO Monthly Income Fund (Canada), Series I						
Fannie Mae or Freddie Mac	5.500%	2054-01-01	1,949,250	N/A	2,594,153	10.96
Fannie Mae or Freddie Mac	5.500%	2054-02-01	1,134,975	N/A	1,510,714	6.38
Fannie Mae or Freddie Mac	4.000%	2054-02-01	1,076,578	N/A	1,350,568	5.71
Fannie Mae or Freddie Mac	3.500%	2054-02-01	975,994	N/A	1,187,761	5.02
Fannie Mae or Freddie Mac	6.000%	2054-02-01	856,725	N/A	1,152,719	4.87

Focus Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	63,357	-	-	63,357
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	63,357	-	-	63,357
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	63,357	-	-	63,357

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	57,079	-	-	57,079
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	57,079	-	-	57,079
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	57,079	-	-	57,079

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Focus Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
6,336	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
5,708	10.02

Selection Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	91,278	90,799
Derivative financial instruments		
Futures contracts	64	71
Cash	–	4,461
Margin	474	933
Receivable for investments sold	93	23
	91,909	96,287
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	115	–
Derivative financial instruments		
Futures contracts	–	53
Margin	436	772
Payable for investments purchased	–	55
Redemptions payable	–	50
Expenses payable	205	219
	756	1,149
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	91,153	95,138
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.66	11.00
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.81	11.13
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.71	–
IAG SRP 75/100	11.43	10.80
IAG SRP 75/100 Prestige 300	11.76	11.08
IAG SRP 75/100 Prestige 500	10.71	–
IAG SRP Other Series	11.37	10.76
IAG SRP CS 75/75 F	12.29	11.44
IAG SRP CS 75/75 Prestige 300 F	12.42	11.56
IAG SRP CS 75/75 Prestige 500 F	10.74	–
IAG SRP 75/100 F	11.93	11.19
IAG SRP 75/100 Prestige 300 F	12.33	11.49
IAG SRP 75/100 Prestige 500 F	10.74	–
IAG SRP SE 100/100 F	11.87	11.13
My Education/Ecoflex	11.17	10.58
Ecoflextra CS 75/75	11.71	11.05
PLA000	15.10	13.85
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,788	2,811
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	570	1,247
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	676	–
IAG SRP 75/100	1,231	1,361
IAG SRP 75/100 Prestige 300	328	748
IAG SRP 75/100 Prestige 500	498	–
IAG SRP Other Series	1,050	1,581
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	32	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	779	931
Ecoflextra CS 75/75	31	42
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	241	–
Income (loss) from derivative financial instruments	–	(2)
Distributions and allocations from investment funds	2,052	691
Foreign exchange gain (loss) on cash	(59)	32
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,204)	(1,553)
Net change in unrealized appreciation (depreciation)	6,884	(9,309)
Net gain (loss) in fair value of investments	5,680	(10,862)
Derivative financial instruments:		
Net realized gain (loss)	(222)	(1,408)
Net change in unrealized appreciation (depreciation)	45	(41)
Net gain (loss) in fair value of derivative financial instruments	(177)	(1,449)
Total other changes in fair value of investments and derivative financial instruments	5,503	(12,311)
	7,737	(11,590)
EXPENSES (Note 7)		
Management fees and operating expenses	2,429	2,693
Transaction costs	3	3
Foreign withholding taxes	3	–
	2,435	2,696
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	5,302	(14,286)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.67	(1.55)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.32	(1.68)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.87	–
IAG SRP 75/100	0.60	(1.54)
IAG SRP 75/100 Prestige 300	0.29	(1.43)
IAG SRP 75/100 Prestige 500	0.87	–
IAG SRP Other Series	0.54	(1.62)
IAG SRP CS 75/75 F	0.85	(1.44)
IAG SRP CS 75/75 Prestige 300 F	0.87	(1.45)
IAG SRP CS 75/75 Prestige 500 F	0.75	–
IAG SRP 75/100 F	0.75	(1.47)
IAG SRP 75/100 Prestige 300 F	1.19	(1.44)
IAG SRP 75/100 Prestige 500 F	0.75	–
IAG SRP SE 100/100 F	0.74	(1.49)
My Education/Ecoflex	0.54	(1.60)
Ecoflextra CS 75/75	0.60	(1.68)
PLA000	1.25	(1.55)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Selection Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	95,138	118,107
Increase (decrease) in net assets from operations attributable to contractholders	5,302	(14,286)
Proceeds from issuances of units	35,998	20,901
Redemption of units	(45,285)	(29,584)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(3,985)	(22,969)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	91,153	95,138

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	5,302	(14,286)
Adjustments		
Interest for allocation purposes	(241)	-
Distributions and allocations from investment funds	(2,052)	(691)
Foreign withholding taxes	3	-
Foreign exchange loss (gain) on cash	59	(32)
Net realized loss (gain) of investments and derivative financial instruments	1,426	2,961
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(6,929)	9,350
Transaction costs	3	3
Proceeds from sale and maturity of investments	73,263	49,486
Purchases of investments	(66,263)	(33,710)
Decrease (increase) in margin	123	(19)
Increase (decrease) in expenses payable	(14)	(43)
Interest received (paid)	101	-
Distributions and allocations received (paid) from investment funds	39	-
CASH FLOWS FROM OPERATING ACTIVITIES	4,820	13,019
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	35,998	20,966
Amounts paid on redemption of redeemable units	(45,335)	(29,546)
CASH FLOWS FROM FINANCING ACTIVITIES	(9,337)	(8,580)
Foreign exchange gain (loss) on cash	(59)	32
NET INCREASE (DECREASE) IN CASH	(4,576)	4,471
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	4,461	(10)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(115)	4,461

The accompanying Notes to the Financial Statements are an integral part of these statements.

Selection Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (97.31%)			
Fidelity Global Concentrated Equity Institutional Trust, Series I	375,790	4,449	4,244
IA Clarington Global Dividend Fund, Series I	253,576	2,565	2,772
IA Clarington Loomis Global Multisector Bond Fund, Series I	1,895,362	18,362	17,009
Industrial Alliance Bond (iA) Fund	178,315	43,122	42,290
Industrial Alliance Canadian Equity Growth (iA) Fund	97,695	7,369	8,108
Industrial Alliance International Equity (iA) Fund	73,288	2,303	2,583
Industrial Alliance Money Market (iA) Fund	107,103	2,578	2,576
Industrial Alliance Thematic Innovation (iA) Fund	42,333	1,084	1,191
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	117,538	2,196	2,184
Industrial Alliance U.S. Equity Multifactor (iA) Fund	72,747	1,314	1,373
iShares iBoxx \$ High Yield Corporate Bond ETF	42,829	4,384	4,371
TOTAL INVESTMENT FUNDS		89,726	88,701

As at December 31, 2023
In thousands (except number of contracts)

	Average Cost \$	Carrying Value \$
FUTURES CONTRACTS (0.07%)		
CME E-Mini S&P 500 Index Futures number of contracts: 3, 2024-03-15	-	32
Gold 100 oz Futures number of contracts: 1, 2024-02-27	-	1
The S&P/TSX 60 Index Futures number of contracts: 4, 2024-03-14	-	31
TOTAL FUTURES CONTRACTS	-	64
SHORT-TERM INVESTMENTS (2.83%)	2,606	2,577
TOTAL INVESTMENT PORTFOLIO (100.21%)	92,332	91,342
OTHER NET ASSETS (-0.21%)		(189)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		91,153

Top 5 Holdings of the Underlying Funds

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Global Concentrated Equity Institutional Trust, Series I				
Clarivate PLC	1,459,132	N/A	17,816	6.15
Finning International Inc.	361,867	N/A	13,867	4.79
Prosus NV	263,720	N/A	10,366	3.58
Banco Bilbao Vizcaya Argentaria SA	771,986	N/A	9,250	3.19
Airbus SE	42,016	N/A	8,555	2.95
IA Clarington Global Dividend Fund, Series I				
Microsoft Corp.	44,559	20,601	22,094	4.32
CMS Energy Corp.	265,121	20,306	20,301	3.97
Mastercard Inc., Class 'A'	35,893	19,128	20,186	3.94
Linde PLC	37,238	19,297	19,993	3.91
Ashtead Group PLC	211,000	17,876	19,373	3.78
IA Clarington Loomis Global Multisector Bond Fund, Series I				
Government of United States, Treasury Bill	5.116% 2024-06-27	7,520	9,670	2.93
Government of United States, Treasury Bill	5.338% 2024-04-18	7,265	9,432	2.86
Government of United States, Notes	4.125% 2053-08-15	4,890	5,812	1.97
Government of United States, Notes	4.375% 2043-08-15	3,980	4,917	1.62
CBOT US Treasury Bond Futures		308	48,841	1.10

As at December 31, 2023
In thousands
(except number
of securities)

As at December 31, 2023 In thousands (except number of securities)				No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets	
Industrial Alliance Bond (iA) Fund								
Industrial Alliance Canadian Corporate Bond (iA) Fund				87,425,612	1,050,460	1,073,989	32.04	
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	7.17		
Government of Canada	5.035%	2024-03-14	123,050	121,827	121,774	3.63		
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	3.48		
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972	2.09		
Industrial Alliance Canadian Equity Growth (iA) Fund								
Royal Bank of Canada				420,840	43,172	56,393	5.65	
The Toronto-Dominion Bank				566,700	38,298	48,521	4.86	
Canadian National Railway Co.				182,700	24,677	30,429	3.05	
Canadian Pacific Kansas City Ltd.				285,890	23,752	29,973	3.00	
Bank of Montreal				225,100	23,830	29,513	2.96	
Industrial Alliance International Equity (iA) Fund								
iShares MSCI EAFE ETF				208,538	19,423	20,720	4.54	
Novartis AG				83,135	9,667	11,054	2.42	
Roche Holding AG				27,556	11,914	10,555	2.31	
Shell PLC				242,885	9,225	10,499	2.30	
Mitsubishi UFJ Financial Group Inc.				813,452	8,212	9,217	2.02	
Industrial Alliance Money Market (iA) Fund								
Government of Canada				5.035%	2024-03-14	58,120	57,541	7.80
Bank of Montreal				5.578%	2024-08-06	27,000	26,139	3.54
The Toronto-Dominion Bank				5.528%	2024-06-14	26,700	26,059	3.53
Wells Fargo & Co.				3.184%	2024-02-08	25,000	24,939	3.38
Province of Quebec				5.073%	2024-03-22	24,670	24,394	3.31
Industrial Alliance Thematic Innovation (iA) Fund								
Microsoft Corp.				137,770	54,379	68,313	8.00	
Amazon.com Inc.				209,405	37,013	41,954	4.91	
Alphabet Inc., Class 'A'				223,340	37,073	41,138	4.82	
NVIDIA Corp.				49,450	23,753	32,291	3.78	
Apple Inc.				118,250	26,217	30,020	3.51	
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund								
Apple Inc.				42,715	8,387	10,844	7.16	
Microsoft Corp.				21,529	7,005	10,675	7.05	
UnitedHealth Group Inc.				10,399	6,325	7,219	4.76	
CMS Energy Corp.				78,825	5,998	6,036	3.98	
Amazon.com Inc.				29,733	6,074	5,957	3.93	
Industrial Alliance U.S. Equity Multifactor (iA) Fund								
Alphabet Inc., Class 'A'				39,596	6,939	7,293	4.74	
SPDR S&P 500 ETF Trust				7,407	4,475	4,642	3.02	
Broadcom Inc.				2,480	3,099	3,650	2.37	
Exxon Mobil Corp.				22,604	3,206	2,980	1.94	
The Procter & Gamble Co.				14,194	2,912	2,743	1.78	

Selection Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	88,701	-	-	88,701
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	2,577	-	2,577
	88,701	2,577	-	91,278
Derivatives				
Derivative financial instruments	64	-	-	64
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	88,765	2,577	-	91,342

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	90,799	-	-	90,799
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	90,799	-	-	90,799
Derivatives				
Derivative financial instruments	71	-	-	71
LIABILITIES				
Derivatives				
Derivative financial instruments	(53)	-	-	(53)
Total	90,817	-	-	90,817

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Selection Prudent (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Currency Risk

The following table summarizes the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	7,567	–	7,567	378

As at December 31, 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
8,876	9.74

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
9,082	9.55

Selection Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	156,357	146,334
Derivative financial instruments		
Futures contracts	135	90
Cash	5	12,303
Margin	530	513
Receivable for investments sold	–	32
	157,027	159,272
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Futures contracts	–	96
Margin	447	245
Payable for investments purchased	133	70
Expenses payable	363	375
	943	786
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	156,084	158,486
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	12.20	11.46
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.36	11.59
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.69	–
IAG SRP 75/100	11.93	11.23
IAG SRP 75/100 Prestige 300	12.22	11.48
IAG SRP 75/100 Prestige 500	10.69	–
IAG SRP Other Series	11.85	11.17
IAG SRP CS 75/75 F	12.80	11.89
IAG SRP CS 75/75 Prestige 300 F	13.03	12.05
IAG SRP CS 75/75 Prestige 500 F	10.72	–
IAG SRP 75/100 F	12.47	11.62
IAG SRP 75/100 Prestige 300 F	12.88	11.93
IAG SRP 75/100 Prestige 500 F	10.72	–
IAG SRP SE 100/100 F	12.41	11.57
My Education/Ecoflex	11.58	10.93
Ecoflextra CS 75/75	12.20	11.46
PLA000	15.85	14.52
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	4,872	5,221
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	652	1,363
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	670	–
IAG SRP 75/100	2,618	2,821
IAG SRP 75/100 Prestige 300	504	1,297
IAG SRP 75/100 Prestige 500	1,128	–
IAG SRP Other Series	1,269	1,487
IAG SRP CS 75/75 F	15	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	1,381	1,712
Ecoflextra CS 75/75	62	81
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	620	–
Income (loss) from derivative financial instruments	–	(6)
Distributions and allocations from investment funds	4,342	1,057
Foreign exchange gain (loss) on cash	(314)	89
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(960)	(184)
Net change in unrealized appreciation (depreciation)	10,816	(16,273)
Net gain (loss) in fair value of investments	9,856	(16,457)
Derivative financial instruments:		
Net realized gain (loss)	(845)	(1,432)
Net change in unrealized appreciation (depreciation)	141	99
Net gain (loss) in fair value of derivative financial instruments	(704)	(1,333)
Total other changes in fair value of investments and derivative financial instruments	9,152	(17,790)
	13,800	(16,650)
EXPENSES (Note 7)		
Management fees and operating expenses	4,412	4,551
Transaction costs	5	5
Foreign withholding taxes	4	–
	4,421	4,556
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	9,379	(21,206)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.71	(1.48)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.35	(1.44)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.87	–
IAG SRP 75/100	0.67	(1.46)
IAG SRP 75/100 Prestige 300	0.14	(1.41)
IAG SRP 75/100 Prestige 500	0.86	–
IAG SRP Other Series	0.65	(1.51)
IAG SRP CS 75/75 F	0.73	(1.19)
IAG SRP CS 75/75 Prestige 300 F	0.98	(1.34)
IAG SRP CS 75/75 Prestige 500 F	0.72	–
IAG SRP 75/100 F	0.85	(1.38)
IAG SRP 75/100 Prestige 300 F	0.95	(1.33)
IAG SRP 75/100 Prestige 500 F	0.71	–
IAG SRP SE 100/100 F	0.84	(1.38)
My Education/Ecoflex	0.60	(1.53)
Ecoflextra CS 75/75	0.60	(1.50)
PLA000	1.33	(1.43)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Selection Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	158,486	188,382
Increase (decrease) in net assets from operations attributable to contractholders	9,379	(21,206)
Proceeds from issuances of units	51,815	29,938
Redemption of units	(63,596)	(38,628)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(2,402)	(29,896)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	156,084	158,486

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	9,379	(21,206)
Adjustments		
Interest for allocation purposes	(620)	-
Distributions and allocations from investment funds	(4,342)	(1,057)
Foreign withholding taxes	4	-
Foreign exchange loss (gain) on cash	314	(89)
Net realized loss (gain) of investments and derivative financial instruments	1,805	1,616
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(10,957)	16,174
Transaction costs	5	5
Proceeds from sale and maturity of investments	169,813	71,980
Purchases of investments	(166,004)	(46,582)
Decrease (increase) in margin	185	423
Increase (decrease) in expenses payable	(12)	(61)
Interest received (paid)	178	-
Distributions and allocations received (paid) from investment funds	49	-
CASH FLOWS FROM OPERATING ACTIVITIES	(203)	21,203
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	51,815	30,034
Amounts paid on redemption of redeemable units	(63,596)	(38,676)
CASH FLOWS FROM FINANCING ACTIVITIES	(11,781)	(8,642)
Foreign exchange gain (loss) on cash	(314)	89
NET INCREASE (DECREASE) IN CASH	(12,298)	12,650
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	12,303	(347)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	5	12,303

The accompanying Notes to the Financial Statements are an integral part of these statements.

Selection Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (96.51%)			
Fidelity Global Concentrated Equity Institutional Trust, Series I	885,594	10,478	10,003
IA Clarington Global Dividend Fund, Series I	613,714	6,205	6,709
IA Clarington Loomis Global Multisector Bond Fund, Series I	2,739,833	26,940	24,587
Industrial Alliance Bond (iA) Fund	267,176	65,041	63,364
Industrial Alliance Canadian Equity Growth (iA) Fund	220,361	16,453	18,289
Industrial Alliance International Equity (iA) Fund	203,984	6,966	7,189
Industrial Alliance Money Market (iA) Fund	151,488	3,644	3,643
Industrial Alliance Thematic Innovation (iA) Fund	99,366	2,455	2,797
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	263,143	4,908	4,890
Industrial Alliance U.S. Equity Multifactor (iA) Fund	187,260	3,378	3,533
iShares iBoxx \$ High Yield Corporate Bond ETF	55,174	5,647	5,630
TOTAL INVESTMENT FUNDS		152,115	150,634

As at December 31, 2023
In thousands (except number of contracts)

	Average Cost \$	Carrying Value \$
FUTURES CONTRACTS (0.09%)		
CME E-Mini S&P 500 Index Futures number of contracts: 6, 2024-03-15	-	63
Gold 100 oz Futures number of contracts: 2, 2024-02-27	-	2
The S&P/TSX 60 Index Futures number of contracts: 9, 2024-03-14	-	70
TOTAL FUTURES CONTRACTS	-	135
SHORT-TERM INVESTMENTS (3.66%)	5,789	5,723
TOTAL INVESTMENT PORTFOLIO (100.26%)	157,904	156,492
OTHER NET ASSETS (-0.26%)		(408)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		156,084

Top 5 Holdings of the Underlying Funds

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Global Concentrated Equity Institutional Trust, Series I				
Clarivate PLC	1,459,132	N/A	17,816	6.15
Finning International Inc.	361,867	N/A	13,867	4.79
Prosus NV	263,720	N/A	10,366	3.58
Banco Bilbao Vizcaya Argentaria SA	771,986	N/A	9,250	3.19
Airbus SE	42,016	N/A	8,555	2.95
IA Clarington Global Dividend Fund, Series I				
Microsoft Corp.	44,559	20,601	22,094	4.32
CMS Energy Corp.	265,121	20,306	20,301	3.97
Mastercard Inc., Class 'A'	35,893	19,128	20,186	3.94
Linde PLC	37,238	19,297	19,993	3.91
Ashtead Group PLC	211,000	17,876	19,373	3.78
IA Clarington Loomis Global Multisector Bond Fund, Series I				
Government of United States, Treasury Bill	5.116% 2024-06-27	7,520	9,670	2.93
Government of United States, Treasury Bill	5.338% 2024-04-18	7,265	9,432	2.86
Government of United States, Notes	4.125% 2053-08-15	4,890	5,812	1.97
Government of United States, Notes	4.375% 2043-08-15	3,980	4,917	1.62
CBOT US Treasury Bond Futures		308	48,841	1.10

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500% 2030-12-01	286,130	230,891	7.17
Government of Canada	5.035% 2024-03-14	123,050	121,827	3.63
Government of Canada	3.250% 2033-12-01	115,250	111,353	3.48
Province of Ontario	2.900% 2046-12-02	84,015	68,419	2.09
Industrial Alliance Canadian Equity Growth (iA) Fund				
Royal Bank of Canada	420,840	43,172	56,393	5.65
The Toronto-Dominion Bank	566,700	38,298	48,521	4.86
Canadian National Railway Co.	182,700	24,677	30,429	3.05
Canadian Pacific Kansas City Ltd.	285,890	23,752	29,973	3.00
Bank of Montreal	225,100	23,830	29,513	2.96
Industrial Alliance International Equity (iA) Fund				
iShares MSCI EAFE ETF	208,538	19,423	20,720	4.54
Novartis AG	83,135	9,667	11,054	2.42
Roche Holding AG	27,556	11,914	10,555	2.31
Shell PLC	242,885	9,225	10,499	2.30
Mitsubishi UFJ Financial Group Inc.	813,452	8,212	9,217	2.02
Industrial Alliance Money Market (iA) Fund				
Government of Canada	5.035% 2024-03-14	58,120	57,541	7.80
Bank of Montreal	5.578% 2024-08-06	27,000	26,139	3.54
The Toronto-Dominion Bank	5.528% 2024-06-14	26,700	26,059	3.53
Wells Fargo & Co.	3.184% 2024-02-08	25,000	24,939	3.38
Province of Quebec	5.073% 2024-03-22	24,670	24,394	3.31
Industrial Alliance Thematic Innovation (iA) Fund				
Microsoft Corp.	137,770	54,379	68,313	8.00
Amazon.com Inc.	209,405	37,013	41,954	4.91
Alphabet Inc., Class 'A'	223,340	37,073	41,138	4.82
NVIDIA Corp.	49,450	23,753	32,291	3.78
Apple Inc.	118,250	26,217	30,020	3.51
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund				
Apple Inc.	42,715	8,387	10,844	7.16
Microsoft Corp.	21,529	7,005	10,675	7.05
UnitedHealth Group Inc.	10,399	6,325	7,219	4.76
CMS Energy Corp.	78,825	5,998	6,036	3.98
Amazon.com Inc.	29,733	6,074	5,957	3.93
Industrial Alliance U.S. Equity Multifactor (iA) Fund				
Alphabet Inc., Class 'A'	39,596	6,939	7,293	4.74
SPDR S&P 500 ETF Trust	7,407	4,475	4,642	3.02
Broadcom Inc.	2,480	3,099	3,650	2.37
Exxon Mobil Corp.	22,604	3,206	2,980	1.94
The Procter & Gamble Co.	14,194	2,912	2,743	1.78

Selection Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	150,634	-	-	150,634
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	5,723	-	5,723
	150,634	5,723	-	156,357
Derivatives				
Derivative financial instruments	135	-	-	135
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	150,769	5,723	-	156,492

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	146,334	-	-	146,334
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	146,334	-	-	146,334
Derivatives				
Derivative financial instruments	90	-	-	90
LIABILITIES				
Derivatives				
Derivative financial instruments	(96)	-	-	(96)
Total	146,328	-	-	146,328

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Selection Moderate (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	12,097	–	12,097	605

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	11,974	–	11,974	599

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
15,077	9.66

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
14,633	9.23

Selection Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	237,237	214,651
Derivative financial instruments		
Futures contracts	237	256
Cash	23	16,704
Margin	311	1,918
Receivable for investments sold	63	84
	237,871	233,613
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Futures contracts	–	58
Margin	162	1,725
Payable for investments purchased	11	276
Redemptions payable	–	1
Expenses payable	575	562
	748	2,622
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	237,123	230,991
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	13.17	12.24
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	13.36	12.39
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.65	–
IAG SRP 75/100	12.87	11.97
IAG SRP 75/100 Prestige 300	13.17	12.23
IAG SRP 75/100 Prestige 500	10.65	–
IAG SRP Other Series	12.77	11.90
IAG SRP CS 75/75 F	13.83	12.70
IAG SRP CS 75/75 Prestige 300 F	14.03	12.87
IAG SRP CS 75/75 Prestige 500 F	10.68	–
IAG SRP 75/100 F	13.51	12.44
IAG SRP 75/100 Prestige 300 F	13.80	12.70
IAG SRP 75/100 Prestige 500 F	10.67	–
IAG SRP SE 100/100 F	13.40	12.34
My Education/Ecoflex	12.42	11.60
Ecoflextra CS 75/75	13.17	12.24
PLA000	17.23	15.61
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	6,910	7,030
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	949	1,858
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,054	–
IAG SRP 75/100	3,018	3,033
IAG SRP 75/100 Prestige 300	707	1,793
IAG SRP 75/100 Prestige 500	1,149	–
IAG SRP Other Series	2,365	2,675
IAG SRP CS 75/75 F	–	1
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	2,449	2,652
Ecoflextra CS 75/75	91	89
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	859	–
Income (loss) from derivative financial instruments	–	(9)
Distributions and allocations from investment funds	9,563	1,947
Foreign exchange gain (loss) on cash	(271)	52
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	172	(967)
Net change in unrealized appreciation (depreciation)	15,017	(19,313)
Net gain (loss) in fair value of investments	15,189	(20,280)
Derivative financial instruments:		
Net realized gain (loss)	(1,738)	(3,799)
Net change in unrealized appreciation (depreciation)	39	88
Net gain (loss) in fair value of derivative financial instruments	(1,699)	(3,711)
Total other changes in fair value of investments and derivative financial instruments	13,490	(23,991)
	23,641	(22,001)
EXPENSES (Note 7)		
Management fees and operating expenses	6,716	6,616
Transaction costs	8	9
Foreign withholding taxes	6	–
	6,730	6,625
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	16,911	(28,626)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.92	(1.50)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.58	(1.54)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.89	–
IAG SRP 75/100	0.88	(1.50)
IAG SRP 75/100 Prestige 300	0.48	(1.47)
IAG SRP 75/100 Prestige 500	0.87	–
IAG SRP Other Series	0.86	(1.54)
IAG SRP CS 75/75 F	0.18	(0.90)
IAG SRP CS 75/75 Prestige 300 F	1.15	(1.39)
IAG SRP CS 75/75 Prestige 500 F	0.68	–
IAG SRP 75/100 F	1.05	(1.35)
IAG SRP 75/100 Prestige 300 F	1.11	(1.38)
IAG SRP 75/100 Prestige 500 F	0.67	–
IAG SRP SE 100/100 F	1.06	(1.42)
My Education/Ecoflex	0.80	(1.55)
Ecoflextra CS 75/75	0.93	(1.51)
PLA000	1.61	(1.45)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Selection Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	230,991	256,112
Increase (decrease) in net assets from operations attributable to contractholders	16,911	(28,626)
Proceeds from issuances of units	60,059	46,846
Redemption of units	(70,838)	(43,341)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	6,132	(25,121)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	237,123	230,991

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	16,911	(28,626)
Adjustments		
Interest for allocation purposes	(859)	-
Distributions and allocations from investment funds	(9,563)	(1,947)
Foreign withholding taxes	6	-
Foreign exchange loss (gain) on cash	271	(52)
Net realized loss (gain) of investments and derivative financial instruments	1,566	4,766
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(15,056)	19,225
Transaction costs	8	9
Proceeds from sale and maturity of investments	228,835	113,027
Purchases of investments	(228,178)	(93,006)
Decrease (increase) in margin	44	14
Increase (decrease) in expenses payable	13	(51)
Interest received (paid)	301	-
Distributions and allocations received (paid) from investment funds	71	-
CASH FLOWS FROM OPERATING ACTIVITIES	(5,630)	13,359
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	60,059	47,104
Amounts paid on redemption of redeemable units	(70,839)	(43,395)
CASH FLOWS FROM FINANCING ACTIVITIES	(10,780)	3,709
Foreign exchange gain (loss) on cash	(271)	52
NET INCREASE (DECREASE) IN CASH	(16,681)	17,120
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	16,704	(416)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	23	16,704

The accompanying Notes to the Financial Statements are an integral part of these statements.

Selection Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (96.02%)			
Fidelity Global Concentrated Equity Institutional Trust, Series I	2,054,433	24,047	23,205
IA Clarington Global Dividend Fund, Series I	1,646,674	16,637	18,001
IA Clarington Loomis Global Multisector Bond Fund, Series I	2,280,037	22,346	20,461
Industrial Alliance Bond (iA) Fund	271,588	66,209	64,410
Industrial Alliance Canadian Equity Growth (iA) Fund	459,835	34,385	38,164
Industrial Alliance International Equity (iA) Fund	534,203	18,155	18,825
Industrial Alliance Money Market (iA) Fund	184,726	4,444	4,443
Industrial Alliance Thematic Innovation (iA) Fund	299,398	7,096	8,427
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	738,200	13,767	13,719
Industrial Alliance U.S. Equity Multifactor (iA) Fund	532,171	9,598	10,041
iShares iBoxx \$ High Yield Corporate Bond ETF	78,347	8,019	7,995
TOTAL INVESTMENT FUNDS		224,703	227,691

As at December 31, 2023

In thousands (except number of contracts)

	Average Cost \$	Carrying Value \$
FUTURES CONTRACTS (0.10%)		
CME E-Mini S&P 500 Index Futures number of contracts: 11, 2024-03-15	–	116
Gold 100 oz Futures number of contracts: 4, 2024-02-27	–	3
The S&P/TSX 60 Index Futures number of contracts: 15, 2024-03-14	–	118
TOTAL FUTURES CONTRACTS	–	237
SHORT-TERM INVESTMENTS (4.03%)	9,655	9,546
TOTAL INVESTMENT PORTFOLIO (100.15%)	234,358	237,474
OTHER NET ASSETS (–0.15%)		(351)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		237,123

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Global Concentrated Equity Institutional Trust, Series I				
Clarivate PLC	1,459,132	N/A	17,816	6.15
Finning International Inc.	361,867	N/A	13,867	4.79
Prosus NV	263,720	N/A	10,366	3.58
Banco Bilbao Vizcaya Argentaria SA	771,986	N/A	9,250	3.19
Airbus SE	42,016	N/A	8,555	2.95
IA Clarington Global Dividend Fund, Series I				
Microsoft Corp.	44,559	20,601	22,094	4.32
CMS Energy Corp.	265,121	20,306	20,301	3.97
Mastercard Inc., Class 'A'	35,893	19,128	20,186	3.94
Linde PLC	37,238	19,297	19,993	3.91
Ashtead Group PLC	211,000	17,876	19,373	3.78
IA Clarington Loomis Global Multisector Bond Fund, Series I				
Government of United States, Treasury Bill	5.116% 2024-06-27	7,520	9,670	2.93
Government of United States, Treasury Bill	5.338% 2024-04-18	7,265	9,432	2.86
Government of United States, Notes	4.125% 2053-08-15	4,890	5,812	1.97
Government of United States, Notes	4.375% 2043-08-15	3,980	4,917	1.62
CBOT US Treasury Bond Futures		308	48,841	1.10

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023 In thousands (except number of securities)				No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets	
Industrial Alliance Bond (iA) Fund								
Industrial Alliance Canadian Corporate Bond (iA) Fund				87,425,612	1,050,460	1,073,989	32.04	
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	7.17		
Government of Canada	5.035%	2024-03-14	123,050	121,827	121,774	3.63		
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	3.48		
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972	2.09		
Industrial Alliance Canadian Equity Growth (iA) Fund								
Royal Bank of Canada				420,840	43,172	56,393	5.65	
The Toronto-Dominion Bank				566,700	38,298	48,521	4.86	
Canadian National Railway Co.				182,700	24,677	30,429	3.05	
Canadian Pacific Kansas City Ltd.				285,890	23,752	29,973	3.00	
Bank of Montreal				225,100	23,830	29,513	2.96	
Industrial Alliance International Equity (iA) Fund								
iShares MSCI EAFE ETF				208,538	19,423	20,720	4.54	
Novartis AG				83,135	9,667	11,054	2.42	
Roche Holding AG				27,556	11,914	10,555	2.31	
Shell PLC				242,885	9,225	10,499	2.30	
Mitsubishi UFJ Financial Group Inc.				813,452	8,212	9,217	2.02	
Industrial Alliance Money Market (iA) Fund								
Government of Canada				5.035%	2024-03-14	58,120	57,541	7.80
Bank of Montreal				5.578%	2024-08-06	27,000	26,139	3.54
The Toronto-Dominion Bank				5.528%	2024-06-14	26,700	26,059	3.53
Wells Fargo & Co.				3.184%	2024-02-08	25,000	24,939	3.38
Province of Quebec				5.073%	2024-03-22	24,670	24,394	3.31
Industrial Alliance Thematic Innovation (iA) Fund								
Microsoft Corp.				137,770	54,379	68,313	8.00	
Amazon.com Inc.				209,405	37,013	41,954	4.91	
Alphabet Inc., Class 'A'				223,340	37,073	41,138	4.82	
NVIDIA Corp.				49,450	23,753	32,291	3.78	
Apple Inc.				118,250	26,217	30,020	3.51	
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund								
Apple Inc.				42,715	8,387	10,844	7.16	
Microsoft Corp.				21,529	7,005	10,675	7.05	
UnitedHealth Group Inc.				10,399	6,325	7,219	4.76	
CMS Energy Corp.				78,825	5,998	6,036	3.98	
Amazon.com Inc.				29,733	6,074	5,957	3.93	
Industrial Alliance U.S. Equity Multifactor (iA) Fund								
Alphabet Inc., Class 'A'				39,596	6,939	7,293	4.74	
SPDR S&P 500 ETF Trust				7,407	4,475	4,642	3.02	
Broadcom Inc.				2,480	3,099	3,650	2.37	
Exxon Mobil Corp.				22,604	3,206	2,980	1.94	
The Procter & Gamble Co.				14,194	2,912	2,743	1.78	

Selection Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	227,691	-	-	227,691
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	9,546	-	9,546
	227,691	9,546	-	237,237
Derivatives				
Derivative financial instruments	237	-	-	237
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	227,928	9,546	-	237,474

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	214,651	-	-	214,651
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	214,651	-	-	214,651
Derivatives				
Derivative financial instruments	256	-	-	256
LIABILITIES				
Derivatives				
Derivative financial instruments	(58)	-	-	(58)
Total	214,849	-	-	214,849

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Selection Balanced (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	18,311	–	18,311	916

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	14,729	–	14,729	736

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
22,793	9.61

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
21,485	9.30

Selection Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	110,348	96,770
Derivative financial instruments		
Futures contracts	129	180
Cash	75	5,864
Margin	124	1,163
Receivable for investments sold	32	98
	110,708	104,075
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Futures contracts	–	55
Margin	47	942
Payable for investments purchased	56	30
Expenses payable	275	261
	378	1,288
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	110,330	102,787
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	14.35	13.14
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	14.53	13.30
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.62	–
IAG SRP 75/100	14.01	12.86
IAG SRP 75/100 Prestige 300	14.29	13.09
IAG SRP 75/100 Prestige 500	10.62	–
IAG SRP Other Series	13.87	12.74
IAG SRP CS 75/75 F	15.12	13.67
IAG SRP CS 75/75 Prestige 300 F	15.31	13.82
IAG SRP CS 75/75 Prestige 500 F	10.64	–
IAG SRP 75/100 F	14.67	13.32
IAG SRP 75/100 Prestige 300 F	14.95	13.55
IAG SRP 75/100 Prestige 500 F	10.63	–
IAG SRP SE 100/100 F	14.53	13.21
My Education/Ecoflex	13.41	12.36
Ecoflextra CS 75/75	14.35	13.14
PLA000	18.97	16.91
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	3,351	3,374
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	259	769
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	669	–
IAG SRP 75/100	1,240	1,150
IAG SRP 75/100 Prestige 300	165	394
IAG SRP 75/100 Prestige 500	260	–
IAG SRP Other Series	1,029	1,127
IAG SRP CS 75/75 F	4	4
IAG SRP CS 75/75 Prestige 300 F	8	8
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	1,043	1,076
Ecoflextra CS 75/75	31	33
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	344	–
Income (loss) from derivative financial instruments	–	(6)
Distributions and allocations from investment funds	5,966	679
Foreign exchange gain (loss) on cash	(63)	(20)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	366	65
Net change in unrealized appreciation (depreciation)	6,370	(7,614)
Net gain (loss) in fair value of investments	6,736	(7,549)
Derivative financial instruments:		
Net realized gain (loss)	(589)	(2,005)
Net change in unrealized appreciation (depreciation)	4	108
Net gain (loss) in fair value of derivative financial instruments	(585)	(1,897)
Total other changes in fair value of investments and derivative financial instruments	6,151	(9,446)
	12,398	(8,793)
EXPENSES (Note 7)		
Management fees and operating expenses	3,180	3,048
Transaction costs	4	5
Foreign withholding taxes	3	–
	3,187	3,053
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	9,211	(11,846)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.21	(1.51)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.57	(1.39)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.88	–
IAG SRP 75/100	1.13	(1.49)
IAG SRP 75/100 Prestige 300	0.75	(1.35)
IAG SRP 75/100 Prestige 500	0.88	–
IAG SRP Other Series	1.10	(1.53)
IAG SRP CS 75/75 F	1.45	(1.39)
IAG SRP CS 75/75 Prestige 300 F	1.47	(1.43)
IAG SRP CS 75/75 Prestige 500 F	0.64	–
IAG SRP 75/100 F	1.35	(1.43)
IAG SRP 75/100 Prestige 300 F	1.40	(1.46)
IAG SRP 75/100 Prestige 500 F	0.64	–
IAG SRP SE 100/100 F	1.31	(1.45)
My Education/Ecoflex	1.04	(1.58)
Ecoflextra CS 75/75	1.17	(1.67)
PLA000	2.06	(1.47)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Selection Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	102,787	110,651
Increase (decrease) in net assets from operations attributable to contractholders	9,211	(11,846)
Proceeds from issuances of units	27,986	21,169
Redemption of units	(29,654)	(17,187)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	7,543	(7,864)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	110,330	102,787

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	9,211	(11,846)
Adjustments		
Interest for allocation purposes	(344)	-
Distributions and allocations from investment funds	(5,966)	(679)
Foreign withholding taxes	3	-
Foreign exchange loss (gain) on cash	63	20
Net realized loss (gain) of investments and derivative financial instruments	223	1,940
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(6,374)	7,506
Transaction costs	4	5
Proceeds from sale and maturity of investments	95,760	55,882
Purchases of investments	(96,955)	(50,450)
Decrease (increase) in margin	144	(167)
Increase (decrease) in expenses payable	14	(13)
Interest received (paid)	131	-
Distributions and allocations received (paid) from investment funds	28	-
CASH FLOWS FROM OPERATING ACTIVITIES	(4,058)	2,198
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	27,986	21,305
Amounts paid on redemption of redeemable units	(29,654)	(17,216)
CASH FLOWS FROM FINANCING ACTIVITIES	(1,668)	4,089
Foreign exchange gain (loss) on cash	(63)	(20)
NET INCREASE (DECREASE) IN CASH	(5,789)	6,267
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	5,864	(403)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	75	5,864

The accompanying Notes to the Financial Statements are an integral part of these statements.

Selection Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)				As at December 31, 2023 In thousands (except number of securities)			
	Number of Securities	Average Cost \$	Carrying Value \$		No. of Securities/ Face Value \$	Average Cost \$	% of Net Assets
INVESTMENT FUNDS (95.46%)				Industrial Alliance Bond (iA) Fund			
Fidelity Global Concentrated Equity Institutional Trust, Series I	1,201,107	13,940	13,567	Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	32.04
IA Clarington Global Dividend Fund, Series I	966,374	9,766	10,564	Government of Canada 0.500% 2030-12-01	286,130	230,891	7.17
IA Clarington Loomis Global Multisector Bond Fund, Series I	808,593	7,938	7,256	Government of Canada 5.035% 2024-03-14	123,050	121,827	3.63
Industrial Alliance Bond (iA) Fund	60,681	14,547	14,391	Government of Canada 3.250% 2033-12-01	115,250	111,353	3.48
Industrial Alliance Canadian Equity Growth (iA) Fund	261,214	19,417	21,680	Province of Ontario 2.900% 2046-12-02	84,015	68,419	2.09
Industrial Alliance International Equity (iA) Fund	399,254	13,710	14,070	Industrial Alliance Canadian Equity Growth (iA) Fund			
Industrial Alliance Money Market (iA) Fund	64,279	1,546	1,546	Royal Bank of Canada	420,840	43,172	5.65
Industrial Alliance Thematic Innovation (iA) Fund	179,541	4,276	5,053	The Toronto-Dominion Bank	566,700	38,298	4.86
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	459,666	8,571	8,543	Canadian National Railway Co.	182,700	24,677	3.05
Industrial Alliance U.S. Equity Multifactor (iA) Fund	290,859	5,246	5,488	Canadian Pacific Kansas City Ltd.	285,890	23,752	3.00
iShares iBoxx \$ High Yield Corporate Bond ETF	30,978	3,171	3,161	Bank of Montreal	225,100	23,830	2.96
TOTAL INVESTMENT FUNDS		102,128	105,319	Industrial Alliance International Equity (iA) Fund			
As at December 31, 2023 In thousands (except number of contracts)				iShares MSCI EAFE ETF	208,538	19,423	4.54
		Average Cost \$	Carrying Value \$	Novartis AG	83,135	9,667	2.42
FUTURES CONTRACTS (0.12%)				Roche Holding AG	27,556	11,914	2.31
CME E-Mini S&P 500 Index Futures				Shell PLC	242,885	9,225	2.30
number of contracts: 6, 2024-03-15	–		63	Mitsubishi UFJ Financial Group Inc.	813,452	8,212	2.02
Gold 100 oz Futures				Industrial Alliance Money Market (iA) Fund			
number of contracts: 2, 2024-02-27	–		3	Government of Canada 5.035% 2024-03-14	58,120	57,541	7.80
The S&P/TSX 60 Index Futures				Bank of Montreal 5.578% 2024-08-06	27,000	26,139	3.54
number of contracts: 8, 2024-03-14	–		63	The Toronto-Dominion Bank	26,700	26,059	3.53
TOTAL FUTURES CONTRACTS			129	Wells Fargo & Co. 3.184% 2024-02-08	25,000	24,939	3.38
SHORT-TERM INVESTMENTS (4.56%)				Province of Quebec 5.073% 2024-03-22	24,670	24,394	3.31
		5,087	5,029	Industrial Alliance Thematic Innovation (iA) Fund			
TOTAL INVESTMENT PORTFOLIO (100.14%)		107,215	110,477	Microsoft Corp.	137,770	54,379	8.00
OTHER NET ASSETS (~0.14%)			(147)	Amazon.com Inc.	209,405	37,013	4.91
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			110,330	Alphabet Inc., Class 'A'	223,340	37,073	4.82
				NVIDIA Corp.	49,450	23,753	3.78
Top 5 Holdings of the Underlying Funds				Apple Inc.	118,250	26,217	3.51
As at December 31, 2023				Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund			
In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	Apple Inc.	42,715	8,387	7.16
Fidelity Global Concentrated Equity Institutional Trust, Series I				Microsoft Corp.	21,529	7,005	7.05
Clarivate PLC	1,459,132	N/A	17,816	UnitedHealth Group Inc.	10,399	6,325	4.76
Finning International Inc.	361,867	N/A	13,867	CMS Energy Corp.	78,825	5,998	3.98
Prosus NV	263,720	N/A	10,366	Amazon.com Inc.	29,733	6,074	3.93
Banco Bilbao Vizcaya Argentaria SA	771,986	N/A	9,250	Industrial Alliance U.S. Equity Multifactor (iA) Fund			
Airbus SE	42,016	N/A	8,555	Alphabet Inc., Class 'A'	39,596	6,939	4.74
IA Clarington Global Dividend Fund, Series I				SPDR S&P 500 ETF Trust	7,407	4,475	3.02
Microsoft Corp.	44,559	20,601	22,094	Broadcom Inc.	2,480	3,099	2.37
CMS Energy Corp.	265,121	20,306	20,301	Exxon Mobil Corp.	22,604	3,206	1.94
Mastercard Inc., Class 'A'	35,893	19,128	20,186	The Procter & Gamble Co.	14,194	2,912	1.78
Linde PLC	37,238	19,297	19,993				
Ashtead Group PLC	211,000	17,876	19,373				
IA Clarington Loomis Global Multisector Bond Fund, Series I							
Government of United States, Treasury Bill	5.116% 2024-06-27	7,520	9,670				
Government of United States, Treasury Bill	5.338% 2024-04-18	7,265	9,752				
Government of United States, Notes	4.125% 2053-08-15	4,890	5,812				
Government of United States, Notes	4.375% 2043-08-15	3,980	4,917				
CBOT US Treasury Bond Futures		308	48,841				

Selection Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	105,319	-	-	105,319
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	5,029	-	5,029
	105,319	5,029	-	110,348
Derivatives				
Derivative financial instruments	129	-	-	129
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	105,448	5,029	-	110,477

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	96,770	-	-	96,770
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	96,770	-	-	96,770
Derivatives				
Derivative financial instruments	180	-	-	180
LIABILITIES				
Derivatives				
Derivative financial instruments	(55)	-	-	(55)
Total	96,895	-	-	96,895

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Selection Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	8,487	–	8,487	424

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	5,385	–	5,385	269

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
10,545	9.56

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
9,690	9.43

Selection Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	28,646	24,796
Derivative financial instruments		
Futures contracts	48	17
Cash	48	1,715
Margin	32	374
Receivable for investments sold	17	4
	28,791	26,906
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Futures contracts	–	18
Margin	2	329
Payable for investments purchased	7	50
Expenses payable	74	68
	83	465
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	28,708	26,441
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	15.18	13.57
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	15.44	13.78
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.59	–
IAG SRP 75/100	14.73	13.19
IAG SRP 75/100 Prestige 300	15.09	13.49
IAG SRP 75/100 Prestige 500	10.58	–
IAG SRP Other Series	14.66	13.15
IAG SRP CS 75/75 F	15.89	14.05
IAG SRP CS 75/75 Prestige 300 F	16.15	14.26
IAG SRP CS 75/75 Prestige 500 F	10.61	–
IAG SRP 75/100 F	15.40	13.66
IAG SRP 75/100 Prestige 300 F	15.77	13.96
IAG SRP 75/100 Prestige 500 F	10.61	–
IAG SRP SE 100/100 F	15.35	13.61
My Education/Ecoflex	14.04	12.65
Ecoflextra CS 75/75	15.18	13.56
PLA000	20.21	17.56
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	867	889
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	58	283
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	335	–
IAG SRP 75/100	162	159
IAG SRP 75/100 Prestige 300	30	93
IAG SRP 75/100 Prestige 500	66	–
IAG SRP Other Series	194	224
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	332	329
Ecoflextra CS 75/75	2	2
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	103	–
Income (loss) from derivative financial instruments	–	(1)
Distributions and allocations from investment funds	1,995	(96)
Foreign exchange gain (loss) on cash	32	(11)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	296	(268)
Net change in unrealized appreciation (depreciation)	1,492	(1,130)
Net gain (loss) in fair value of investments	1,788	(1,398)
Derivative financial instruments:		
Net realized gain (loss)	(119)	(729)
Net change in unrealized appreciation (depreciation)	48	(53)
Net gain (loss) in fair value of derivative financial instruments	(71)	(782)
Total other changes in fair value of investments and derivative financial instruments	1,717	(2,180)
	3,847	(2,288)
EXPENSES (Note 7)		
Management fees and operating expenses	831	785
Transaction costs	1	1
	832	786
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	3,015	(3,074)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.60	(1.55)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.75	(1.46)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.88	–
IAG SRP 75/100	1.57	(1.66)
IAG SRP 75/100 Prestige 300	1.09	(1.44)
IAG SRP 75/100 Prestige 500	0.86	–
IAG SRP Other Series	1.53	(1.72)
IAG SRP CS 75/75 F	1.84	(1.54)
IAG SRP CS 75/75 Prestige 300 F	0.28	(1.54)
IAG SRP CS 75/75 Prestige 500 F	0.60	–
IAG SRP 75/100 F	1.74	(1.53)
IAG SRP 75/100 Prestige 300 F	1.81	(1.52)
IAG SRP 75/100 Prestige 500 F	0.60	–
IAG SRP SE 100/100 F	1.74	(1.55)
My Education/Ecoflex	1.43	(1.69)
Ecoflextra CS 75/75	1.62	(2.16)
PLA000	2.64	(1.55)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Selection Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	26,441	28,245
Increase (decrease) in net assets from operations attributable to contractholders	3,015	(3,074)
Proceeds from issuances of units	10,704	6,772
Redemption of units	(11,452)	(5,502)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	2,267	(1,804)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	28,708	26,441

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	3,015	(3,074)
Adjustments		
Interest for allocation purposes	(103)	–
Distributions and allocations from investment funds	(1,995)	96
Foreign exchange loss (gain) on cash	(32)	11
Net realized loss (gain) of investments and derivative financial instruments	(177)	997
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(1,540)	1,183
Transaction costs	1	1
Proceeds from sale and maturity of investments	20,832	20,519
Purchases of investments	(21,048)	(19,268)
Decrease (increase) in margin	15	73
Increase (decrease) in expenses payable	6	(5)
Interest received (paid)	75	–
CASH FLOWS FROM OPERATING ACTIVITIES	(951)	533
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	10,704	6,797
Amounts paid on redemption of redeemable units	(11,452)	(5,504)
CASH FLOWS FROM FINANCING ACTIVITIES	(748)	1,293
Foreign exchange gain (loss) on cash	32	(11)
NET INCREASE (DECREASE) IN CASH	(1,667)	1,815
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,715	(100)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	48	1,715

The accompanying Notes to the Financial Statements are an integral part of these statements.

Selection Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
INVESTMENT FUNDS (93.64%)				Industrial Alliance Thematic Innovation (iA) Fund				
Fidelity Global Concentrated Equity Institutional Trust, Series I	427,681	4,923	4,831	Microsoft Corp.	137,770	54,379	68,313	8.00
IA Clarington Global Dividend Fund, Series I	368,654	3,727	4,030	Amazon.com Inc.	209,405	37,013	41,954	4.91
Industrial Alliance Canadian Equity Growth (iA) Fund	24,154	1,831	2,005	Alphabet Inc., Class 'A'	223,340	37,073	41,138	4.82
Industrial Alliance International Equity (iA) Fund	203,349	6,775	7,166	NVIDIA Corp.	49,450	23,753	32,291	3.78
Industrial Alliance Thematic Innovation (iA) Fund	83,425	2,078	2,348	Apple Inc.	118,250	26,217	30,020	3.51
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	208,695	3,893	3,878	Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund				
Industrial Alliance U.S. Equity Multifactor (iA) Fund	139,173	2,511	2,626	Apple Inc.	42,715	8,387	10,844	7.16
TOTAL INVESTMENT FUNDS		25,738	26,884	Microsoft Corp.	21,529	7,005	10,675	7.05
				UnitedHealth Group Inc.	10,399	6,325	7,219	4.76
As at December 31, 2023 In thousands (except number of contracts)		Average Cost \$	Carrying Value \$	CMS Energy Corp.	78,825	5,998	6,036	3.98
				Amazon.com Inc.	29,733	6,074	5,957	3.93
				Industrial Alliance U.S. Equity Multifactor (iA) Fund				
FUTURES CONTRACTS (0.17%)				Alphabet Inc., Class 'A'	39,596	6,939	7,293	4.74
CME E-Mini S&P 500 Index Futures				SPDR S&P 500 ETF Trust	7,407	4,475	4,642	3.02
number of contracts: 3, 2024-03-15		-	31	Broadcom Inc.	2,480	3,099	3,650	2.37
Gold 100 oz Futures				Exxon Mobil Corp.	22,604	3,206	2,980	1.94
number of contracts: 1, 2024-09-27		-	1	The Procter & Gamble Co.	14,194	2,912	2,743	1.78
The S&P/TSX 60 Index Futures								
number of contracts: 2, 2024-03-14		-	16					
TOTAL FUTURES CONTRACTS		-	48					
SHORT-TERM INVESTMENTS (6.14%)		1,782	1,762					
TOTAL INVESTMENT PORTFOLIO (99.95%)		27,520	28,694					
OTHER NET ASSETS (0.05%)			14					
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			28,708					

Top 5 Holdings of the Underlying Funds

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Global Concentrated Equity Institutional Trust, Series I				
Clarivate PLC	1,459,132	N/A	17,816	6.15
Finning International Inc.	361,867	N/A	13,867	4.79
Prosus NV	263,720	N/A	10,366	3.58
Banco Bilbao Vizcaya Argentaria SA	771,986	N/A	9,250	3.19
Airbus SE	42,016	N/A	8,555	2.95
IA Clarington Global Dividend Fund, Series I				
Microsoft Corp.	44,559	20,601	22,094	4.32
CMS Energy Corp.	265,121	20,306	20,301	3.97
Mastercard Inc., Class 'A'	35,893	19,128	20,186	3.94
Linde PLC	37,238	19,297	19,993	3.91
Ashtead Group PLC	211,000	17,876	19,373	3.78
Industrial Alliance Canadian Equity Growth (iA) Fund				
Royal Bank of Canada	420,840	43,172	56,393	5.65
The Toronto-Dominion Bank	566,700	38,298	48,521	4.86
Canadian National Railway Co.	182,700	24,677	30,429	3.05
Canadian Pacific Kansas City Ltd.	285,890	23,752	29,973	3.00
Bank of Montreal	225,100	23,830	29,513	2.96
Industrial Alliance International Equity (iA) Fund				
iShares MSCI EAFE ETF	208,538	19,423	20,720	4.54
Novartis AG	83,135	9,667	11,054	2.42
Roche Holding AG	27,556	11,914	10,555	2.31
Shell PLC	242,885	9,225	10,499	2.30
Mitsubishi UFJ Financial Group Inc.	813,452	8,212	9,217	2.02

Selection Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	26,884	-	-	26,884
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	1,762	-	1,762
	26,884	1,762	-	28,646
Derivatives				
Derivative financial instruments	48	-	-	48
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	26,932	1,762	-	28,694

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	24,796	-	-	24,796
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	24,796	-	-	24,796
Derivatives				
Derivative financial instruments	17	-	-	17
LIABILITIES				
Derivatives				
Derivative financial instruments	(18)	-	-	(18)
Total	24,795	-	-	24,795

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

The Fund, through its direct holdings, was invested in debt instruments with the following credit ratings:

Debt Instruments by Credit Rating	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
R1	6.14	-

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Selection Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Currency Risk

The following table summarizes the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	1,856	–	1,856	93

As at December 31, 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,693	9.38

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,480	9.38

Disciplined Prudent (iA)

IAG Savings and Retirement Plan/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	60,894	66,240
Receivable for investments sold	6	–
	60,900	66,240
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	84	5
Expenses payable	145	160
	229	165
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	60,671	66,075
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	9.51	8.97
Ecoflextra GSS	9.51	8.97
PLA000	10.43	9.56
UNITS OUTSTANDING		
IAG SRP Other Series	2,270	2,748
Ecoflextra GSS	4,111	4,618
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	867	(1,297)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(521)	(803)
Net change in unrealized appreciation (depreciation)	5,010	(6,752)
Net gain (loss) in fair value of investments	4,489	(7,555)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	4,489	(7,555)
	5,356	(8,852)
EXPENSES (Note 7)		
Management fees and operating expenses	1,785	2,022
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	3,571	(10,874)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	0.51	(1.38)
Ecoflextra GSS	0.52	(1.40)
PLA000	0.87	(1.12)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Disciplined Prudent (iA)

IAG Savings and Retirement Plan/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	66,075	88,325
Increase (decrease) in net assets from operations attributable to contractholders	3,571	(10,874)
Proceeds from issuances of units	1,187	1,055
Redemption of units	(10,162)	(12,431)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(5,404)	(22,250)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	60,671	66,075

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	3,571	(10,874)
Adjustments		
Distributions and allocations from investment funds	(867)	1,297
Net realized loss (gain) of investments and derivative financial instruments	521	803
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(5,010)	6,752
Proceeds from sale and maturity of investments	14,174	21,976
Purchases of investments	(3,478)	(8,521)
Increase (decrease) in expenses payable	(15)	(48)
CASH FLOWS FROM OPERATING ACTIVITIES	8,896	11,385
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	1,187	1,058
Amounts paid on redemption of redeemable units	(10,162)	(12,448)
CASH FLOWS FROM FINANCING ACTIVITIES	(8,975)	(11,390)
NET INCREASE (DECREASE) IN CASH	(79)	(5)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(5)	-
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(84)	(5)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Disciplined Prudent (iA)

IAG Savings and Retirement Plan/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.37%)			
Industrial Alliance Canadian Disciplined Equity (iA) Fund	303,112	4,283	4,493
Industrial Alliance Disciplined Bond (iA) Fund	4,992,591	48,174	46,514
Industrial Alliance International Disciplined Equity (iA) Fund	357,058	4,131	4,539
Industrial Alliance Money Market (iA) Fund	51,007	1,230	1,227
Industrial Alliance U.S. Disciplined Equity (iA) Fund	283,305	3,749	4,121
TOTAL INVESTMENT FUNDS		61,567	60,894
TOTAL INVESTMENT PORTFOLIO (100.37%)		61,567	60,894
OTHER NET ASSETS (-0.37%)			(223)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			60,671

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Canadian Disciplined Equity (iA) Fund				
Royal Bank of Canada	286,400	30,831	38,378	7.83
The Toronto-Dominion Bank	372,800	26,454	31,919	6.51
Shopify Inc., Class 'A'	235,400	25,677	24,284	4.95
Enbridge Inc.	417,800	18,423	19,929	4.06
Canadian National Railway Co.	118,500	17,053	19,736	4.02
Industrial Alliance Disciplined Bond (iA) Fund				
Government of Canada 0.500% 2030-12-01	47,195	37,466	39,646	7.85
Government of Canada 3.250% 2033-12-01	19,080	18,333	19,329	3.83
Government of Canada 5.035% 2024-03-14	18,850	18,663	18,655	3.69
Government of Canada 3.500% 2028-03-01	12,915	12,641	13,051	2.58
Government of Canada 1.750% 2053-12-01	16,275	11,042	12,230	2.42
Industrial Alliance International Disciplined Equity (iA) Fund				
iShares MSCI EAFE ETF	65,381	6,154	6,496	3.93
Novartis AG	30,388	3,527	4,041	2.44
Roche Holding AG	10,072	4,379	3,858	2.33
Shell PLC	88,781	3,324	3,838	2.32
Mitsubishi UFJ Financial Group Inc.	297,338	2,992	3,369	2.04
Industrial Alliance Money Market (iA) Fund				
Government of Canada 5.035% 2024-03-14	58,120	57,541	57,541	7.80
Bank of Montreal 5.578% 2024-08-06	27,000	26,139	26,139	3.54
The Toronto-Dominion Bank 5.528% 2024-06-14	26,700	26,059	26,059	3.53
Wells Fargo & Co. 3.184% 2024-02-08	25,000	24,939	24,939	3.38
Province of Quebec 5.073% 2024-03-22	24,670	24,394	24,394	3.31
Industrial Alliance U.S. Disciplined Equity (iA) Fund				
Apple Inc.	75,189	13,896	19,088	6.18
Microsoft Corp.	23,346	8,090	11,576	3.75
Alphabet Inc., Class 'A'	60,878	7,683	11,213	3.63
SPDR S&P 500 ETF Trust	17,222	10,230	10,794	3.50
Alphabet Inc., Class 'C'	56,153	8,445	10,435	3.38

Disciplined Prudent (iA)

IAG Savings and Retirement Plan/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	60,894	-	-	60,894
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	60,894	-	-	60,894
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	60,894	-	-	60,894

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	66,240	-	-	66,240
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	66,240	-	-	66,240
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	66,240	-	-	66,240

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Disciplined Prudent (iA)

IAG Savings and Retirement Plan/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
6,089	10.04

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
6,624	10.03

Disciplined Moderate (iA)

IAG Savings and Retirement Plan/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	149,576	156,372
Receivable for investments sold	16	–
	149,592	156,372
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	24	5
Expenses payable	372	393
	396	398
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	149,196	155,974
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	10.10	9.41
Ecoflextra GSS	10.09	9.40
PLA000	11.11	10.05
UNITS OUTSTANDING		
IAG SRP Other Series	3,773	4,271
Ecoflextra GSS	11,012	12,319
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	4,137	(2,715)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(285)	(533)
Net change in unrealized appreciation (depreciation)	11,241	(16,004)
Net gain (loss) in fair value of investments	10,956	(16,537)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	10,956	(16,537)
	15,093	(19,252)
EXPENSES (Note 7)		
Management fees and operating expenses	4,446	4,844
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	10,647	(24,096)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	0.68	(1.39)
Ecoflextra GSS	0.68	(1.40)
PLA000	1.06	(1.11)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Disciplined Moderate (iA)

IAG Savings and Retirement Plan/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	155,974	196,705
Increase (decrease) in net assets from operations attributable to contractholders	10,647	(24,096)
Proceeds from issuances of units	1,596	1,061
Redemption of units	(19,021)	(17,696)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(6,778)	(40,731)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	149,196	155,974

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	10,647	(24,096)
Adjustments		
Distributions and allocations from investment funds	(4,137)	2,715
Net realized loss (gain) of investments and derivative financial instruments	285	533
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(11,241)	16,004
Proceeds from sale and maturity of investments	29,910	41,082
Purchases of investments	(8,037)	(19,529)
Increase (decrease) in expenses payable	(21)	(87)
CASH FLOWS FROM OPERATING ACTIVITIES	17,406	16,622
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	1,596	1,108
Amounts paid on redemption of redeemable units	(19,021)	(17,736)
CASH FLOWS FROM FINANCING ACTIVITIES	(17,425)	(16,628)
NET INCREASE (DECREASE) IN CASH	(19)	(6)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(5)	1
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(24)	(5)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Disciplined Moderate (iA)

IAG Savings and Retirement Plan/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.25%)			
Industrial Alliance Canadian Disciplined Equity (iA) Fund	1,194,331	16,466	17,704
Industrial Alliance Disciplined Bond (iA) Fund	9,859,108	95,012	91,855
Industrial Alliance International Disciplined Equity (iA) Fund	1,406,150	16,203	17,874
Industrial Alliance Money Market (iA) Fund	122,707	2,958	2,951
Industrial Alliance U.S. Disciplined Equity (iA) Fund	1,319,404	17,248	19,192
TOTAL INVESTMENT FUNDS		147,887	149,576
TOTAL INVESTMENT PORTFOLIO (100.25%)		147,887	149,576
OTHER NET ASSETS (-0.25%)			(380)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			149,196

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Canadian Disciplined Equity (iA) Fund				
Royal Bank of Canada	286,400	30,831	38,378	7.83
The Toronto-Dominion Bank	372,800	26,454	31,919	6.51
Shopify Inc., Class 'A'	235,400	25,677	24,284	4.95
Enbridge Inc.	417,800	18,423	19,929	4.06
Canadian National Railway Co.	118,500	17,053	19,736	4.02
Industrial Alliance Disciplined Bond (iA) Fund				
Government of Canada 0.500% 2030-12-01	47,195	37,466	39,646	7.85
Government of Canada 3.250% 2033-12-01	19,080	18,333	19,329	3.83
Government of Canada 5.035% 2024-03-14	18,850	18,663	18,655	3.69
Government of Canada 3.500% 2028-03-01	12,915	12,641	13,051	2.58
Government of Canada 1.750% 2053-12-01	16,275	11,042	12,230	2.42
Industrial Alliance International Disciplined Equity (iA) Fund				
iShares MSCI EAFE ETF	65,381	6,154	6,496	3.93
Novartis AG	30,388	3,527	4,041	2.44
Roche Holding AG	10,072	4,379	3,858	2.33
Shell PLC	88,781	3,324	3,838	2.32
Mitsubishi UFJ Financial Group Inc.	297,338	2,992	3,369	2.04
Industrial Alliance Money Market (iA) Fund				
Government of Canada 5.035% 2024-03-14	58,120	57,541	57,541	7.80
Bank of Montreal 5.578% 2024-08-06	27,000	26,139	26,139	3.54
The Toronto-Dominion Bank 5.528% 2024-06-14	26,700	26,059	26,059	3.53
Wells Fargo & Co. 3.184% 2024-02-08	25,000	24,939	24,939	3.38
Province of Quebec 5.073% 2024-03-22	24,670	24,394	24,394	3.31
Industrial Alliance U.S. Disciplined Equity (iA) Fund				
Apple Inc.	75,189	13,896	19,088	6.18
Microsoft Corp.	23,346	8,090	11,576	3.75
Alphabet Inc., Class 'A'	60,878	7,683	11,213	3.63
SPDR S&P 500 ETF Trust	17,222	10,230	10,794	3.50
Alphabet Inc., Class 'C'	56,153	8,445	10,435	3.38

Disciplined Moderate (iA)

IAG Savings and Retirement Plan/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	149,576	-	-	149,576
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	149,576	-	-	149,576
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	149,576	-	-	149,576

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	156,372	-	-	156,372
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	156,372	-	-	156,372
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	156,372	-	-	156,372

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Disciplined Moderate (iA)

IAG Savings and Retirement Plan/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
14,958	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
15,637	10.03

Disciplined Balanced (iA)

IAG Savings and Retirement Plan/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	318,417	321,188
Receivable for investments sold	117	9
	318,534	321,197
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	232	169
Redemptions payable	–	176
Expenses payable	786	806
	1,018	1,151
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	317,516	320,046
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	10.77	9.90
Ecoflextra GSS	10.76	9.89
PLA000	11.85	10.57
UNITS OUTSTANDING		
IAG SRP Other Series	12,155	13,556
Ecoflextra GSS	17,344	18,797
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	12,870	(4,907)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	718	435
Net change in unrealized appreciation (depreciation)	22,331	(32,272)
Net gain (loss) in fair value of investments	23,049	(31,837)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	23,049	(31,837)
	35,919	(36,744)
EXPENSES (Note 7)		
Management fees and operating expenses	9,218	9,811
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	26,701	(46,555)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	0.86	(1.38)
Ecoflextra GSS	0.87	(1.38)
PLA000	1.27	(1.11)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Disciplined Balanced (iA)

IAG Savings and Retirement Plan/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	320,046	393,029
Increase (decrease) in net assets from operations attributable to contractholders	26,701	(46,555)
Proceeds from issuances of units	7,323	5,955
Redemption of units	(36,554)	(32,383)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(2,530)	(72,983)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	317,516	320,046

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	26,701	(46,555)
Adjustments		
Distributions and allocations from investment funds	(12,870)	4,907
Net realized loss (gain) of investments and derivative financial instruments	(718)	(435)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(22,331)	32,272
Proceeds from sale and maturity of investments	55,943	86,847
Purchases of investments	(17,361)	(50,799)
Increase (decrease) in expenses payable	(20)	(149)
CASH FLOWS FROM OPERATING ACTIVITIES	29,344	26,088
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	7,323	5,987
Amounts paid on redemption of redeemable units	(36,730)	(32,316)
CASH FLOWS FROM FINANCING ACTIVITIES	(29,407)	(26,329)
NET INCREASE (DECREASE) IN CASH	(63)	(241)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(169)	72
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(232)	(169)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Disciplined Balanced (iA)

IAG Savings and Retirement Plan/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.28%)			
Industrial Alliance Canadian Disciplined Equity (iA) Fund	3,503,964	48,022	51,941
Industrial Alliance Disciplined Bond (iA) Fund	15,854,149	151,740	147,708
Industrial Alliance International Disciplined Equity (iA) Fund	4,123,857	47,433	52,420
Industrial Alliance Money Market (iA) Fund	258,577	6,233	6,219
Industrial Alliance U.S. Disciplined Equity (iA) Fund	4,133,767	54,088	60,129
TOTAL INVESTMENT FUNDS		307,516	318,417
TOTAL INVESTMENT PORTFOLIO (100.28%)		307,516	318,417
OTHER NET ASSETS (-0.28%)			(901)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			317,516

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Canadian Disciplined Equity (iA) Fund				
Royal Bank of Canada	286,400	30,831	38,378	7.83
The Toronto-Dominion Bank	372,800	26,454	31,919	6.51
Shopify Inc., Class 'A'	235,400	25,677	24,284	4.95
Enbridge Inc.	417,800	18,423	19,929	4.06
Canadian National Railway Co.	118,500	17,053	19,736	4.02
Industrial Alliance Disciplined Bond (iA) Fund				
Government of Canada 0.500% 2030-12-01	47,195	37,466	39,646	7.85
Government of Canada 3.250% 2033-12-01	19,080	18,333	19,329	3.83
Government of Canada 5.035% 2024-03-14	18,850	18,663	18,655	3.69
Government of Canada 3.500% 2028-03-01	12,915	12,641	13,051	2.58
Government of Canada 1.750% 2053-12-01	16,275	11,042	12,230	2.42
Industrial Alliance International Disciplined Equity (iA) Fund				
iShares MSCI EAFE ETF	65,381	6,154	6,496	3.93
Novartis AG	30,388	3,527	4,041	2.44
Roche Holding AG	10,072	4,379	3,858	2.33
Shell PLC	88,781	3,324	3,838	2.32
Mitsubishi UFJ Financial Group Inc.	297,338	2,992	3,369	2.04
Industrial Alliance Money Market (iA) Fund				
Government of Canada 5.035% 2024-03-14	58,120	57,541	57,541	7.80
Bank of Montreal 5.578% 2024-08-06	27,000	26,139	26,139	3.54
The Toronto-Dominion Bank 5.528% 2024-06-14	26,700	26,059	26,059	3.53
Wells Fargo & Co. 3.184% 2024-02-08	25,000	24,939	24,939	3.38
Province of Quebec 5.073% 2024-03-22	24,670	24,394	24,394	3.31
Industrial Alliance U.S. Disciplined Equity (iA) Fund				
Apple Inc.	75,189	13,896	19,088	6.18
Microsoft Corp.	23,346	8,090	11,576	3.75
Alphabet Inc., Class 'A'	60,878	7,683	11,213	3.63
SPDR S&P 500 ETF Trust	17,222	10,230	10,794	3.50
Alphabet Inc., Class 'C'	56,153	8,445	10,435	3.38

Disciplined Balanced (iA)

IAG Savings and Retirement Plan/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	318,417	-	-	318,417
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	318,417	-	-	318,417
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	318,417	-	-	318,417

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	321,188	-	-	321,188
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	321,188	-	-	321,188
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	321,188	-	-	321,188

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Disciplined Balanced (iA)

IAG Savings and Retirement Plan/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
31,842	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
32,119	10.04

Disciplined Growth (iA)

IAG Savings and Retirement Plan/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	187,262	189,214
Receivable for investments sold	–	29
	187,262	189,243
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	10	85
Payable for investments purchased	6	–
Redemptions payable	–	94
Expenses payable	465	475
	481	654
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	186,781	188,589
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	11.47	10.40
Ecoflextra GSS	11.46	10.40
PLA000	12.62	11.12
UNITS OUTSTANDING		
IAG SRP Other Series	4,650	5,024
Ecoflextra GSS	11,640	13,113
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	10,174	(2,517)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	1,066	905
Net change in unrealized appreciation (depreciation)	12,527	(18,628)
Net gain (loss) in fair value of investments	13,593	(17,723)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	13,593	(17,723)
	23,767	(20,240)
EXPENSES (Note 7)		
Management fees and operating expenses	5,521	5,760
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	18,246	(26,000)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	1.07	(1.40)
Ecoflextra GSS	1.05	(1.39)
PLA000	1.51	(1.08)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Disciplined Growth (iA)

IAG Savings and Retirement Plan/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	188,589	227,891
Increase (decrease) in net assets from operations attributable to contractholders	18,246	(26,000)
Proceeds from issuances of units	1,615	4,511
Redemption of units	(21,669)	(17,813)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(1,808)	(39,302)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	186,781	188,589

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	18,246	(26,000)
Adjustments		
Distributions and allocations from investment funds	(10,174)	2,517
Net realized loss (gain) of investments and derivative financial instruments	(1,066)	(905)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(12,527)	18,628
Proceeds from sale and maturity of investments	35,249	52,645
Purchases of investments	(9,495)	(33,607)
Increase (decrease) in expenses payable	(10)	(82)
CASH FLOWS FROM OPERATING ACTIVITIES	20,223	13,196
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	1,615	4,554
Amounts paid on redemption of redeemable units	(21,763)	(17,812)
CASH FLOWS FROM FINANCING ACTIVITIES	(20,148)	(13,258)
NET INCREASE (DECREASE) IN CASH	75	(62)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(85)	(23)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(10)	(85)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Disciplined Growth (iA)

IAG Savings and Retirement Plan/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.26%)			
Industrial Alliance Canadian Disciplined Equity (iA) Fund	2,625,555	35,934	38,920
Industrial Alliance Disciplined Bond (iA) Fund	6,305,518	59,835	58,746
Industrial Alliance International Disciplined Equity (iA) Fund	3,091,661	35,570	39,300
Industrial Alliance Money Market (iA) Fund	156,736	3,778	3,770
Industrial Alliance U.S. Disciplined Equity (iA) Fund	3,198,644	41,967	46,526
TOTAL INVESTMENT FUNDS		177,084	187,262
TOTAL INVESTMENT PORTFOLIO (100.26%)		177,084	187,262
OTHER NET ASSETS (-0.26%)			(481)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			186,781

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Canadian Disciplined Equity (iA) Fund				
Royal Bank of Canada	286,400	30,831	38,378	7.83
The Toronto-Dominion Bank	372,800	26,454	31,919	6.51
Shopify Inc., Class 'A'	235,400	25,677	24,284	4.95
Enbridge Inc.	417,800	18,423	19,929	4.06
Canadian National Railway Co.	118,500	17,053	19,736	4.02
Industrial Alliance Disciplined Bond (iA) Fund				
Government of Canada 0.500% 2030-12-01	47,195	37,466	39,646	7.85
Government of Canada 3.250% 2033-12-01	19,080	18,333	19,329	3.83
Government of Canada 5.035% 2024-03-14	18,850	18,663	18,655	3.69
Government of Canada 3.500% 2028-03-01	12,915	12,641	13,051	2.58
Government of Canada 1.750% 2053-12-01	16,275	11,042	12,230	2.42
Industrial Alliance International Disciplined Equity (iA) Fund				
iShares MSCI EAFE ETF	65,381	6,154	6,496	3.93
Novartis AG	30,388	3,527	4,041	2.44
Roche Holding AG	10,072	4,379	3,858	2.33
Shell PLC	88,781	3,324	3,838	2.32
Mitsubishi UFJ Financial Group Inc.	297,338	2,992	3,369	2.04
Industrial Alliance Money Market (iA) Fund				
Government of Canada 5.035% 2024-03-14	58,120	57,541	57,541	7.80
Bank of Montreal 5.578% 2024-08-06	27,000	26,139	26,139	3.54
The Toronto-Dominion Bank 5.528% 2024-06-14	26,700	26,059	26,059	3.53
Wells Fargo & Co. 3.184% 2024-02-08	25,000	24,939	24,939	3.38
Province of Quebec 5.073% 2024-03-22	24,670	24,394	24,394	3.31
Industrial Alliance U.S. Disciplined Equity (iA) Fund				
Apple Inc.	75,189	13,896	19,088	6.18
Microsoft Corp.	23,346	8,090	11,576	3.75
Alphabet Inc., Class 'A'	60,878	7,683	11,213	3.63
SPDR S&P 500 ETF Trust	17,222	10,230	10,794	3.50
Alphabet Inc., Class 'C'	56,153	8,445	10,435	3.38

Disciplined Growth (iA)

IAG Savings and Retirement Plan/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	187,262	-	-	187,262
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	187,262	-	-	187,262
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	187,262	-	-	187,262

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	189,214	-	-	189,214
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	189,214	-	-	189,214
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	189,214	-	-	189,214

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Disciplined Growth (iA)

IAG Savings and Retirement Plan/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
18,726	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
18,921	10.03

Money Market (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	735,263	882,236
Cash	1,442	493
Subscriptions receivable	3	5
Interest, dividends and other receivables	1,471	1,181
	738,179	883,915
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	–	8,406
Redemptions payable	–	5
Expenses payable	484	569
	484	8,980
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	737,695	874,935
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	18.46	17.85
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	18.47	17.86
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.08	–
IAG SRP 75/100	18.36	17.79
IAG SRP 75/100 Prestige 300	18.37	17.80
IAG SRP 75/100 Prestige 500	10.08	–
IAG SRP Other Series	18.32	17.77
IAG SRP CS 75/75 F	18.59	17.91
IAG SRP CS 75/75 Prestige 300 F	18.42	17.75
IAG SRP CS 75/75 Prestige 500 F	10.09	–
IAG SRP 75/100 F	18.24	17.62
IAG SRP 75/100 Prestige 300 F	18.26	17.61
IAG SRP 75/100 Prestige 500 F	10.09	–
IAG SRP SE 100/100 F	18.20	17.56
My Education/Ecoflex/APEX	18.05	17.51
Ecoflexextra CS 75/75	18.16	17.56
Ecoflexextra GSS	18.02	17.48
COL001	14.41	14.02
COL002	23.94	22.83
COL003	24.06	22.93
COL008	23.94	22.83
COL011	20.45	19.70
COL015	18.62	18.09
COL018	23.35	22.31
COL019	23.45	22.40
COL020	14.31	13.92
COL022	23.44	22.39
COL025	23.45	22.40
COL026	23.95	22.83
COL029	23.37	22.33
COLBR2	23.94	22.83
PLA000	24.03	22.91

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	6,541	7,988
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,853	7,271
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	5,682	–
IAG SRP 75/100	2,084	2,358
IAG SRP 75/100 Prestige 300	928	3,002
IAG SRP 75/100 Prestige 500	2,369	–
IAG SRP Other Series	831	1,057
IAG SRP CS 75/75 F	44	29
IAG SRP CS 75/75 Prestige 300 F	13	12
IAG SRP CS 75/75 Prestige 500 F	6	–
IAG SRP 75/100 F	1	1
IAG SRP 75/100 Prestige 300 F	1	1
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	3	–
My Education/Ecoflex/APEX	1,963	2,281
Ecoflexextra CS 75/75	76	107
Ecoflexextra GSS	718	513
COL001	13	14
COL002	946	873
COL003	9,624	13,328
COL008	1,073	1,145
COL011	–	–
COL015	–	–
COL018	137	316
COL019	269	229
COL020	6	7
COL022	121	87
COL025	2,180	2,117
COL026	–	–
COL029	–	–
COLBR2	1,521	1,019
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

Money Market (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	37,004	17,402
Securities lending	21	22
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(18)	(55)
Net change in unrealized appreciation (depreciation)	-	-
Net gain (loss) in fair value of investments	(18)	(55)
Derivative financial instruments:		
Net realized gain (loss)	-	-
Net change in unrealized appreciation (depreciation)	-	-
Net gain (loss) in fair value of derivative financial instruments	-	-
Total other changes in fair value of investments and derivative financial instruments	(18)	(55)
	37,007	17,369
EXPENSES (Note 7)		
Management fees and operating expenses	5,960	4,989
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	31,047	12,380
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.61	0.16
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.59	0.17
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.08	-
IAG SRP 75/100	0.56	0.12
IAG SRP 75/100 Prestige 300	0.56	0.13
IAG SRP 75/100 Prestige 500	0.08	-
IAG SRP Other Series	0.55	0.12
IAG SRP CS 75/75 F	0.68	0.25
IAG SRP CS 75/75 Prestige 300 F	0.67	0.22
IAG SRP CS 75/75 Prestige 500 F	0.09	-
IAG SRP 75/100 F	0.62	0.33
IAG SRP 75/100 Prestige 300 F	0.64	0.33
IAG SRP 75/100 Prestige 500 F	0.09	-
IAG SRP SE 100/100 F	0.69	0.18
My Education/Ecoflex/APEX	0.55	0.13
Ecoflexextra CS 75/75	0.59	0.15
Ecoflexextra GSS	0.55	0.11
COL001	0.39	(0.06)
COL002	1.11	0.42
COL003	1.12	0.43
COL008	1.11	0.43
COL011	0.74	0.15
COL015	0.53	0.01
COL018	0.99	0.45
COL019	1.05	0.39
COL020	0.39	(0.01)
COL022	1.05	0.37
COL025	1.05	0.37
COL026	1.12	0.43
COL029	1.06	0.42
COLBR2	1.11	0.50
PLA000	1.12	0.43

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	874,935	752,584
Increase (decrease) in net assets from operations attributable to contractholders	31,047	12,380
Proceeds from issuances of units	905,881	1,272,641
Redemption of units	(1,074,168)	(1,162,670)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(137,240)	122,351
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	737,695	874,935

The accompanying Notes to the Financial Statements are an integral part of these statements.

Money Market (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	31,047	12,380
Adjustments		
Interest for allocation purposes	(37,004)	(17,402)
Net realized loss (gain) of investments and derivative financial instruments	18	55
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	-	-
Proceeds from sale and maturity of investments	3,350,451	2,919,815
Purchases of investments	(3,181,376)	(3,027,684)
Increase (decrease) in expenses payable	(85)	475
Interest received (paid)	6,188	2,589
CASH FLOWS FROM OPERATING ACTIVITIES	169,239	(109,772)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	905,883	1,276,006
Amounts paid on redemption of redeemable units	(1,074,173)	(1,165,907)
CASH FLOWS FROM FINANCING ACTIVITIES	(168,290)	110,099
NET INCREASE (DECREASE) IN CASH	949	327
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	493	166
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,442	493

The accompanying Notes to the Financial Statements are an integral part of these statements.

Money Market (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
CANADIAN MONEY MARKET (75.54%)						CORPORATES (continued)					
FEDERAL GOVERNMENT (11.10%)											
Government of Canada	5.014%	2024-01-18	8,150	8,131	8,131						
Government of Canada	5.033%	2024-02-15	16,300	16,200	16,200						
Government of Canada	5.035%	2024-03-14	58,120	57,541	57,541						
				81,872	81,872						
PROVINCIALS (21.57%)											
Province of Alberta	5.370%	2024-02-06	3,350	3,333	3,333						
Province of Alberta	5.398%	2024-02-27	9,550	9,474	9,474						
Province of Alberta	5.436%	2024-03-12	15,000	14,853	14,853						
Province of Alberta	4.815%	2024-10-01	8,450	8,131	8,131						
Province of Manitoba	5.203%	2024-02-07	5,000	4,975	4,975						
Province of Manitoba	5.156%	2024-02-14	6,000	5,963	5,963						
Province of Manitoba	7.841%	2024-02-28	7,450	7,390	7,390						
Province of Manitoba	5.370%	2024-03-06	10,000	9,910	9,910						
Province of New Brunswick	0.831%	2024-01-18	9,650	9,627	9,627						
Province of New Brunswick	5.042%	2024-02-22	3,000	2,979	2,979						
Province of Ontario	4.988%	2024-01-17	3,000	2,994	2,994						
Province of Ontario	5.093%	2024-01-24	10,300	10,267	10,267						
Province of Ontario	4.990%	2024-02-14	5,150	5,118	5,118						
Province of Ontario	4.961%	2024-07-10	1,600	1,557	1,557						
Province of Ontario	4.937%	2024-07-17	2,500	2,431	2,431						
Province of Quebec	5.402%	2024-01-05	4,654	4,651	4,651						
Province of Quebec	5.057%	2024-02-09	11,500	11,438	11,438						
Province of Quebec	5.025%	2024-03-08	6,000	5,945	5,945						
Province of Quebec	5.073%	2024-03-22	24,670	24,394	24,394						
Province of Quebec	5.057%	2024-04-12	4,000	3,943	3,943						
Province of Quebec	4.983%	2024-07-12	10,000	9,731	9,731						
				159,104	159,104						
MUNICIPALS (3.36%)											
Ville de Montréal	5.260%	2024-02-29	20,000	19,837	19,837						
Ville de Montréal	5.267%	2024-03-01	5,000	4,958	4,958						
				24,795	24,795						
CORPORATES (39.51%)											
Bank of Montreal	5.578%	2024-08-06	27,000	26,139	26,139						
Bank of Montreal	5.534%	2024-09-12	11,000	10,594	10,594						
Canadian Imperial Bank of Commerce	5.568%	2024-06-20	10,000	9,749	9,749						
CDP Financial Inc.	5.372%	2024-04-15	7,000	6,896	6,896						
CDP Financial Inc.	5.169%	2024-05-31	6,000	5,876	5,876						
Fédération des caisses Desjardins du Québec	5.533%	2024-01-02	12,800	12,798	12,798						
Fédération des caisses Desjardins du Québec	5.261%	2024-03-07	15,000	14,862	14,862						
Honda Canada Finance Inc.	5.370%	2024-01-05	10,000	9,994	9,994						
Honda Canada Finance Inc.	5.372%	2024-02-07	5,400	5,372	5,372						
Honda Canada Finance Inc.	5.308%	2024-02-16	8,000	7,948	7,948						
Hydro One Inc.	5.239%	2024-01-18	10,000	9,976	9,976						
Hydro One Inc.	5.317%	2024-02-08	5,900	5,869	5,869						
Hydro One Inc.	5.288%	2024-02-22	6,400	6,353	6,353						
National Bank of Canada	5.396%	2024-03-05	15,000	14,862	14,862						
Royal Bank of Canada	5.447%	2024-03-28	13,000	12,840	12,840						
Royal Bank of Canada	5.581%	2024-09-19	21,100	20,294	20,294						
Royal Bank of Canada	5.660%	2024-09-26	10,000	9,602	9,602						
The Bank of Nova Scotia	5.220%	2024-05-13	10,900	10,700	10,700						
The Bank of Nova Scotia	5.660%	2024-09-26	5,000	4,801	4,801						
The Toronto-Dominion Bank	5.455%	2024-01-08	14,195	14,181	14,181						
The Toronto-Dominion Bank	5.528%	2024-06-14	26,700	26,058	26,058						
Toyota Credit Canada Inc.	5.379%	2024-06-12	23,000	22,468	22,468						
VW Credit Canada Inc.	5.419%	2024-01-04	7,300	7,297	7,297						
VW Credit Canada Inc.	5.328%	2024-01-05	8,000	7,995	7,995						
VW Credit Canada Inc.	5.412%	2024-01-09	8,000	7,991	7,991						
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Money Market (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)						CORPORATES (continued)					
Réseau de transport de la Capitale	2.150%	2024-05-08	214	211	211					52,792	52,792
Ville de Baie-D'Urfé	2.850%	2024-04-25	215	213	213						
Ville de Bécancour	0.900%	2024-03-16	100	99	99					52,792	52,792
Ville de Bécancour	2.400%	2024-03-26	1,562	1,551	1,551						
Ville de Bonaventure	2.850%	2024-02-20	160	159	159						
Ville de Boucherville	3.250%	2024-07-29	62	61	61						
Ville de Boucherville	2.200%	2024-07-30	7,068	6,933	6,933						
Ville de Brossard	3.450%	2024-03-18	72	72	72						
Ville de Brownsburg-Chatham	4.850%	2024-01-20	188	188	188						
Ville de Candiac	2.150%	2024-06-12	530	522	522						
Ville de Chambly	1.750%	2024-01-31	100	100	100						
Ville de Château-Richer	2.850%	2024-02-12	120	120	120						
Ville de Côte Saint-Luc	2.200%	2024-04-24	214	212	212						
Ville de Dolbeau-Mistassini	1.950%	2024-02-25	500	498	498						
Ville de Gatineau	2.300%	2024-05-02	6,744	6,670	6,670						
Ville de Gatineau	1.200%	2024-05-14	800	787	787						
Ville de Hudson	0.900%	2024-03-09	200	198	198						
Ville de Kirkland	2.150%	2024-01-27	145	145	145						
Ville de L'Ancienne-Lorette	1.800%	2024-03-10	138	137	137						
Ville de Lévis	2.600%	2024-03-05	353	351	351						
Ville de Lévis	2.300%	2024-06-04	250	247	247						
Ville de Pont-Rouge	2.250%	2024-05-21	170	168	168						
Ville de Repentigny	2.300%	2024-04-23	195	193	193						
Ville de Rivière-Rouge	2.300%	2024-04-16	200	198	198						
Ville de Rouyn-Noranda	2.100%	2024-06-25	509	500	500						
Ville de Sainte-Adèle	0.850%	2024-04-29	129	127	127						
Ville de Sainte-Agathe-des-Monts	2.250%	2024-07-23	50	49	49						
Ville de Sainte-Catherine	2.300%	2024-04-23	125	124	124						
Ville de Sainte-Julie	2.300%	2024-11-12	750	732	732						
Ville de Sainte-Marie	2.100%	2024-06-25	152	150	150						
Ville de Sainte-Thérèse	3.750%	2024-05-15	244	243	243						
Ville de Saint-Hyacinthe	1.150%	2024-05-19	396	390	390						
Ville de Saint-Hyacinthe	2.300%	2024-06-05	180	177	177						
Ville de Saint-Joseph-de-Beauce	2.350%	2024-04-01	1,472	1,461	1,461						
Ville de Saint-Rémi	2.700%	2024-02-26	1,333	1,328	1,328						
Ville de Salaberry-de-Valleyfield	2.400%	2024-04-02	253	251	251						
Ville de Ste-Anne-Des-Plaines	2.700%	2024-02-26	174	173	173						
Ville de Sutton	2.150%	2024-01-28	174	174	174						
Ville de Témiscouata-sur-le-Lac	1.000%	2024-05-20	194	191	191						
Ville de Val-d'Or	2.400%	2024-04-02	304	302	302						
Ville de Windsor	2.050%	2024-07-02	283	277	277						
				36,216	36,216						
CORPORATES (8.06%)											
407 International Inc.	3.350%	2024-05-16	24,300	24,134	24,134						
AltaLink LP	3.399%	2024-06-06	10,000	9,911	9,911						
Brookfield Corp.	5.040%	2024-03-08	5,076	5,072	5,072						
Enbridge Gas Inc.	3.150%	2024-08-22	5,000	4,937	4,937						
Enbridge Pipelines Inc.	8.200%	2024-02-15	5,467	5,486	5,486						
Hydro One Inc.	2.540%	2024-04-05	10,000	9,931	9,931						
				59,471	59,471						
TOTAL CANADIAN BONDS				95,687	95,687						
U.S. BONDS (7.16%)											
CORPORATES (7.16%)											
Apple Inc.	2.513%	2024-08-19	5,000	4,908	4,908						
Morgan Stanley	3.000%	2024-02-07	23,000	22,945	22,945						
Wells Fargo & Co.	3.184%	2024-02-08	25,000	24,939	24,939						

Money Market (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	-	-	-	-
Investment properties	-	-	-	-
Bonds	-	177,977	-	177,977
Mortgages	-	-	-	-
Short-term investments	-	557,286	-	557,286
	-	735,263	-	735,263
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	-	735,263	-	735,263

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	-	-	-	-
Investment properties	-	-	-	-
Bonds	-	153,835	-	153,835
Mortgages	-	-	-	-
Short-term investments	-	728,401	-	728,401
	-	882,236	-	882,236
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	-	882,236	-	882,236

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Credit Risk

The Fund, through its direct holdings, was invested in debt instruments with the following credit ratings:

Debt Instruments by Credit Rating	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
AAA	4.00	-
AA	4.05	0.08
A	16.08	17.50
R1	66.21	82.90
R2	9.33	0.35

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Short-Term Investments	75.54	83.25
Corporate Bonds	15.22	-
Municipal Bonds and Guarantees	4.91	17.58
Asset-Backed Securities	4.00	-
Other net assets	0.33	(0.83)

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Money Market (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Interest Rate Risk

The following tables summarize the Fund's direct exposure to interest rate risk by effective maturities. If the prevailing interest rates had been raised or lowered by 1%, assuming a parallel shift in the yield curve, with all other factors remaining constant, the Net Assets would have respectively decreased or increased by the amount presented under "Impact on Comprehensive Income and Net Assets". The Fund's sensitivity to interest rate changes was estimated using the weighted average duration of the portfolio. In practice, actual results may differ from this sensitivity analysis and the difference could be material.

As at December 31, 2023

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non- Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	735,263	–	–	–	–	735,263	2,425
Cash and margin (Bank overdraft)	1,442	–	–	–	–	1,442	–
Other assets	–	–	–	–	1,474	1,474	–
Liabilities	–	–	–	–	484	484	–

As at December 31, 2022

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non- Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	882,236	–	–	–	–	882,236	2,285
Cash and margin (Bank overdraft)	493	–	–	–	–	493	–
Other assets	–	–	–	–	1,186	1,186	–
Liabilities	–	–	–	–	8,980	8,980	–

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to price risk.

Short Term Bond (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	321,428	148,062
Derivative financial instruments		
Open currency contracts	112	-
Cash	774	346
Margin	61	23
Receivable for investments sold	6,106	669
Interest, dividends and other receivables	2,275	932
	330,756	150,032
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Open currency contracts	2	-
Futures contracts	-	2
Payable for investments purchased	10,675	1,341
Expenses payable	162	176
	10,839	1,519
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	319,917	148,513
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	20.28	19.60
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	20.58	19.86
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.42	-
IAG SRP 75/100	19.83	19.21
IAG SRP 75/100 Prestige 300	20.24	19.55
IAG SRP 75/100 Prestige 500	10.41	-
IAG SRP Other Series	19.86	19.23
IAG SRP CS 75/75 F	20.73	19.93
IAG SRP CS 75/75 Prestige 300 F	21.04	20.25
IAG SRP CS 75/75 Prestige 500 F	10.42	-
IAG SRP 75/100 F	20.29	19.55
IAG SRP 75/100 Prestige 300 F	20.62	19.87
IAG SRP 75/100 Prestige 500 F	10.42	-
IAG SRP SE 100/100 F	20.30	19.56
My Education/Ecoflex	15.01	14.54
Ecoflexextra CS 75/75	15.38	14.87
Ecoflexextra GSS	15.06	14.59
COL001	16.32	15.75
COL002	26.73	25.28
COL003	10.18	9.62
COL004	26.00	24.57
COL008	26.73	25.28
COL010	20.41	19.75
COL011	23.37	22.34
COL012	23.22	22.20
COL013	22.89	21.88
COL015	21.55	20.76
COL019	25.83	24.49
COL020	16.22	15.65
COL022	25.82	24.48
COL024	22.59	21.66
COL025	25.82	24.48
COL026	26.76	25.29
COL028	21.72	20.92
COLBR2	26.73	25.28
PLA000	26.87	25.39

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	823	886
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	220	587
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	799	-
IAG SRP 75/100	305	367
IAG SRP 75/100 Prestige 300	113	300
IAG SRP 75/100 Prestige 500	180	-
IAG SRP Other Series	911	1,031
IAG SRP CS 75/75 F	-	-
IAG SRP CS 75/75 Prestige 300 F	-	-
IAG SRP CS 75/75 Prestige 500 F	-	-
IAG SRP 75/100 F	-	-
IAG SRP 75/100 Prestige 300 F	-	-
IAG SRP 75/100 Prestige 500 F	-	-
IAG SRP SE 100/100 F	-	-
My Education/Ecoflex	857	1,017
Ecoflexextra CS 75/75	36	33
Ecoflexextra GSS	469	551
COL001	6	5
COL002	351	212
COL003	17,522	739
COL004	-	-
COL008	304	343
COL010	-	-
COL011	-	-
COL012	-	-
COL013	-	-
COL015	-	-
COL019	173	233
COL020	1	1
COL022	17	19
COL024	71	56
COL025	721	744
COL026	-	-
COL028	-	-
COLBR2	767	657
PLA000	-	-

The accompanying Notes to the Financial Statements are an integral part of these statements.

Short Term Bond (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	5,642	4,134
Income (loss) from derivative financial instruments	(1)	–
Securities lending	15	9
Distributions and allocations from investment funds	13	51
Foreign exchange gain (loss) on cash	(45)	109
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(3,630)	(5,962)
Net change in unrealized appreciation (depreciation)	12,194	(4,686)
Net gain (loss) in fair value of investments	8,564	(10,648)
Derivative financial instruments:		
Net realized gain (loss)	(196)	199
Net change in unrealized appreciation (depreciation)	112	(133)
Net gain (loss) in fair value of derivative financial instruments	(84)	66
Total other changes in fair value of investments and derivative financial instruments	8,480	(10,582)
	14,104	(6,279)

Statements of Comprehensive Income (continued)

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
EXPENSES (Note 7)		
Management fees and operating expenses	1,982	2,177
Transaction costs	13	17
Foreign withholding taxes	2	7
	1,997	2,201
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	12,107	(8,480)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.68	(1.23)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.29	(1.29)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.42	–
IAG SRP 75/100	0.59	(1.17)
IAG SRP 75/100 Prestige 300	0.33	(1.10)
IAG SRP 75/100 Prestige 500	0.42	–
IAG SRP Other Series	0.60	(1.19)
IAG SRP CS 75/75 F	0.76	(1.53)
IAG SRP CS 75/75 Prestige 300 F	0.79	(0.99)
IAG SRP CS 75/75 Prestige 500 F	0.42	–
IAG SRP 75/100 F	0.75	(1.09)
IAG SRP 75/100 Prestige 300 F	0.76	(1.10)
IAG SRP 75/100 Prestige 500 F	0.42	–
IAG SRP SE 100/100 F	0.75	(1.09)
My Education/Ecoflex	0.44	(0.93)
Ecoflextra CS 75/75	0.49	(0.94)
Ecoflextra GSS	0.46	(0.92)
COL001	0.59	(0.87)
COL002	1.45	(0.81)
COL003	1.79	(0.60)
COL004	1.42	(0.87)
COL008	1.42	(0.94)
COL010	0.66	(1.20)
COL011	1.03	(1.07)
COL012	1.02	(1.07)
COL013	1.01	(1.06)
COL015	0.79	(1.16)
COL019	1.13	(1.08)
COL020	0.56	(0.90)
COL022	1.23	(1.02)
COL024	0.97	(1.05)
COL025	1.32	(1.04)
COL026	1.47	(0.90)
COL028	0.78	(1.15)
COLBR2	1.52	(0.93)
PLA000	1.47	(0.91)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Short Term Bond (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	148,513	181,875
Increase (decrease) in net assets from operations attributable to contractholders	12,107	(8,480)
Proceeds from issuances of units	222,277	76,649
Redemption of units	(62,980)	(101,531)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	171,404	(33,362)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	319,917	148,513

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	12,107	(8,480)
Adjustments		
Interest for allocation purposes	(5,642)	(4,134)
Distributions and allocations from investment funds	(13)	(51)
Foreign withholding taxes	2	7
Foreign exchange loss (gain) on cash	45	(109)
Net realized loss (gain) of investments and derivative financial instruments	3,826	5,763
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(12,306)	4,819
Transaction costs	13	17
Proceeds from sale and maturity of investments	303,567	306,836
Purchases of investments	(464,443)	(283,236)
Decrease (increase) in margin	(38)	(3)
Increase (decrease) in expenses payable	(14)	(36)
Interest received (paid)	4,061	4,028
Distributions and allocations received (paid) from investment funds	11	46
CASH FLOWS FROM OPERATING ACTIVITIES	(158,824)	25,467
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	222,277	77,545
Amounts paid on redemption of redeemable units	(62,980)	(103,407)
CASH FLOWS FROM FINANCING ACTIVITIES	159,297	(25,862)
Foreign exchange gain (loss) on cash	(45)	109
NET INCREASE (DECREASE) IN CASH	428	(286)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	346	632
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	774	346

The accompanying Notes to the Financial Statements are an integral part of these statements.

Short Term Bond (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
CANADIAN BONDS (86.41%)						MUNICIPALS (continued)					
FEDERAL GOVERNMENT (12.64%)						Régie d'assainissement des eaux usées de Chatham	1.750%	2024-02-08	15	15	15
Government of Canada	2.750%	2024-08-01	14,580	14,306	14,407	Régie d'assainissement des eaux usées de Chatham	2.000%	2025-02-08	15	15	14
Government of Canada	1.000%	2026-09-01	2,405	2,195	2,255	Régie d'assainissement des eaux usées de Chatham	2.150%	2026-02-08	17	17	16
Government of Canada	3.500%	2028-03-01	7,865	7,752	7,948	Régie d'assainissement des eaux usées de Chatham	2.250%	2027-02-08	35	34	33
Government of Canada	0.500%	2030-12-01	18,825	14,664	15,814	Réseau de transport de la Capitale	0.850%	2024-06-14	405	394	397
				38,917	40,424	Réseau de transport de la Capitale	1.850%	2026-11-16	150	134	139
FEDERAL GUARANTEES (3.59%)						Société de Transport de Laval	1.250%	2024-05-12	286	280	282
Canada Housing Trust No 1	3.100%	2028-06-15	10,825	10,657	10,680	Société de transport de l'Outaouais	1.050%	2024-10-12	1,160	1,154	1,122
PSP Capital Inc.	3.750%	2029-06-15	815	818	823	Société de transport de l'Outaouais	2.700%	2026-05-11	35	33	34
				11,475	11,503	Société de transport de Sherbrooke	2.050%	2024-10-23	87	87	85
PROVINCIALS (10.27%)						Ville d'Acton Vale	2.150%	2024-11-18	538	521	524
CDP Financial Inc.	3.800%	2027-06-02	810	810	812	Ville de Beaconsfield	3.250%	2024-07-29	225	221	222
CDP Financial Inc.	3.700%	2028-03-08	2,325	2,299	2,333	Ville de Blainville	4.050%	2024-07-29	65	65	65
Ontario Teachers' Finance Trust	1.100%	2027-10-19	715	635	649	Ville de Blainville	4.100%	2025-07-29	395	387	390
Ontario Teachers' Finance Trust	4.150%	2029-11-01	420	436	431	Ville de Blainville	4.100%	2026-07-29	430	418	426
Province of Newfoundland and Labrador	3.850%	2027-10-17	4,210	4,198	4,235	Ville de Boisbriand	4.400%	2024-12-19	256	252	254
Province of Ontario	2.600%	2027-06-02	7,720	7,451	7,468	Ville de Boisbriand	4.150%	2026-12-19	222	212	220
Province of Ontario	2.900%	2028-06-02	9,760	9,295	9,513	Ville de Boucherville	4.000%	2025-07-19	15	15	15
Province of Ontario	1.350%	2030-12-02	4,245	3,424	3,667	Ville de Boucherville	3.000%	2025-07-22	145	140	141
Province of Quebec	2.300%	2029-09-01	4,005	3,577	3,759	Ville de Boucherville	2.600%	2026-05-04	64	59	61
				32,125	32,867	Ville de Bromont	1.250%	2026-06-17	45	41	42
MUNICIPALS (10.22%)						Ville de Brossard	1.450%	2025-11-01	95	87	90
Administration Regionale Kativik	4.250%	2026-04-03	51	49	51	Ville de Brossard	5.000%	2025-11-01	270	269	271
Communauté métropolitaine de Montréal	4.000%	2025-04-25	356	348	351	Ville de Brossard	0.950%	2025-11-05	50	45	47
Communauté métropolitaine de Montréal	1.250%	2025-06-10	45	42	43	Ville de Brownsburg-Chatham	0.900%	2025-10-19	48	44	45
Communauté métropolitaine de Montréal	4.000%	2026-04-25	379	367	374	Ville de Candiac	4.200%	2028-05-30	125	120	124
MRC de Bellechasse	1.950%	2024-03-04	326	314	324	Ville de Chibougamau	2.150%	2024-03-04	114	113	113
MRC de Drummond	5.000%	2026-08-21	64	63	65	Ville de Contrecoeur	1.750%	2025-12-17	305	282	289
Municipalité d'Adstock	2.000%	2025-02-24	686	648	662	Ville de Contrecoeur	1.850%	2026-12-17	688	613	639
Municipalité de Lac-Beauport	0.900%	2024-09-10	19	19	18	Ville de Côte Saint-Luc	2.200%	2024-04-24	20	20	20
Municipalité de Lac-Beauport	1.100%	2025-09-10	15	15	14	Ville de Côte Saint-Luc	1.550%	2024-12-02	93	88	90
Municipalité de Lac-Beauport	1.050%	2025-12-21	733	662	684	Ville de Dollard-des-Ormeaux	5.400%	2025-10-20	304	302	307
Municipalité de Sacré-Coeur	1.800%	2026-11-25	150	134	139	Ville de Drummondville	4.500%	2026-12-02	65	64	65
Municipalité de Saint-Anselme	4.450%	2024-12-16	10	10	10	Ville de Drummondville	1.850%	2026-12-14	260	232	242
Municipalité de Saint-Anselme	4.300%	2025-12-16	10	10	10	Ville de Fermont	0.700%	2024-02-17	421	401	418
Municipalité de Saint-Anselme	4.250%	2026-12-16	10	10	10	Ville de Fossambault-sur-le-Lac	2.200%	2025-02-18	10	9	10
Municipalité de Saint-Donat	4.250%	2027-09-22	300	296	299	Ville de Fossambault-sur-le-Lac	1.850%	2026-11-26	425	380	395
Municipalité de Sainte-Anne-des-Lacs	4.850%	2024-11-24	5	5	5	Ville de Gaspé	1.150%	2024-05-19	120	121	118
Municipalité de Sainte-Anne-des-Lacs	4.800%	2025-11-24	10	10	10	Ville de Gaspé	1.250%	2025-05-19	251	252	239
Municipalité de Sainte-Anne-des-Lacs	4.700%	2026-11-24	10	10	10	Ville de Gatineau	2.300%	2024-05-02	25	26	25
Municipalité de Saint-Ferréol-les-Neiges	4.450%	2024-12-15	5	5	5	Ville de Gatineau	1.200%	2024-05-14	50	50	49
Municipalité de Saint-Ferréol-les-Neiges	4.300%	2025-12-15	5	5	5	Ville de Gatineau	2.600%	2025-04-01	700	669	679
Municipalité de Saint-Ferréol-les-Neiges	4.250%	2026-12-15	5	5	5	Ville de Gatineau	4.700%	2025-11-25	35	35	35
Municipalité de Saint-Prime	4.850%	2024-11-24	5	5	5	Ville de Gatineau	3.150%	2026-04-26	65	61	63
Municipalité de Saint-Prime	4.800%	2025-11-24	5	5	5	Ville de Granby	4.950%	2025-11-03	25	25	25
Municipalité de Saint-Prime	4.700%	2026-11-24	5	5	5	Ville de Kirkland	4.450%	2024-12-15	10	10	10
Municipalité des Îles-de-la-Madeleine	1.600%	2026-10-22	335	302	310	Ville de Kirkland	4.300%	2025-12-15	10	10	10
						Ville de Kirkland	4.250%	2026-12-15	10	10	10
						Ville de Kirkland	1.850%	2026-12-16	50	48	46
						Ville de La Tuque	1.300%	2026-08-27	365	327	336
						Ville de Lévis	5.000%	2024-08-25	255	254	254
						Ville de Lévis	3.200%	2024-12-09	96	93	94
						Ville de Lévis	0.850%	2025-03-04	75	69	71
						Ville de Lévis	1.150%	2025-05-31	55	50	52
						Ville de Lévis	5.000%	2025-08-25	265	263	266
						Ville de Lévis	4.200%	2026-05-29	195	189	194
						Ville de Lévis	5.000%	2026-08-25	370	367	375
						Ville de Longueuil	1.300%	2024-05-06	100	99	98
						Ville de Longueuil	2.200%	2024-05-14	360	353	356

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)						MUNICIPALS (continued)					
Ville de Longueuil	2.050%	2024-07-11	355	347	349	Ville de Salaberry-de-Valleyfield	0.850%	2024-05-31	25	25	25
Ville de Longueuil	3.350%	2024-11-19	1,000	972	983	Ville de Salaberry-de-Valleyfield	2.100%	2025-03-31	15	14	14
Ville de Longueuil	1.350%	2025-05-06	200	197	191	Ville de Salaberry-de-Valleyfield	1.100%	2025-05-31	25	25	24
Ville de Longueuil	1.450%	2026-07-12	70	62	65	Ville de Salaberry-de-Valleyfield	0.950%	2025-11-04	89	86	83
Ville de Longueuil	2.600%	2026-07-13	730	673	697	Ville de Sherbrooke	4.800%	2026-11-07	25	25	25
Ville de Lorraine	5.750%	2024-11-02	414	414	415	Ville de Sherbrooke	2.700%	2027-12-13	303	276	285
Ville de Lorraine	5.750%	2025-11-02	110	110	112	Ville de Sorel-Tracy	1.850%	2026-12-09	250	226	232
Ville de Lorraine	5.500%	2026-11-02	134	134	138	Ville de Terrebonne	1.000%	2024-09-28	329	318	318
Ville de Magog	4.500%	2024-10-07	35	35	35	Ville de Terrebonne	1.200%	2025-07-23	290	269	274
Ville de Magog	4.500%	2025-10-07	40	39	40	Ville de Terrebonne	1.350%	2026-07-23	30	27	28
Ville de Magog	4.500%	2026-10-07	40	40	40	Ville de Terrebonne	2.500%	2026-07-27	360	337	343
Ville de Matane	0.850%	2024-05-13	15	15	15	Ville de Trois-Rivières	3.450%	2024-04-23	5	5	5
Ville de Matane	2.000%	2024-08-26	45	46	44	Ville de Trois-Rivières	2.300%	2024-04-30	295	290	292
Ville de Matane	1.100%	2025-05-13	15	15	14	Ville de Trois-Rivières	5.500%	2025-10-11	480	479	486
Ville de Matane	1.350%	2026-05-13	315	286	293	Ville de Trois-Rivières	2.700%	2026-04-27	40	38	38
Ville de Mirabel	4.300%	2024-09-12	15	15	15	Ville de Trois-Rivières	5.300%	2026-10-11	720	717	736
Ville de Mirabel	1.200%	2026-09-20	2,295	2,041	2,106	Ville de Trois-Rivières	5.200%	2027-10-11	90	89	92
Ville de Mirabel	5.000%	2026-12-12	80	80	81	Ville de Val-d'Or	2.200%	2024-07-30	170	166	167
Ville de Mont-Laurier	1.000%	2025-12-21	94	85	88	Ville de Vaudreuil-Dorion	3.800%	2024-07-18	40	40	40
Ville de Mont-Laurier	1.850%	2026-11-25	115	103	107	Ville de Vaudreuil-Dorion	1.000%	2024-07-23	60	59	58
Ville de Montmagny	4.300%	2025-10-14	52	50	52	Ville de Vaudreuil-Dorion	3.850%	2025-07-18	280	273	276
Ville de Mont-Royal	5.000%	2024-02-03	10	10	10	Ville de Vaudreuil-Dorion	3.950%	2026-07-18	40	39	39
Ville de Mont-Royal	2.600%	2024-04-04	25	25	25	Ville de Victoriaville	1.400%	2025-10-22	48	44	45
Ville de Mont-Royal	4.600%	2025-02-03	10	10	10					32,325	32,696
Ville de Mont-Royal	2.800%	2025-04-04	25	25	24						
Ville de Mont-Royal	2.950%	2026-04-04	25	24	24						
Ville de Mont-Royal	3.000%	2027-04-04	100	95	96						
Ville de Mont-Tremblant	1.550%	2024-12-02	224	214	217						
Ville de Mont-Tremblant	1.050%	2025-12-07	239	218	223						
Ville de Nicolet	0.850%	2024-09-02	10	10	10						
Ville de Nicolet	1.050%	2025-09-02	15	15	14						
Ville de Notre-Dame-de-l'Île-Perrot	6.000%	2024-11-02	105	105	105						
Ville de Notre-Dame-de-l'Île-Perrot	5.750%	2025-11-02	437	437	445						
Ville de Notre-Dame-de-l'Île-Perrot	5.500%	2026-11-02	115	115	118						
Ville de Plessisville	4.150%	2026-12-19	104	99	103						
Ville de Pont-Rouge	1.000%	2025-11-17	59	54	55						
Ville de Prevost	1.850%	2026-11-25	50	45	47						
Ville de Repentigny	0.800%	2024-06-18	65	65	64						
Ville de Repentigny	1.000%	2024-09-24	776	760	752						
Ville de Repentigny	1.050%	2025-06-18	305	288	288						
Ville de Repentigny	1.000%	2025-09-23	50	50	47						
Ville de Repentigny	1.100%	2025-09-24	773	740	726						
Ville de Repentigny	4.500%	2026-03-24	235	230	234						
Ville de Repentigny	2.550%	2026-10-26	68	62	65						
Ville de Repentigny	4.250%	2027-03-24	300	291	299						
Ville de Richelieu	5.250%	2024-11-25	5	5	5						
Ville de Richelieu	5.000%	2025-11-25	5	5	5						
Ville de Richelieu	5.000%	2026-11-25	5	5	5						
Ville de Rimouski	1.750%	2026-11-05	400	361	371						
Ville de Rivière-du-Loup	2.350%	2024-06-04	265	260	261						
Ville de Rosemère	0.900%	2024-08-26	10	10	10						
Ville de Rosemère	1.150%	2025-08-26	10	10	9						
Ville de Rouyn-Noranda	0.900%	2025-03-24	165	160	157						
Ville de Saguenay	3.250%	2024-10-21	305	298	300						
Ville de Saguenay	2.700%	2026-04-27	430	405	412						
Ville de Saint-Basile-le-Grand	1.750%	2026-11-08	366	326	340						
Ville de Saint-Bruno-de-Montarville	0.850%	2024-09-03	687	662	666						
Ville de Saint-Bruno-de-Montarville	1.150%	2025-09-03	260	240	245						
Ville de Saint-Constant	1.100%	2025-08-16	242	224	228						
Ville de Saint-Constant	1.000%	2025-09-30	1,300	1,287	1,220						
Ville de Sainte-Catherine-de-la-Jacques-Cartier	1.800%	2025-03-10	35	33	34						
Ville de Saint-Julie	5.200%	2026-11-03	105	104	107						
Ville de Saint-Eustache	2.200%	2024-07-29	30	29	29						

Short Term Bond (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
CORPORATES (continued)						CORPORATES (continued)					
Fédération des caisses Desjardins du Québec	5.467%	2028-11-17	2,150	2,150	2,242	The Toronto-Dominion Bank, Variable	3.224%	2029-07-25	4,270	4,220	4,210
Fédération des caisses Desjardins du Québec, Variable	2.856%	2030-05-26	3,845	3,678	3,717	The Toronto-Dominion Bank, Variable	3.105%	2030-04-22	6,705	6,414	6,521
Fédération des caisses Desjardins du Québec, Variable	1.992%	2031-05-28	2,590	2,312	2,415	TransCanada Pipelines Ltd.	5.419%	2026-03-10	2,045	2,035	2,046
First Capital REIT	3.447%	2028-03-01	1,700	1,493	1,562	Videotron Ltd.	4.500%	2030-01-15	1,625	1,471	1,536
Fortis Inc.	5.677%	2033-11-08	670	670	725	Videotron Ltd.	3.125%	2031-01-15	2,025	1,638	1,736
Granite REIT Holdings LP	6.074%	2029-04-12	215	215	228					156,097	158,967
HSBC Bank Canada	4.810%	2024-12-16	2,085	2,072	2,080	TOTAL CANADIAN BONDS					
HSBC Bank Canada	3.403%	2025-03-24	1,895	1,841	1,862					270,939	276,457
Hydro One Inc.	4.160%	2033-01-27	1,095	1,030	1,096	U.S. BONDS (4.46%)					
Hyundai Capital Canada Inc.	5.565%	2028-03-08	2,095	2,070	2,158	CORPORATES (4.46%)					
Intact Financial Corp., Variable	7.338%	2083-06-30	605	590	610	Athene Global Funding	3.127%	2025-03-10	1,125	1,105	1,093
Inter Pipeline Ltd.	6.380%	2033-02-17	1,595	1,638	1,695	Bank of America Corp., Variable	2.932%	2025-04-25	1,550	1,536	1,537
Inter Pipeline Ltd.	6.590%	2034-02-09	615	615	662	Bank of America Corp., Variable	3.407%	2025-09-20	1,480	1,507	1,457
Loblaw Cos. Ltd.	3.918%	2024-06-10	525	557	522	Ford Credit Canada Co.	7.000%	2026-02-10	1,650	1,645	1,699
Manulife Financial Corp., Variable	2.237%	2030-05-12	4,245	4,021	4,089	Ford Credit Canada Co.	7.375%	2026-05-12	1,680	1,699	1,751
Manulife Financial Corp., Variable	5.409%	2033-03-10	695	689	710	Ford Credit Canada Co.	2.961%	2026-09-16	2,365	2,200	2,230
National Bank of Canada	2.580%	2025-02-03	1,335	1,324	1,299	Ford Credit Canada Co.	6.326%	2026-11-10	1,305	1,306	1,339
National Bank of Canada	5.296%	2025-11-03	1,135	1,130	1,146	The Goldman Sachs Group Inc., Variable	2.599%	2027-11-30	1,870	1,749	1,762
National Bank of Canada	5.219%	2028-06-14	1,295	1,280	1,334	Verizon Communications Inc.	2.500%	2030-05-16	1,570	1,302	1,404
National Bank of Canada	5.023%	2029-02-01	655	655	671					14,049	14,272
National Bank of Canada, Variable	5.426%	2032-08-16	3,475	3,404	3,514	TOTAL U.S. BONDS					
National Bank of Canada, Variable	4.050%	2081-08-15	300	258	232					14,049	14,272
OPB Finance Trust	2.980%	2027-01-25	440	425	428	ASSET-BACKED SECURITIES (3.32%)					
Pembina Pipeline Corp.	3.540%	2025-02-03	2,025	1,963	1,988	CARDS II Trust	2.427%	2024-11-15	1	-	1
Pembina Pipeline Corp.	5.720%	2026-06-22	4,910	4,891	4,920	CARDS II Trust	4.331%	2025-05-15	2,680	2,650	2,656
RioCan REIT	6.488%	2026-09-29	1,340	1,337	1,349	Eagle Credit Card Trust	4.783%	2027-07-17	1,280	1,268	1,287
RioCan REIT	5.611%	2027-10-06	825	814	835	Ford Auto Securitization Trust	5.399%	2028-09-15	1,010	1,010	1,029
RioCan REIT	5.962%	2029-10-01	1,835	1,800	1,889	Ford Auto Securitization Trust II	4.915%	2029-02-15	710	710	717
Rogers Communications Inc.	3.100%	2025-04-15	305	305	298	Fortified Trust	3.760%	2025-06-23	1,655	1,622	1,624
Rogers Communications Inc.	5.800%	2030-09-21	1,155	1,140	1,227	Fortified Trust	4.419%	2027-12-23	475	473	472
Royal Bank of Canada	3.369%	2025-09-29	2,395	2,302	2,343	Glacier Credit Card Trust	2.280%	2024-06-06	205	205	202
Royal Bank of Canada	5.341%	2026-06-23	2,075	2,055	2,115	Glacier Credit Card Trust	4.958%	2027-09-20	1,670	1,639	1,689
Royal Bank of Canada	4.632%	2028-05-01	210	203	212	Glacier Credit Card Trust	5.681%	2028-09-20	890	902	931
Royal Bank of Canada	5.228%	2030-06-24	1,425	1,399	1,487	TOTAL ASSET-BACKED SECURITIES					
Royal Bank of Canada, Variable	2.740%	2029-07-25	4,000	3,908	3,934					10,479	10,608
Royal Bank of Canada, Variable	2.880%	2029-12-23	5,223	5,080	5,092	INVESTMENT FUNDS (0.96%)					
Royal Bank of Canada, Variable	2.140%	2031-11-03	2,655	2,418	2,463	Vanguard Short-Term Corporate Bond ETF			30,000	3,101	3,060
Royal Bank of Canada, Variable	5.010%	2033-02-01	1,450	1,410	1,454					17,038	17,031
Saputo Inc.	2.876%	2024-11-19	665	642	651	SHORT-TERM INVESTMENTS (5.32%)					
Saputo Inc.	5.492%	2030-11-20	1,305	1,305	1,370					315,606	321,428
SmartCentres REIT	5.354%	2028-05-29	1,735	1,682	1,743	TOTAL INVESTMENT PORTFOLIO (100.47%)					
Sun Life Financial Inc., Variable	2.460%	2031-11-18	3,535	3,337	3,323						(1,511)
Sun Life Financial Inc., Variable	5.500%	2035-07-04	2,105	2,033	2,177	OTHER NET ASSETS (-0.47%)					
Suncor Energy Inc.	5.600%	2025-11-17	2,190	2,187	2,222						319,917
TELUS Corp.	2.750%	2026-07-08	3,250	3,048	3,129	TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)					
The Bank of Nova Scotia	2.490%	2024-09-23	1,045	1,055	1,026						
The Bank of Nova Scotia	2.160%	2025-02-03	3,285	3,191	3,183						
The Bank of Nova Scotia	2.950%	2027-03-08	2,335	2,217	2,231						
The Bank of Nova Scotia, Variable	3.890%	2029-01-18	1,070	1,130	1,069						
The Bank of Nova Scotia, Variable	5.679%	2033-08-02	745	745	765						
The Toronto-Dominion Bank	2.496%	2024-12-02	2,065	1,982	2,016						
The Toronto-Dominion Bank	5.423%	2026-07-10	2,330	2,326	2,381						
The Toronto-Dominion Bank	5.491%	2028-09-08	1,360	1,345	1,423						

Short Term Bond (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	3,060	-	-	3,060
Investment properties	-	-	-	-
Bonds	-	301,337	-	301,337
Mortgages	-	-	-	-
Short-term investments	-	17,031	-	17,031
	3,060	318,368	-	321,428
Derivatives				
Derivative financial instruments	-	112	-	112
LIABILITIES				
Derivatives				
Derivative financial instruments	-	(2)	-	(2)
Total	3,060	318,478	-	321,538

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	-	-	-	-
Investment properties	-	-	-	-
Bonds	-	145,532	-	145,532
Mortgages	-	-	-	-
Short-term investments	-	2,530	-	2,530
	-	148,062	-	148,062
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	(2)	-	-	(2)
Total	(2)	148,062	-	148,060

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

The Fund, through its direct holdings, was invested in debt instruments with the following credit ratings:

Debt Instruments by Credit Rating	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
AAA	20.67	16.06
AA	22.17	31.42
A	35.56	41.76
BBB	14.77	7.59
BB	1.02	1.16
R1	5.32	1.70

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Short Term Bond (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Corporate Bonds	54.15	62.50
Federal Government Bonds	12.64	5.77
Provincial Bonds and Guarantees	10.27	13.40
Municipal Bonds and Guarantees	10.22	10.28
Short-Term Investments	5.32	1.70
Federal Guarantees	3.59	2.06
Asset-Backed Securities	3.32	3.98
Investment Fund(s) - Bond	0.96	–
Other net assets	(0.47)	0.31

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity date of greater than 30 days.

Interest Rate Risk

The following tables summarize the Fund's direct exposure to interest rate risk by effective maturities. If the prevailing interest rates had been raised or lowered by 1%, assuming a parallel shift in the yield curve, with all other factors remaining constant, the Net Assets would have respectively decreased or increased by the amount presented under "Impact on Comprehensive Income and Net Assets". The Fund's sensitivity to interest rate changes was estimated using the weighted average duration of the portfolio. In practice, actual results may differ from this sensitivity analysis and the difference could be material.

As at December 31, 2023

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	55,928	154,061	102,991	5,388	3,060	321,428	8,360
Cash and margin (Bank overdraft)	835	–	–	–	–	835	–
Other assets	–	–	–	–	8,493	8,493	–
Liabilities	–	–	–	–	10,839	10,839	–

As at December 31, 2022

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	21,265	96,136	30,256	405	–	148,062	3,657
Cash and margin (Bank overdraft)	369	–	–	–	–	369	–
Other assets	–	–	–	–	1,601	1,601	–
Liabilities	–	–	–	–	1,519	1,519	–

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to price risk.

Bond (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	3,352,352	3,217,822
Derivative financial instruments		
Open currency contracts	1,185	4
Margin	642	477
Receivable for investments sold	62,275	32,468
Interest, dividends and other receivables	9,749	9,026
	3,426,203	3,259,797
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	12,494	210
Derivative financial instruments		
Open currency contracts	23	-
Futures contracts	-	107
Payable for investments purchased	60,588	31,225
Expenses payable	908	865
	74,013	32,407
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	3,352,190	3,227,390
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	33.18	31.65
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	33.64	32.04
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.80	-
IAG SRP 75/100	32.48	31.04
IAG SRP 75/100 Prestige 300	33.10	31.57
IAG SRP 75/100 Prestige 500	10.79	-
IAG SRP Other Series	32.46	31.03
IAG SRP CS 75/75 F	33.97	32.22
IAG SRP CS 75/75 Prestige 300 F	34.63	32.72
IAG SRP CS 75/75 Prestige 500 F	10.80	-
IAG SRP 75/100 F	33.35	31.68
IAG SRP 75/100 Prestige 300 F	33.89	32.14
IAG SRP 75/100 Prestige 500 F	10.81	-
IAG SRP SE 100/100 F	33.14	31.55
My Education/Ecoflex/APEX	27.45	26.25
Ecoflexextra CS 75/75	28.22	26.92
COL001	141.90	135.11
COL002	236.02	220.25
COL003	237.19	221.23
COL004	230.04	214.56
COL008	236.03	220.25
COL010	172.33	164.82
COL011	201.83	190.41
COL015	183.60	174.80
COL016	215.25	202.42
COL017	180.77	172.10
COL019	228.09	213.43
COL020	140.91	134.17
COL022	227.93	213.30
COL024	202.61	191.17
COL025	227.97	213.33
COL026	236.01	220.24
COLBR2	236.01	220.24
PLA000	237.19	221.32

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,728	2,538
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	721	1,335
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	3,148	-
IAG SRP 75/100	873	804
IAG SRP 75/100 Prestige 300	321	698
IAG SRP 75/100 Prestige 500	1,305	-
IAG SRP Other Series	980	1,077
IAG SRP CS 75/75 F	1	1
IAG SRP CS 75/75 Prestige 300 F	-	-
IAG SRP CS 75/75 Prestige 500 F	-	-
IAG SRP 75/100 F	-	-
IAG SRP 75/100 Prestige 300 F	-	4
IAG SRP 75/100 Prestige 500 F	12	-
IAG SRP SE 100/100 F	-	-
My Education/Ecoflex/APEX	5,062	5,647
Ecoflexextra CS 75/75	144	162
COL001	11	12
COL002	565	835
COL003	7,743	8,127
COL004	606	562
COL008	1,205	1,223
COL010	-	-
COL011	-	-
COL015	-	-
COL016	-	-
COL017	-	-
COL019	322	323
COL020	3	3
COL022	243	247
COL024	101	84
COL025	1,546	1,357
COL026	4	3
COLBR2	327	315
PLA000	-	-

The accompanying Notes to the Financial Statements are an integral part of these statements.

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	68,801	55,419
Securities lending	319	272
Distributions and allocations from investment funds	11,595	(3,279)
Foreign exchange gain (loss) on cash	(653)	2,520
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(85,706)	(229,034)
Net change in unrealized appreciation (depreciation)	231,127	(220,731)
Net gain (loss) in fair value of investments	145,421	(449,765)
Derivative financial instruments:		
Net realized gain (loss)	(2,728)	8,149
Net change in unrealized appreciation (depreciation)	1,265	(1,158)
Net gain (loss) in fair value of derivative financial instruments	(1,463)	6,991
Total other changes in fair value of investments and derivative financial instruments	143,958	(442,774)
	224,020	(387,842)
EXPENSES (Note 7)		
Management fees and operating expenses	10,414	10,592
Transaction costs	268	370
Foreign withholding taxes	26	130
	10,708	11,092
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	213,312	(398,934)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.52	(4.91)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.25	(5.11)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.88	-
IAG SRP 75/100	1.37	(4.96)
IAG SRP 75/100 Prestige 300	0.13	(5.12)
IAG SRP 75/100 Prestige 500	0.87	-
IAG SRP Other Series	1.36	(4.92)
IAG SRP CS 75/75 F	0.79	(4.89)
IAG SRP CS 75/75 Prestige 300 F	1.92	(4.58)
IAG SRP CS 75/75 Prestige 500 F	0.79	-
IAG SRP 75/100 F	1.73	(4.14)
IAG SRP 75/100 Prestige 300 F	(0.91)	(4.63)
IAG SRP 75/100 Prestige 500 F	0.89	-
IAG SRP SE 100/100 F	1.58	(4.66)
My Education/Ecoflex/APEX	1.12	(4.18)
Ecoflexextra CS 75/75	1.22	(4.17)
COL001	6.69	(20.91)
COL002	16.20	(29.19)
COL003	14.76	(26.45)
COL004	16.09	(31.80)
COL008	15.40	(28.16)
COL010	7.53	(25.22)
COL011	11.40	(26.12)
COL015	8.80	(25.83)
COL016	12.83	(26.93)
COL017	8.66	(25.57)
COL019	14.79	(27.70)
COL020	6.44	(20.41)
COL022	14.89	(29.14)
COL024	12.34	(25.48)
COL025	15.27	(26.83)
COL026	15.70	(27.17)
COLBR2	15.91	(26.98)
PLA000	15.87	(27.60)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	3,227,390	3,434,882
Increase (decrease) in net assets from operations attributable to contractholders	213,312	(398,934)
Proceeds from issuances of units	830,901	1,016,394
Redemption of units	(919,413)	(824,952)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	124,800	(207,492)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	3,352,190	3,227,390

The accompanying Notes to the Financial Statements are an integral part of these statements.

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	213,312	(398,934)
Adjustments		
Interest for allocation purposes	(68,801)	(55,419)
Distributions and allocations from investment funds	(11,595)	3,279
Foreign withholding taxes	26	130
Foreign exchange loss (gain) on cash	653	(2,520)
Net realized loss (gain) of investments and derivative financial instruments	88,434	220,885
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(232,392)	221,889
Transaction costs	268	370
Proceeds from sale and maturity of investments	6,625,311	7,082,611
Purchases of investments	(6,603,616)	(7,337,995)
Decrease (increase) in margin	(165)	2,170
Increase (decrease) in expenses payable	43	(206)
Interest received (paid)	65,257	51,210
Dividends received, net of withholding taxes	1	-
Distributions and allocations received (paid) from investment funds	145	905
CASH FLOWS FROM OPERATING ACTIVITIES	76,881	(211,625)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	830,901	1,048,238
Amounts paid on redemption of redeemable units	(919,413)	(848,523)
CASH FLOWS FROM FINANCING ACTIVITIES	(88,512)	199,715
Foreign exchange gain (loss) on cash	(653)	2,520
NET INCREASE (DECREASE) IN CASH	(12,284)	(9,390)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(210)	9,180
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(12,494)	(210)

The accompanying Notes to the Financial Statements are an integral part of these statements.

											Income Funds	
											Bond (iA)	
IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra												

Schedule of Investment Portfolio

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
CANADIAN BONDS (62.51%)						MUNICIPALS (9.26%)					
FEDERAL GOVERNMENT (18.23%)						Administration Regionale Kativik	4.700%	2024-04-03	734	732	732
Government of Canada	2.750%	2024-08-01	22,480	22,019	22,214	Administration Regionale Kativik	1.200%	2024-06-30	1,161	1,154	1,137
Government of Canada	0.250%	2026-03-01	885	807	824	Administration Regionale Kativik	3.000%	2025-04-11	143	137	139
Government of Canada	3.500%	2028-03-01	58,275	57,362	58,887	Autorité régionale de transport métropolitain	2.600%	2024-02-28	360	357	358
Government of Canada	2.250%	2029-12-01	6,580	6,470	6,299	City of Ottawa	2.500%	2051-05-11	13,374	10,369	9,705
Government of Canada	1.250%	2030-06-01	30,890	27,455	27,603	City of Toronto	2.600%	2039-09-24	5,075	5,434	4,155
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	City of Toronto	4.550%	2042-07-27	2,625	2,503	2,709
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	City of Toronto	3.800%	2042-12-13	1,925	1,719	1,804
Government of Canada	5.000%	2037-06-01	25,195	29,712	30,343	City of Toronto	4.300%	2052-06-01	20,140	19,589	20,387
Government of Canada	4.000%	2041-06-01	40,120	40,638	44,950	Communauté métropolitaine de Montréal	1.200%	2024-06-10	236	226	232
Government of Canada	1.750%	2053-12-01	83,797	56,875	62,972	Communauté métropolitaine de Montréal	2.150%	2024-06-20	260	254	256
				583,582	611,204	Communauté métropolitaine de Montréal	4.000%	2025-04-25	165	161	163
FEDERAL GUARANTEES (4.15%)						Communauté métropolitaine de Montréal	1.250%	2025-06-10	1,043	965	990
Canada Housing Trust No 1	2.550%	2025-03-15	18,745	18,338	18,355	MRC d'Arthabaska	2.950%	2027-03-01	188	176	180
Canada Housing Trust No 1	2.350%	2027-06-15	20,035	18,629	19,262	MRC de Vaudreuil-Soulanges	1.950%	2026-02-07	156	144	148
Canada Housing Trust No 1	4.150%	2033-06-15	21,395	22,556	22,511	MRC du Fjord-Du-Saguenay	1.300%	2026-06-18	291	260	269
Canada Housing Trust No 1	4.250%	2034-03-15	19,840	19,828	21,063	Municipalité de Lac-Beauport	0.900%	2024-09-10	250	248	242
PSP Capital Inc.	3.750%	2029-06-15	32,800	32,660	33,111	Municipalité de Lac-Beauport	1.100%	2025-09-10	255	253	240
PSP Capital Inc.	4.150%	2033-06-01	24,315	24,140	24,960	Municipalité de Lac-Beauport	1.050%	2025-12-21	290	265	271
				136,151	139,262	Municipalité de Lac-Etchemin	2.200%	2024-11-19	26	25	25
PROVINCIALS (26.74%)						Municipalité de Mont-Blanc	4.500%	2028-03-17	693	688	696
CDP Financial Inc.	3.800%	2027-06-02	15,220	15,216	15,263	Municipalité de Petite-Rivière-Saint- François	4.950%	2026-09-22	271	268	274
CDP Financial Inc.	3.700%	2028-03-08	34,375	34,310	34,485	Municipalité de Saint-Anselme	4.450%	2024-12-16	160	159	159
CDP Financial Inc.	4.200%	2030-12-02	15,415	15,374	15,895	Municipalité de Saint-Anselme	4.300%	2025-12-16	171	169	170
Financement-Québec	5.250%	2034-06-01	26,594	32,839	29,730	Municipalité de Saint-Anselme	4.250%	2026-12-16	181	179	180
Hydro-Québec	4.000%	2055-02-15	16,180	15,235	16,393	Municipalité de Saint-Bruno	1.200%	2025-07-21	442	437	418
Hydro-Québec	4.000%	2063-02-15	29,170	28,667	29,903	Municipalité de Saint-Donat	2.250%	2024-07-22	67	65	66
OMERS Finance Trust	1.550%	2027-04-21	5,365	4,877	4,996	Municipalité de Saint-Donat	4.250%	2027-09-22	3,542	3,486	3,526
Ontario Teachers' Finance Trust	4.150%	2029-11-01	27,290	27,795	27,977	Municipalité de Sainte-Anne-des-Lacs	4.850%	2024-11-24	150	149	150
Province of Alberta	4.150%	2033-06-01	16,605	16,602	17,095	Municipalité de Sainte-Anne-des-Lacs	4.800%	2025-11-24	154	153	154
Province of Alberta	2.950%	2052-06-01	43,685	35,085	36,075	Municipalité de Sainte-Anne-des-Lacs	4.700%	2026-11-24	158	156	159
Province of British Columbia	2.800%	2048-06-18	31,173	30,650	25,514	Municipalité de Saint-Ferréol-les-Neiges	4.450%	2024-12-15	96	95	95
Province of British Columbia	2.750%	2052-06-18	27,760	20,712	22,192	Municipalité de Saint-Ferréol-les-Neiges	4.300%	2025-12-15	100	99	99
Province of Manitoba	4.050%	2045-09-05	40,186	41,286	39,425	Municipalité de Saint-Ferréol-les-Neiges	4.250%	2026-12-15	109	108	109
Province of Manitoba	2.050%	2052-09-05	14,760	9,568	9,718	Municipalité de Saint-Lambert-de-Lauzon	0.950%	2025-11-16	740	676	691
Province of New Brunswick	3.050%	2050-08-14	31,133	32,865	25,920	Municipalité de Saint-Lambert-de-Lauzon	1.900%	2026-12-02	570	510	531
Province of Newfoundland and Labrador	2.850%	2029-06-02	19,176	20,659	18,444	Municipalité de Saint-Prime	4.850%	2024-11-24	66	66	66
Province of Newfoundland and Labrador	3.300%	2046-10-17	9,715	7,844	8,192	Municipalité de Saint-Prime	4.800%	2025-11-24	73	72	73
Province of Newfoundland and Labrador	3.150%	2052-12-02	8,540	8,424	6,932	Municipalité de Saint-Prime	4.700%	2026-11-24	80	79	80
Province of Nova Scotia	4.400%	2042-06-01	6,439	7,949	6,660	Municipalité des Îles-de-la-Madeleine	5.700%	2024-08-22	336	336	336
Province of Nova Scotia	3.150%	2051-12-01	22,185	20,209	18,862	Municipalité des Îles-de-la-Madeleine	5.500%	2025-08-22	353	352	357
Province of Ontario	1.350%	2030-12-02	42,965	36,308	37,115	Municipalité des Îles-de-la-Madeleine	5.250%	2026-08-22	516	515	526
Province of Ontario	4.050%	2032-02-02	6,775	6,769	6,954	Municipalité des Îles-de-la-Madeleine	1.600%	2026-10-22	1,658	1,487	1,534
Province of Ontario	3.750%	2032-06-02	36,167	34,880	36,276	Municipalité d'Oka	4.500%	2025-01-27	161	160	160
Province of Ontario	3.650%	2033-06-02	59,345	56,544	58,788	Municipalité du Canton Shefford	5.000%	2024-12-15	119	119	119
Province of Ontario	4.700%	2037-06-02	37,834	44,177	40,849	Municipalité du Canton Shefford	4.500%	2025-12-15	129	128	129
Province of Ontario	3.450%	2045-06-02	60,615	58,023	55,593						
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972						
Province of Ontario	2.900%	2049-06-02	64,735	51,237	53,463						
Province of Prince Edward Island	3.750%	2032-12-01	18,250	18,249	18,115						
Province of Quebec	2.300%	2029-09-01	24,170	21,664	22,685						
Province of Quebec	3.250%	2032-09-01	5,635	4,978	5,448						
Province of Quebec	5.000%	2041-12-01	18,448	23,477	20,731						
Province of Quebec	3.100%	2051-12-01	42,410	35,739	36,448						
Province of Saskatchewan	2.750%	2046-12-02	19,210	18,780	15,452						
Province of Saskatchewan	2.800%	2052-12-02	11,180	10,366	8,951						
				915,776	896,311						

Income Funds										
Bond (iA)										
IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra										

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)						MUNICIPALS (continued)					
Régie d'assainissement des eaux usées de Chatham	2.250%	2027-02-08	672	662	630	Ville de Dollard-des-Ormeaux	1.350%	2026-07-16	146	130	135
Réseau de transport de la Capitale	0.800%	2024-03-24	190	182	188	Ville de Dollard-des-Ormeaux	5.250%	2026-10-20	320	316	327
Réseau de transport de la Capitale	0.850%	2024-06-14	2,061	2,047	2,018	Ville de Drummondville	2.450%	2026-07-27	135	124	129
Réseau de transport de la Capitale	1.100%	2025-06-14	1,649	1,639	1,562	Ville de Drummondville	4.500%	2026-12-02	1,393	1,385	1,395
Réseau de transport de la Capitale	1.250%	2026-03-24	900	808	837	Ville de Fossambault-sur-le-Lac	2.200%	2025-02-18	220	209	213
Réseau de transport de la Capitale	1.300%	2026-06-14	1,815	1,798	1,681	Ville de Fossambault-sur-le-Lac	1.000%	2025-11-17	85	78	79
Réseau de transport de Longueuil	4.900%	2026-07-18	440	434	444	Ville de Gaspé	1.250%	2025-05-19	5,325	5,347	5,063
Réseau de transport métropolitain	5.500%	2025-10-10	1,429	1,419	1,447	Ville de Gaspé	4.300%	2026-10-17	92	90	92
Société de Transport de Laval	1.250%	2024-05-12	871	861	857	Ville de Gatineau	3.450%	2024-04-01	400	431	398
Société de Transport de Lévis	2.150%	2024-06-13	161	158	159	Ville de Gatineau	2.300%	2024-05-02	490	508	485
Société de transport de l'Outaouais	1.200%	2024-06-11	361	358	354	Ville de Gatineau	1.200%	2024-05-14	1,054	1,057	1,037
Société de transport de l'Outaouais	1.050%	2024-10-12	1,417	1,404	1,371	Ville de Gatineau	2.000%	2024-09-11	4,889	4,858	4,776
Société de transport de l'Outaouais	1.250%	2025-10-12	201	183	189	Ville de Gatineau	4.700%	2025-11-25	778	779	778
Société de transport de l'Outaouais	2.700%	2026-05-11	751	713	720	Ville de Gatineau	3.150%	2026-04-26	1,400	1,317	1,357
Société de transport de l'Outaouais	4.400%	2026-10-12	205	198	205	Ville de Gatineau	2.500%	2026-09-14	249	228	237
Société de transport de Trois-Rivières	1.250%	2026-06-07	365	326	338	Ville de Gatineau	2.700%	2027-12-13	4,449	4,394	4,181
Ville de Baie-Comeau	5.300%	2024-11-10	1,317	1,311	1,316	Ville de Gatineau	4.250%	2028-05-01	4,244	4,168	4,223
Ville de Baie-Comeau	5.200%	2025-11-10	1,401	1,390	1,413	Ville de Granby	1.250%	2024-06-02	441	440	433
Ville de Baie-Comeau	5.100%	2026-11-10	1,476	1,461	1,502	Ville de Granby	1.150%	2025-10-01	186	169	175
Ville de Beaconsfield	3.250%	2024-07-29	1,063	1,050	1,049	Ville de Granby	4.950%	2025-11-03	528	532	530
Ville de Beauharnois	5.250%	2025-09-28	130	129	131	Ville de Joliette	5.500%	2024-09-05	304	303	304
Ville de Beauharnois	5.000%	2026-09-28	140	138	142	Ville de Joliette	5.500%	2025-09-05	316	315	320
Ville de Bécancour	2.400%	2024-03-26	537	530	533	Ville de Joliette	5.000%	2026-09-05	334	330	338
Ville de Bécancour	1.000%	2025-12-08	296	270	276	Ville de Kirkland	4.450%	2024-12-15	189	187	188
Ville de Bécancour	5.500%	2024-07-20	279	279	279	Ville de Kirkland	4.300%	2025-12-15	215	213	213
Ville de Blainville	1.000%	2024-07-16	772	769	754	Ville de Kirkland	4.250%	2026-12-15	242	240	241
Ville de Blainville	2.250%	2024-07-23	403	389	396	Ville de Kirkland	1.850%	2026-12-16	960	922	892
Ville de Blainville	4.050%	2024-07-29	1,373	1,366	1,362	Ville de La Malbaie	4.400%	2024-09-22	105	104	104
Ville de Blainville	1.100%	2025-07-16	790	782	746	Ville de La Prairie	4.700%	2024-03-31	105	105	105
Ville de Blainville	4.100%	2025-07-29	1,782	1,767	1,761	Ville de La Tuque	1.300%	2026-08-27	1,884	1,727	1,736
Ville de Blainville	4.100%	2026-07-29	1,676	1,660	1,660	Ville de L'Assomption	5.200%	2025-09-22	372	369	374
Ville de Blainville	1.600%	2026-10-29	280	249	259	Ville de L'Assomption	5.000%	2026-09-22	433	429	439
Ville de Boucherville	1.150%	2024-07-08	1,543	1,533	1,509	Ville de Laval	2.800%	2025-06-17	7,880	7,619	7,677
Ville de Boucherville	3.250%	2024-07-29	62	61	61	Ville de Lévis	5.000%	2024-02-27	299	298	299
Ville de Boucherville	4.000%	2025-07-19	295	290	291	Ville de Lévis	1.850%	2024-03-04	720	713	716
Ville de Bromont	1.250%	2026-06-17	1,040	940	962	Ville de Lévis	2.600%	2024-03-05	92	90	92
Ville de Brossard	3.450%	2024-03-18	20	22	20	Ville de Lévis	5.000%	2024-08-25	1,257	1,246	1,253
Ville de Brossard	5.750%	2024-11-09	423	423	424	Ville de Lévis	4.750%	2025-02-27	299	297	298
Ville de Brossard	5.000%	2025-11-01	1,063	1,075	1,068	Ville de Lévis	0.850%	2025-03-04	1,667	1,527	1,587
Ville de Brossard	5.500%	2025-11-09	446	445	452	Ville de Lévis	4.500%	2025-05-29	1,061	1,053	1,054
Ville de Brossard	5.200%	2026-11-09	470	467	480	Ville de Lévis	1.150%	2025-05-31	1,225	1,121	1,162
Ville de Candiac	4.600%	2025-05-30	530	526	527	Ville de Lévis	5.000%	2025-08-25	1,319	1,302	1,323
Ville de Candiac	4.400%	2026-05-30	560	556	558	Ville de Lévis	4.350%	2026-02-27	299	296	297
Ville de Candiac	4.200%	2028-05-30	2,857	2,799	2,838	Ville de Lévis	4.200%	2026-05-29	1,827	1,806	1,813
Ville de Chambly	2.200%	2024-12-17	130	124	126	Ville de Lévis	2.600%	2026-06-08	105	97	100
Ville de Chambly	1.900%	2025-01-31	82	77	79	Ville de Lévis	5.000%	2026-08-25	2,780	2,748	2,815
Ville de Chambly	4.500%	2026-12-18	478	475	479	Ville de Lévis	4.200%	2027-02-27	615	607	611
Ville de Châteauguay	3.950%	2026-08-25	238	235	235	Ville de Longueuil	1.300%	2024-05-06	2,058	2,040	2,028
Ville de Châteauguay	1.650%	2026-10-25	958	874	888	Ville de Longueuil	2.200%	2024-05-14	3,884	3,894	3,836
Ville de Chibougamau	5.100%	2024-03-13	52	52	52	Ville de Longueuil	3.250%	2024-07-09	329	321	326
Ville de Chibougamau	4.500%	2028-03-13	306	303	307	Ville de Longueuil	1.000%	2024-07-09	2,685	2,653	2,623
Ville de Contrecoeur	4.200%	2026-03-24	207	206	205	Ville de Longueuil	2.050%	2024-07-11	2,505	2,443	2,460
Ville de Contrecoeur	4.000%	2027-03-24	264	261	261	Ville de Longueuil	1.350%	2025-05-06	2,903	2,861	2,767
Ville de Côte Saint-Luc	2.200%	2024-04-24	377	370	373	Ville de Longueuil	3.200%	2025-11-10	52	50	51
Ville de Deux-Montagnes	0.950%	2024-08-26	272	269	264	Ville de Longueuil	1.450%	2026-07-12	1,500	1,324	1,392
Ville de Dollard-des-Ormeaux	0.950%	2024-07-16	373	371	364	Ville de Magog	0.850%	2024-09-02	1,198	1,185	1,162
Ville de Dollard-des-Ormeaux	5.500%	2024-10-20	288	287	288	Ville de Magog	2.200%	2024-10-02	245	235	239
Ville de Dollard-des-Ormeaux	1.200%	2025-07-16	377	374	357	Ville de Magog	4.500%	2024-10-07	783	778	778
						Ville de Magog	4.500%	2025-10-07	820	815	816
						Ville de Magog	4.500%	2026-10-07	851	846	852
						Ville de Marieville	4.600%	2026-11-14	125	125	125
						Ville de Matane	0.850%	2024-05-13	316	314	311
						Ville de Matane	2.000%	2024-08-26	949	974	928
						Ville de Matane	1.100%	2025-05-13	315	312	299
						Ville de Matane	1.350%	2026-05-13	1,282	1,164	1,191
						Ville de Mirabel	4.300%	2024-09-12	292	290	290
						Ville de Mirabel	4.800%	2026-11-30	1,016	1,007	1,026
						Ville de Mirabel	5.000%	2026-12-12	1,795	1,806	1,822

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)						MUNICIPALS (continued)					
Ville de Montréal	3.500%	2038-12-01	6,590	7,791	6,075	Ville de Saint-Jean-sur-Richelieu	3.650%	2027-06-13	610	589	596
Ville de Montréal	2.400%	2041-12-01	7,925	5,936	6,074	Ville de Saint-Jérôme	2.100%	2024-11-14	361	347	351
Ville de Mont-Royal	5.000%	2024-02-03	235	235	235	Ville de Saint-Jérôme	5.150%	2026-10-03	510	504	519
Ville de Mont-Royal	2.500%	2024-03-11	868	859	863	Ville de Saint-Lin-Laurentides	5.500%	2024-08-31	213	212	213
Ville de Mont-Royal	2.600%	2024-04-04	483	481	479	Ville de Saint-Lin-Laurentides	5.350%	2025-08-31	228	226	230
Ville de Mont-Royal	4.600%	2025-02-03	237	236	236	Ville de Saint-Philippe	4.950%	2026-09-22	284	281	287
Ville de Mont-Royal	2.800%	2025-04-04	493	489	480	Ville de Saint-Sauveur	4.700%	2026-11-30	243	240	245
Ville de Mont-Royal	2.950%	2026-04-04	507	502	489	Ville de Saint-Tite	2.050%	2024-09-17	725	695	708
Ville de Mont-Royal	3.000%	2027-04-04	4,745	4,517	4,545	Ville de Salaberry-de-Valleyfield	2.400%	2024-04-02	753	734	747
Ville de Mont-Tremblant	1.550%	2024-12-02	176	167	170	Ville de Salaberry-de-Valleyfield	0.850%	2024-05-31	493	490	484
Ville de Mont-Tremblant	1.050%	2025-12-07	2,660	2,629	2,483	Ville de Salaberry-de-Valleyfield	2.250%	2025-03-18	116	110	112
Ville de Mont-Tremblant	4.700%	2026-11-30	240	237	242	Ville de Salaberry-de-Valleyfield	2.100%	2025-03-31	329	311	317
Ville de Nicolet	0.850%	2024-09-02	213	212	207	Ville de Salaberry-de-Valleyfield	1.100%	2025-05-31	506	501	480
Ville de Nicolet	1.050%	2025-09-02	215	212	202	Ville de Salaberry-de-Valleyfield	0.950%	2025-11-04	5,864	5,793	5,478
Ville de Notre-Dame-des-Prairies	4.400%	2026-09-29	125	125	125	Ville de Shawinigan	2.250%	2024-04-16	5,621	5,532	5,567
Ville de Percé	5.000%	2024-03-17	129	129	129	Ville de Sherbrooke	1.800%	2024-03-11	3,246	3,224	3,223
Ville de Percé	5.000%	2026-07-18	282	282	285	Ville de Sherbrooke	3.100%	2024-12-10	30	32	29
Ville de Port-Cartier	1.000%	2026-01-27	974	871	905	Ville de Sherbrooke	4.600%	2026-06-20	462	452	463
Ville de Prevost	5.000%	2024-03-03	51	51	51	Ville de Sherbrooke	4.100%	2026-07-11	229	224	227
Ville de Prevost	4.000%	2024-08-25	195	191	193	Ville de Sherbrooke	4.800%	2026-11-07	534	541	539
Ville de Québec	4.500%	2033-11-28	21,545	20,777	22,002	Ville de Sherbrooke	4.600%	2026-12-12	2,485	2,475	2,496
Ville de Repentigny	5.000%	2024-03-24	1,055	1,054	1,053	Ville de Sherbrooke	2.700%	2027-12-13	5,714	5,665	5,370
Ville de Repentigny	2.300%	2024-04-23	352	346	348	Ville de Sherbrooke	4.000%	2028-04-04	341	331	336
Ville de Repentigny	0.800%	2024-06-18	1,290	1,282	1,262	Ville de Sorel-Tracy	5.000%	2024-03-21	165	165	165
Ville de Repentigny	1.000%	2024-09-24	1,670	1,660	1,618	Ville de Sorel-Tracy	1.850%	2026-12-09	575	513	534
Ville de Repentigny	4.750%	2025-03-24	1,098	1,098	1,094	Ville de Ste-Augustin de-Desmaures	3.150%	2026-02-10	913	863	886
Ville de Repentigny	1.050%	2025-06-18	1,301	1,289	1,231	Ville de Sutton	3.200%	2026-04-19	172	164	167
Ville de Repentigny	1.000%	2025-09-23	1,150	1,139	1,079	Ville de Terrebonne	3.400%	2024-05-06	35	38	34
Ville de Repentigny	1.100%	2025-09-24	1,550	1,537	1,457	Ville de Terrebonne	1.350%	2026-07-23	680	615	629
Ville de Repentigny	5.400%	2025-09-25	1,514	1,507	1,530	Ville de Terrebonne	2.500%	2026-07-27	416	383	396
Ville de Repentigny	4.500%	2026-03-24	1,145	1,148	1,143	Ville de Thetford Mines	4.300%	2025-10-14	442	438	439
Ville de Repentigny	5.100%	2026-09-25	1,592	1,579	1,618	Ville de Trois-Rivières	3.450%	2024-04-23	110	117	109
Ville de Repentigny	4.250%	2027-03-24	1,465	1,466	1,458	Ville de Trois-Rivières	2.300%	2024-04-30	3,130	3,065	3,097
Ville de Richelieu	5.250%	2024-11-25	59	59	59	Ville de Trois-Rivières	5.500%	2025-10-11	1,945	1,931	1,970
Ville de Richelieu	5.000%	2025-11-25	60	60	60	Ville de Trois-Rivières	2.700%	2026-04-27	946	898	907
Ville de Richelieu	5.000%	2026-11-25	61	61	62	Ville de Trois-Rivières	5.300%	2026-10-11	2,304	2,286	2,354
Ville de Rimouski	1.150%	2024-05-27	485	481	476	Ville de Trois-Rivières	5.200%	2027-10-11	1,379	1,368	1,418
Ville de Rimouski	1.750%	2026-11-05	2,951	2,701	2,741	Ville de Val-des-Sources	4.450%	2024-12-15	160	159	159
Ville de Rimouski	4.800%	2026-11-30	923	915	932	Ville de Val-des-Sources	4.300%	2025-12-15	168	166	167
Ville de Rivière-du-Loup	2.350%	2024-06-04	2,797	2,739	2,759	Ville de Val-des-Sources	4.250%	2026-12-15	177	175	176
Ville de Rivière-du-Loup	3.500%	2027-06-03	610	585	593	Ville de Val-d'Or	4.000%	2024-07-28	526	517	522
Ville de Roberval	2.300%	2024-04-29	2,100	2,066	2,078	Ville de Val-d'Or	2.200%	2024-07-30	635	621	623
Ville de Rosemère	0.900%	2024-08-26	184	183	179	Ville de Val-d'Or	5.000%	2024-12-15	750	750	748
Ville de Rosemère	1.150%	2025-08-26	184	182	173	Ville de Val-d'Or	4.500%	2025-12-15	795	789	792
Ville de Rouyn-Noranda	5.000%	2024-02-22	337	336	337	Ville de Val-d'Or	1.900%	2025-12-20	144	132	137
Ville de Rouyn-Noranda	0.850%	2024-11-10	180	169	173	Ville de Varennes	4.800%	2024-04-19	174	174	173
Ville de Rouyn-Noranda	4.750%	2025-02-22	361	360	359	Ville de Varennes	4.200%	2025-04-19	182	181	180
Ville de Rouyn-Noranda	4.300%	2026-02-22	366	363	364	Ville de Varennes	0.900%	2025-10-19	114	103	107
Ville de Rouyn-Noranda	4.150%	2027-02-22	680	674	675	Ville de Varennes	4.000%	2026-04-19	191	189	189
Ville de Saguenay	3.250%	2024-10-21	1,440	1,427	1,416	Ville de Vaudreuil-Dorion	3.800%	2024-07-18	820	813	812
Ville de Saguenay	2.500%	2025-04-15	61	58	59	Ville de Vaudreuil-Dorion	0.950%	2024-07-19	744	739	726
Ville de Saguenay	2.700%	2026-04-27	1,821	1,727	1,747	Ville de Vaudreuil-Dorion	5.750%	2024-09-25	272	272	273
Ville de Saint-Basile-le-Grand	5.500%	2025-10-10	838	832	849	Ville de Vaudreuil-Dorion	3.850%	2025-07-18	1,085	1,072	1,069
Ville de Saint-Basile-le-Grand	4.500%	2026-12-08	201	200	201	Ville de Vaudreuil-Dorion	1.200%	2025-07-19	751	746	710
Ville de Saint-Constant	1.000%	2025-09-30	4,600	4,554	4,316	Ville de Vaudreuil-Dorion	5.500%	2025-09-25	282	281	285
Ville de Saint-Constant	5.200%	2026-11-06	772	765	787	Ville de Vaudreuil-Dorion	3.950%	2026-07-18	790	779	780
Ville de Sainte-Agathe-des-Monts	4.700%	2024-03-31	179	179	179	Ville de Vaudreuil-Dorion	5.250%	2026-09-25	303	302	309
Ville de Sainte-Agathe-des-Monts	2.250%	2024-07-23	50	48	49					312,346	310,264
Ville de Sainte-Catherine-de-la- Jacques-Cartier	1.800%	2025-03-10	792	746	762						
Ville de Saint-Eustache	2.200%	2024-07-29	779	760	764						
Ville de Saint-Eustache	4.550%	2025-12-09	155	151	155						
Ville de Saint-Eustache	4.900%	2026-11-27	834	827	844						
Ville de Saint-Jean-sur-Richelieu	2.600%	2026-06-22	978	903	934						

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
CORPORATES (4.13%)					
Bank of Montreal, Variable	2.880%	2029-09-17	15,865	15,429	15,570
Canadian Imperial Bank of Commerce	2.750%	2025-03-07	14,840	14,242	14,462
Canadian Imperial Bank of Commerce, Variable	2.010%	2030-07-21	9,260	8,638	8,845
Fédération des caisses Desjardins du Québec, Variable	2.856%	2030-05-26	15,100	14,681	14,598
Royal Bank of Canada, Variable	2.740%	2029-07-25	19,155	18,694	18,838
Royal Bank of Canada, Variable	2.088%	2030-06-30	13,725	12,848	13,152
The Bank of Nova Scotia	1.950%	2025-01-10	14,945	14,398	14,478
The Toronto-Dominion Bank	2.496%	2024-12-02	8,320	7,970	8,125
The Toronto-Dominion Bank, Variable	3.224%	2029-07-25	15,200	14,830	14,988
The Toronto-Dominion Bank, Variable	3.105%	2030-04-22	15,925	15,235	15,488
				136,965	138,544
TOTAL CANADIAN BONDS			2,084,820		2,095,585
FOREIGN BONDS (0.66%)					
SUPRANATIONAL GUARANTEES (0.66%)					
Asian Development Bank	3.300%	2028-05-24	12,450	12,450	12,324
International Bank for Reconstruction & Development	4.250%	2030-09-18	9,430	9,415	9,824
				21,865	22,148
TOTAL FOREIGN BONDS			21,865		22,148
As at December 31, 2023 In thousands (except number of securities)			Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (33.00%)					
Industrial Alliance Canadian Corporate Bond (iA) Fund			87,425,612	1,050,460	1,073,989
Vanguard Short-Term Corporate Bond ETF			316,600	32,725	32,299
TOTAL INVESTMENT FUNDS				1,083,185	1,106,288
SHORT-TERM INVESTMENTS (3.84%)				128,386	128,331
TOTAL INVESTMENT PORTFOLIO (100.01%)				3,318,256	3,352,352
OTHER NET ASSETS (-0.01%)					(162)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)					3,352,190

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,106,288	-	-	1,106,288
Investment properties	-	-	-	-
Bonds	-	2,117,733	-	2,117,733
Mortgages	-	-	-	-
Short-term investments	-	128,331	-	128,331
	1,106,288	2,246,064	-	3,352,352
Derivatives				
Derivative financial instruments	-	1,185	-	1,185
LIABILITIES				
Derivatives				
Derivative financial instruments	-	(23)	-	(23)
Total	1,106,288	2,247,226	-	3,353,514

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,152,772	-	-	1,152,772
Investment properties	-	-	-	-
Bonds	-	2,005,820	-	2,005,820
Mortgages	-	-	-	-
Short-term investments	-	59,230	-	59,230
	1,152,772	2,065,050	-	3,217,822
Derivatives				
Derivative financial instruments	-	4	-	4
LIABILITIES				
Derivatives				
Derivative financial instruments	(107)	-	-	(107)
Total	1,152,665	2,065,054	-	3,217,719

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

The Fund, through its direct holdings, was invested in debt instruments with the following credit ratings:

Debt Instruments by Credit Rating	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
AAA	25.98	25.39
AA	22.41	25.00
A	14.78	11.76
R1	3.84	1.83

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Investment Fund(s) - Bond	33.00	35.72
Provincial Bonds and Guarantees	26.74	25.73
Federal Government Bonds	18.23	13.28
Municipal Bonds and Guarantees	9.26	7.03
Federal Guarantees	4.15	7.62
Corporate Bonds	4.13	4.75
Short-Term Investments	3.84	1.83
Supranational Guarantees	0.66	1.01
Asset-Backed Securities	–	2.73
Other net assets	(0.01)	0.30

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity date of greater than 30 days.

Interest Rate Risk

The following tables summarize the Fund's direct exposure to interest rate risk by effective maturities. If the prevailing interest rates had been raised or lowered by 1%, assuming a parallel shift in the yield curve, with all other factors remaining constant, the Net Assets would have respectively decreased or increased by the amount presented under "Impact on Comprehensive Income and Net Assets". The Fund's sensitivity to interest rate changes was estimated using the weighted average duration of the portfolio. In practice, actual results may differ from this sensitivity analysis and the difference could be material.

As at December 31, 2023

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	235,771	353,588	869,693	787,012	1,106,288	3,352,352	186,401
Cash and margin (Bank overdraft)	(11,852)	–	–	–	–	(11,852)	–
Other assets	–	–	–	–	73,209	73,209	–
Liabilities	–	–	–	–	61,519	61,519	–

As at December 31, 2022

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	126,026	617,246	623,808	697,970	1,152,772	3,217,822	166,610
Cash and margin (Bank overdraft)	267	–	–	–	–	267	–
Other assets	–	–	–	–	41,498	41,498	–
Liabilities	–	–	–	–	32,197	32,197	–

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
110,745	3.30

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
115,267	3.57

Disciplined Bond (iA)

IAG Savings and Retirement Plan/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	505,361	521,310
Derivative financial instruments		
Open currency contracts	180	1
Cash	683	1,151
Margin	99	59
Receivable for investments sold	7,957	8,575
Interest, dividends and other receivables	2,865	2,757
	517,145	533,853
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Open currency contracts	3	–
Futures contracts	–	18
Payable for investments purchased	11,860	6,982
Expenses payable	213	232
	12,076	7,232
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	505,069	526,621
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	8.61	8.24
Ecoflextra GSS	8.60	8.24
COL003	9.32	8.71
PLA000	9.32	8.71
UNITS OUTSTANDING		
IAG SRP Other Series	7,009	7,906
Ecoflextra GSS	4,977	5,641
COL003	43,132	47,643
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	17,305	15,377
Income (loss) from derivative financial instruments	(2)	–
Securities lending	62	47
Distributions and allocations from investment funds	27	195
Foreign exchange gain (loss) on cash	(84)	220
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(23,247)	(58,253)
Net change in unrealized appreciation (depreciation)	40,648	(29,781)
Net gain (loss) in fair value of investments	17,401	(88,034)
Derivative financial instruments:		
Net realized gain (loss)	(599)	1,227
Net change in unrealized appreciation (depreciation)	194	(255)
Net gain (loss) in fair value of derivative financial instruments	(405)	972
Total other changes in fair value of investments and derivative financial instruments	16,996	(87,062)
	34,304	(71,223)
EXPENSES (Note 7)		
Management fees and operating expenses	2,585	2,894
Transaction costs	41	56
Foreign withholding taxes	4	22
	2,630	2,972
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	31,674	(74,195)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	0.35	(1.34)
Ecoflextra GSS	0.34	(1.34)
COL003	0.60	(1.16)
PLA000	0.60	(1.13)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Disciplined Bond (iA)

IAG Savings and Retirement Plan/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	526,621	647,029
Increase (decrease) in net assets from operations attributable to contractholders	31,674	(74,195)
Proceeds from issuances of units	13,642	41,167
Redemption of units	(66,868)	(87,380)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(21,552)	(120,408)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	505,069	526,621

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	31,674	(74,195)
Adjustments		
Interest for allocation purposes	(17,305)	(15,377)
Distributions and allocations from investment funds	(27)	(195)
Foreign withholding taxes	4	22
Foreign exchange loss (gain) on cash	84	(220)
Net realized loss (gain) of investments and derivative financial instruments	23,846	57,026
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(40,842)	30,036
Transaction costs	41	56
Proceeds from sale and maturity of investments	1,202,370	1,422,594
Purchases of investments	(1,163,778)	(1,389,574)
Decrease (increase) in margin	(40)	290
Increase (decrease) in expenses payable	(19)	(65)
Interest received (paid)	16,811	14,868
Distributions and allocations received (paid) from investment funds	23	188
CASH FLOWS FROM OPERATING ACTIVITIES	52,842	45,454
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	13,642	41,167
Amounts paid on redemption of redeemable units	(66,868)	(87,406)
CASH FLOWS FROM FINANCING ACTIVITIES	(53,226)	(46,239)
Foreign exchange gain (loss) on cash	(84)	220
NET INCREASE (DECREASE) IN CASH	(468)	(565)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,151	1,716
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	683	1,151

The accompanying Notes to the Financial Statements are an integral part of these statements.

Disciplined Bond (iA)

IAG Savings and Retirement Plan/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
CANADIAN BONDS (90.17%)						MUNICIPALS (9.50%)					
FEDERAL GOVERNMENT (22.95%)						Administration Regionale Kativik					
Government of Canada	2.750%	2024-08-01	3,585	3,511	3,543		4.700%	2024-04-03	115	115	115
Government of Canada	0.250%	2026-03-01	12,655	11,387	11,777	Administration Regionale Kativik	1.200%	2024-06-30	140	140	137
Government of Canada	3.500%	2028-03-01	12,915	12,641	13,051	Autorité régionale de transport métropolitain	2.600%	2024-02-28	65	64	65
Government of Canada	2.250%	2029-12-01	1,070	1,047	1,024	City of Ottawa	2.500%	2051-05-11	2,255	1,750	1,636
Government of Canada	1.250%	2030-06-01	4,680	4,160	4,182	City of Toronto	2.600%	2039-09-24	950	1,017	778
Government of Canada	0.500%	2030-12-01	47,195	37,466	39,645	City of Toronto	4.550%	2042-07-27	400	381	413
Government of Canada	3.250%	2033-12-01	19,080	18,333	19,329	City of Toronto	3.800%	2042-12-13	285	255	267
Government of Canada	5.000%	2037-06-01	3,125	3,686	3,763	City of Toronto	4.300%	2052-06-01	2,740	2,659	2,773
Government of Canada	4.000%	2041-06-01	6,570	6,655	7,361	Communauté métropolitaine de Montréal	4.000%	2024-04-25	265	262	264
Government of Canada	1.750%	2053-12-01	16,275	11,042	12,230	Communauté métropolitaine de Montréal	1.200%	2024-06-10	35	33	34
				109,928	115,905	Communauté métropolitaine de Montréal	4.000%	2025-04-25	280	275	276
FEDERAL GUARANTEES (5.26%)						Communauté métropolitaine de Montréal	1.250%	2025-06-10	165	153	157
Canada Housing Trust No 1	2.550%	2025-03-15	3,665	3,585	3,589	Communauté métropolitaine de Montréal	4.000%	2026-04-25	290	286	286
Canada Housing Trust No 1	2.350%	2027-06-15	3,105	2,887	2,985	MRC d'Arthabaska	2.950%	2027-03-01	30	28	29
Canada Housing Trust No 1	4.150%	2033-06-15	5,250	5,535	5,524	MRC de Vaudreuil-Soulanges	1.950%	2026-02-07	25	23	24
Canada Housing Trust No 1	4.250%	2034-03-15	4,875	4,872	5,175	MRC du Fjord-Du-Saguenay	1.300%	2026-06-18	45	40	42
PSP Capital Inc.	3.750%	2029-06-15	5,295	5,274	5,345	Municipalité de Lac-Beauport	0.900%	2024-09-10	50	50	49
PSP Capital Inc.	4.150%	2033-06-01	3,855	3,826	3,958	Municipalité de Lac-Beauport	1.100%	2025-09-10	50	49	47
				25,979	26,576	Municipalité de Lac-Beauport	1.050%	2025-12-21	45	41	42
PROVINCIALS (27.00%)						Municipalité de Lac-Échemin	2.200%	2024-11-19	5	5	5
CDP Financial Inc.	3.800%	2027-06-02	2,505	2,504	2,512	Municipalité de Mont-Blanc	4.500%	2028-03-17	105	104	106
CDP Financial Inc.	3.700%	2028-03-08	5,380	5,370	5,397	Municipalité de Petite-Rivière-Saint- François	4.950%	2026-09-22	40	40	41
CDP Financial Inc.	4.200%	2030-12-02	2,355	2,349	2,429	Municipalité de Saint-Anselme	4.450%	2024-12-16	30	30	29
Financement-Québec	5.250%	2034-06-01	3,675	5,233	4,108	Municipalité de Saint-Anselme	4.300%	2025-12-16	29	29	29
Hydro-Québec	4.000%	2055-02-15	2,470	2,326	2,502	Municipalité de Saint-Anselme	4.250%	2026-12-16	30	29	30
Hydro-Québec	4.000%	2063-02-15	3,805	3,729	3,901	Municipalité de Saint-Bruno	1.200%	2025-07-21	55	55	52
OMERS Finance Trust	1.550%	2027-04-21	855	777	796	Municipalité de Sainte-Anne-des-Lacs	4.850%	2024-11-24	25	25	25
Ontario Teachers' Finance Trust	4.150%	2029-11-01	4,390	4,473	4,501	Municipalité de Sainte-Anne-des-Lacs	4.800%	2025-11-24	25	25	25
Province of Alberta	4.150%	2033-06-01	2,650	2,649	2,728	Municipalité de Sainte-Anne-des-Lacs	4.700%	2026-11-24	30	29	30
Province of Alberta	2.950%	2052-06-01	7,320	5,897	6,045	Municipalité de Saint-Ferréol-les-Neiges	4.450%	2024-12-15	20	20	20
Province of British Columbia	2.800%	2048-06-18	5,205	5,205	4,227	Municipalité de Saint-Ferréol-les-Neiges	4.300%	2025-12-15	20	20	20
Province of British Columbia	2.750%	2052-06-18	3,860	2,882	3,085	Municipalité de Saint-Ferréol-les-Neiges	4.250%	2026-12-15	20	19	20
Province of Manitoba	4.050%	2045-09-05	6,720	7,384	6,593	Municipalité de Saint-Lambert-de-Lauzon	0.950%	2025-11-16	130	119	121
Province of Manitoba	2.050%	2052-09-05	2,065	1,341	1,359	Municipalité de Saint-Prime	4.850%	2024-11-24	15	15	15
Province of New Brunswick	3.050%	2050-08-14	5,095	5,481	4,242	Municipalité de Saint-Prime	4.800%	2025-11-24	15	15	15
Province of Newfoundland and Labrador	2.850%	2029-06-02	3,950	4,340	3,799	Municipalité de Saint-Prime	4.700%	2026-11-24	15	15	15
Province of Newfoundland and Labrador	3.300%	2046-10-17	1,590	1,284	1,341	Municipalité des Îles-de-la-Madeleine	1.600%	2026-10-22	260	233	241
Province of Newfoundland and Labrador	3.150%	2052-12-02	1,525	1,512	1,238	Municipalité d'Oka	4.500%	2025-01-27	25	25	25
Province of Nova Scotia	4.400%	2042-06-01	1,920	2,676	1,986	Municipalité du Canton Shefford	5.000%	2024-12-15	20	20	20
Province of Nova Scotia	3.150%	2051-12-01	2,815	2,557	2,393	Municipalité du Canton Shefford	4.500%	2025-12-15	20	20	20
Province of Ontario	4.050%	2032-02-02	1,070	1,069	1,098	Régie d'assainissement des eaux usées de Chatham	1.750%	2024-02-08	45	45	45
Province of Ontario	3.750%	2032-06-02	8,305	8,175	8,330	Régie d'assainissement des eaux usées de Chatham	2.000%	2025-02-08	45	45	43
Province of Ontario	3.650%	2033-06-02	8,045	7,646	7,970	Régie d'assainissement des eaux usées de Chatham	2.150%	2026-02-08	45	44	43
Province of Ontario	4.700%	2037-06-02	5,245	6,228	5,663	Régie d'assainissement des eaux usées de Chatham	2.250%	2027-02-08	120	118	113
Province of Ontario	3.450%	2045-06-02	8,415	8,107	7,718	Réseau de transport de la Capitale	0.800%	2024-03-24	30	29	30
Province of Ontario	2.900%	2046-12-02	12,615	10,195	10,506						
Province of Ontario	2.900%	2049-06-02	8,910	7,094	7,359						
Province of Prince Edward Island	3.750%	2032-12-01	2,950	2,950	2,928						
Province of Quebec	2.300%	2029-09-01	4,380	3,930	4,111						
Province of Quebec	3.250%	2032-09-01	870	769	841						
Province of Quebec	5.000%	2041-12-01	4,685	6,341	5,265						
Province of Quebec	3.100%	2051-12-01	6,755	5,706	5,805						
Province of Saskatchewan	2.750%	2046-12-02	3,725	3,655	2,996						
Province of Saskatchewan	2.800%	2052-12-02	755	700	605						
				142,534	136,377						

Disciplined Bond (iA)

IAG Savings and Retirement Plan/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)						MUNICIPALS (continued)					
Réseau de transport de la Capitale	0.850%	2024-06-14	425	423	416	Ville de Kirkland	4.450%	2024-12-15	35	35	34
Réseau de transport de la Capitale	1.100%	2025-06-14	380	378	360	Ville de Kirkland	4.300%	2025-12-15	35	35	35
Réseau de transport de la Capitale	1.300%	2026-06-14	415	411	384	Ville de Kirkland	4.250%	2026-12-15	40	39	40
Société de Transport de Laval	1.250%	2024-05-12	120	121	118	Ville de Kirkland	1.850%	2026-12-16	170	163	158
Société de transport de l'Outaouais	1.200%	2024-06-11	45	45	44	Ville de La Malbaie	4.400%	2024-09-22	20	20	20
Société de transport de l'Outaouais	1.050%	2024-10-12	170	169	165	Ville de La Prairie	4.700%	2024-03-31	15	15	15
Société de transport de l'Outaouais	2.700%	2026-05-11	120	114	115	Ville de La Tuque	1.300%	2026-08-27	25	23	23
Société de transport de Trois-Rivières	1.250%	2026-06-07	55	49	51	Ville de L'Assomption	5.200%	2025-09-22	55	55	55
Ville de Baie-Comeau	5.300%	2024-11-10	200	199	200	Ville de L'Assomption	5.000%	2026-09-22	64	63	65
Ville de Baie-Comeau	5.200%	2025-11-10	215	213	217	Ville de Laval	2.800%	2025-06-17	1,255	1,213	1,223
Ville de Baie-Comeau	5.100%	2026-11-10	230	228	234	Ville de Lévis	5.000%	2024-02-27	50	50	50
Ville de Beaconsfield	3.250%	2024-07-29	180	178	178	Ville de Lévis	1.850%	2024-03-04	85	87	84
Ville de Beauharnois	2.250%	2024-04-08	30	31	30	Ville de Lévis	2.600%	2024-03-05	15	15	15
Ville de Beauharnois	5.250%	2025-09-28	20	20	20	Ville de Lévis	5.000%	2024-08-25	185	183	184
Ville de Beauharnois	5.000%	2026-09-28	20	20	20	Ville de Lévis	4.750%	2025-02-27	50	50	50
Ville de Beauséjour	4.400%	2025-04-17	80	79	79	Ville de Lévis	0.850%	2025-03-04	270	247	257
Ville de Beauséjour	4.100%	2026-04-17	85	84	84	Ville de Lévis	4.500%	2025-05-29	170	169	169
Ville de Bécancour	2.400%	2024-03-26	95	94	94	Ville de Lévis	1.150%	2025-05-31	200	183	190
Ville de Bécancour	1.000%	2025-12-08	65	59	61	Ville de Lévis	5.000%	2025-08-25	195	193	196
Ville de Beloeil	5.500%	2024-07-20	40	40	40	Ville de Lévis	4.350%	2026-02-27	50	49	50
Ville de Blainville	1.000%	2024-07-16	155	155	151	Ville de Lévis	4.200%	2026-05-29	330	326	328
Ville de Blainville	2.250%	2024-07-23	60	58	59	Ville de Lévis	5.000%	2026-08-25	410	405	415
Ville de Blainville	4.050%	2024-07-29	230	229	228	Ville de Lévis	4.200%	2027-02-27	100	99	99
Ville de Blainville	1.100%	2025-07-16	155	153	147	Ville de Longueuil	1.300%	2024-05-06	245	247	241
Ville de Boucherville	1.150%	2024-07-08	185	185	181	Ville de Longueuil	2.200%	2024-05-14	460	478	454
Ville de Boucherville	4.000%	2025-07-19	50	49	49	Ville de Longueuil	3.250%	2024-07-09	50	49	50
Ville de Bromont	1.250%	2026-06-17	165	149	153	Ville de Longueuil	1.000%	2024-07-09	320	319	313
Ville de Brossard	3.450%	2024-03-18	5	5	5	Ville de Longueuil	2.050%	2024-07-11	435	424	427
Ville de Brossard	5.750%	2024-11-09	65	65	65	Ville de Longueuil	1.350%	2025-05-06	345	347	329
Ville de Brossard	5.000%	2025-11-01	175	177	176	Ville de Longueuil	3.200%	2025-11-10	10	9	10
Ville de Brossard	5.500%	2025-11-09	70	70	71	Ville de Longueuil	1.450%	2026-07-12	290	257	269
Ville de Brossard	5.250%	2026-11-09	75	75	77	Ville de Lorraine	5.750%	2025-11-02	265	265	270
Ville de Candiac	4.600%	2025-05-30	80	79	79	Ville de Lorraine	5.500%	2026-11-02	265	265	272
Ville de Candiac	4.400%	2026-05-30	76	76	76	Ville de Magog	0.850%	2024-09-02	140	138	136
Ville de Candiac	4.200%	2028-05-30	440	431	437	Ville de Magog	2.200%	2024-10-02	40	38	39
Ville de Chambly	1.900%	2025-01-31	15	14	15	Ville de Magog	4.500%	2024-10-07	130	130	129
Ville de Chambly	4.500%	2026-12-18	70	70	70	Ville de Magog	4.500%	2025-10-07	135	134	135
Ville de Châteauguay	3.950%	2026-08-25	40	39	39	Ville de Magog	4.500%	2026-10-07	140	139	140
Ville de Châteauguay	1.650%	2026-10-25	150	137	139	Ville de Marieville	4.600%	2026-11-14	20	20	20
Ville de Chibougamau	5.100%	2024-03-13	10	10	10	Ville de Matane	0.850%	2024-05-13	60	60	59
Ville de Chibougamau	4.500%	2028-03-13	45	45	45	Ville de Matane	2.000%	2024-08-26	3,275	3,366	3,203
Ville de Contrecoeur	4.200%	2026-03-24	30	30	30	Ville de Matane	1.100%	2025-05-13	65	64	62
Ville de Contrecoeur	4.000%	2027-03-24	40	39	39	Ville de Matane	1.350%	2026-05-13	205	186	190
Ville de Côte Saint-Luc	2.200%	2024-04-24	65	64	64	Ville de Mirabel	4.300%	2024-09-12	50	49	50
Ville de Deux-Montagnes	0.950%	2024-08-26	30	30	29	Ville de Mirabel	4.800%	2026-11-30	145	144	146
Ville de Dollard-des-Ormeaux	0.950%	2024-07-16	70	70	68	Ville de Montréal	3.500%	2038-12-01	1,790	2,168	1,650
Ville de Dollard-des-Ormeaux	1.200%	2025-07-16	75	74	71	Ville de Montréal	2.400%	2041-12-01	1,315	985	1,008
Ville de Dollard-des-Ormeaux	1.500%	2026-03-23	818	740	765	Ville de Mont-Royal	5.000%	2024-02-03	35	35	35
Ville de Fossambault-sur-le-Lac	1.000%	2025-11-17	15	14	14	Ville de Mont-Royal	2.500%	2024-03-11	150	148	149
Ville de Gaspé	4.300%	2026-10-17	10	10	10	Ville de Mont-Royal	4.600%	2025-02-03	40	40	40
Ville de Gatineau	3.450%	2024-04-01	50	54	50	Ville de Mont-Royal	1.150%	2025-04-06	272	270	259
Ville de Gatineau	2.300%	2024-05-02	95	99	94	Ville de Mont-Royal	3.000%	2027-04-04	360	342	345
Ville de Gatineau	1.200%	2024-05-14	195	196	192	Ville de Mont-Tremblant	4.700%	2026-11-30	35	35	35
Ville de Gatineau	2.000%	2024-09-11	580	599	566	Ville de Nicolet	0.850%	2024-09-02	40	40	39
Ville de Gatineau	4.700%	2025-11-25	130	130	130	Ville de Nicolet	1.050%	2025-09-02	40	39	37
Ville de Gatineau	3.100%	2025-12-15	26	28	25	Ville de Notre-Dame-de-l'Île-Perrot	6.000%	2024-11-02	255	256	256
Ville de Gatineau	3.150%	2026-04-26	230	216	223	Ville de Notre-Dame-de-l'Île-Perrot	5.500%	2026-11-02	280	279	288
Ville de Gatineau	2.700%	2027-12-13	530	573	498	Ville de Notre-Dame-des-Prairies	4.400%	2026-09-29	20	20	20
Ville de Gatineau	4.250%	2028-05-01	655	643	652	Ville de Percé	5.000%	2024-03-17	20	20	20
Ville de Granby	2.250%	2024-05-21	175	176	173	Ville de Prevost	5.000%	2024-03-03	10	10	10
Ville de Granby	1.250%	2024-06-02	50	50	49	Ville de Québec	4.500%	2033-11-28	3,285	3,168	3,355
Ville de Granby	4.950%	2025-11-03	90	91	90	Ville de Repentigny	5.000%	2024-03-24	165	165	165
Ville de Joliette	2.350%	2024-04-01	75	78	74	Ville de Repentigny	2.300%	2024-04-23	60	59	59
						Ville de Repentigny	0.800%	2024-06-18	245	243	240
						Ville de Repentigny	1.000%	2024-09-24	340	339	329
						Ville de Repentigny	4.750%	2025-03-24	175	175	174
						Ville de Repentigny	1.050%	2025-06-18	250	248	237

Disciplined Bond (iA)

IAG Savings and Retirement Plan/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)						MUNICIPALS (continued)					
Ville de Repentigny	1.100%	2025-09-24	345	342	324	Ville de Val-d'Or	4.000%	2024-07-28	80	79	79
Ville de Repentigny	4.500%	2026-03-24	180	181	180	Ville de Val-d'Or	2.200%	2024-07-30	110	107	108
Ville de Repentigny	4.250%	2027-03-24	230	230	229	Ville de Val-d'Or	5.000%	2024-12-15	115	115	115
Ville de Richelieu	5.250%	2024-11-25	10	10	10	Ville de Val-d'Or	4.500%	2025-12-15	120	119	120
Ville de Richelieu	5.000%	2025-11-25	15	15	15	Ville de Varennes	4.800%	2024-04-19	30	30	30
Ville de Richelieu	5.000%	2026-11-25	15	15	15	Ville de Varennes	4.200%	2025-04-19	30	30	30
Ville de Rimouski	1.150%	2024-05-27	60	60	59	Ville de Varennes	4.000%	2026-04-19	30	30	29
Ville de Rimouski	1.750%	2026-11-05	460	421	427	Ville de Vaudreuil-Dorion	3.800%	2024-07-18	140	139	139
Ville de Rimouski	4.800%	2026-11-30	146	145	148	Ville de Vaudreuil-Dorion	0.950%	2024-07-19	145	144	141
Ville de Rivière-du-Loup	3.500%	2027-06-03	95	91	92	Ville de Vaudreuil-Dorion	1.200%	2025-07-19	150	149	142
Ville de Rosemère	0.900%	2024-08-26	35	35	34	Ville de Vaudreuil-Dorion	3.250%	2025-11-03	30	32	29
Ville de Rosemère	1.150%	2025-08-26	35	34	33					48,972	47,986
Ville de Rouyn-Noranda	5.000%	2024-02-22	55	55	55	CORPORATES (25.46%)					
Ville de Rouyn-Noranda	4.750%	2025-02-22	55	55	55	407 International Inc.	5.960%	2035-12-03	755	1,096	862
Ville de Rouyn-Noranda	4.300%	2026-02-22	60	59	59	407 International Inc.	4.190%	2042-04-25	200	176	193
Ville de Rouyn-Noranda	4.150%	2027-02-22	110	109	109	407 International Inc.	3.650%	2044-09-08	305	260	271
Ville de Saguenay	3.250%	2024-10-21	255	253	251	407 International Inc.	4.860%	2053-07-31	515	514	551
Ville de Saguenay	2.050%	2025-04-15	570	535	549	Aéroports de Montréal	3.441%	2051-04-26	775	634	667
Ville de Saguenay	2.500%	2025-04-15	10	9	10	Algonquin Power & Utilities Corp., Variable	5.250%	2082-01-18	1,335	1,149	1,113
Ville de Saguenay	2.700%	2026-04-27	280	266	268	AltaLink LP	5.249%	2036-09-22	670	924	721
Ville de Saint-Basile-le-Grand	4.500%	2026-12-08	35	35	35	AltaLink LP	5.381%	2040-03-26	545	796	600
Ville de Saint-Bruno-de-Montarville	3.150%	2024-09-09	50	53	49	AltaLink LP	4.922%	2043-09-17	540	758	572
Ville de Saint-Constant	1.000%	2024-08-16	250	250	243	AltaLink LP	5.463%	2055-10-11	545	545	643
Ville de Saint-Constant	1.100%	2025-08-16	255	253	240	Bank of Montreal	3.650%	2027-04-01	1,135	1,061	1,107
Ville de Sainte-Agathe-des-Monts	4.700%	2024-03-31	30	30	30	Bank of Montreal	4.709%	2027-12-07	1,533	1,517	1,546
Ville de Sainte-Julie	5.000%	2024-05-02	101	101	101	Bank of Montreal	4.537%	2028-12-18	1,320	1,320	1,328
Ville de Sainte-Julie	4.800%	2025-05-02	106	106	106	Bank of Montreal, Variable	2.880%	2029-09-17	2,415	2,349	2,370
Ville de Sainte-Julie	4.400%	2026-05-02	112	111	111	Bank of Montreal, Variable	2.077%	2030-06-17	2,525	2,376	2,417
Ville de Sainte-Julie	5.200%	2026-11-03	249	246	254	Bank of Montreal, Variable	1.928%	2031-07-22	3,180	2,911	2,955
Ville de Saint-Eustache	2.200%	2024-07-29	105	103	103	Bell Canada	3.000%	2031-03-17	790	689	717
Ville de Saint-Eustache	4.900%	2026-11-27	125	124	127	Bell Canada	5.850%	2032-11-10	590	597	641
Ville de Saint-Jean-sur-Richelieu	3.650%	2027-06-13	95	92	93	Bell Canada	4.450%	2047-02-27	365	305	336
Ville de Saint-Jérôme	5.150%	2026-10-03	75	74	76	Brookfield Infrastructure Finance ULC	5.710%	2030-07-27	1,110	1,110	1,161
Ville de Saint-Philippe	4.950%	2026-09-22	40	40	40	Brookfield Infrastructure Finance ULC	5.439%	2034-04-25	265	265	271
Ville de Saint-Sauveur	4.700%	2026-11-30	35	35	35	Brookfield Renewable Partners ULC	5.292%	2033-10-28	575	564	592
Ville de Saint-Tite	2.050%	2024-09-17	110	106	107	Bruce Power LP	4.990%	2032-12-21	530	530	544
Ville de Salaberry-de-Valleyfield	2.400%	2024-04-02	120	117	119	Bruce Power LP	4.746%	2049-06-21	555	538	550
Ville de Salaberry-de-Valleyfield	0.850%	2024-05-31	95	94	93	Canadian Imperial Bank of Commerce	4.950%	2027-06-29	260	259	264
Ville de Salaberry-de-Valleyfield	2.200%	2024-11-05	95	94	93	Canadian Imperial Bank of Commerce, Variable	2.010%	2030-07-21	1,435	1,339	1,370
Ville de Salaberry-de-Valleyfield	1.100%	2025-05-31	95	94	90	Canadian Imperial Bank of Commerce, Variable	1.960%	2031-04-21	3,185	2,833	2,975
Ville de Shawinigan	2.250%	2024-04-16	665	692	659	Canadian National Railway Co.	3.000%	2029-02-08	710	669	677
Ville de Shawinigan	3.000%	2025-05-20	224	235	218	Canadian Western Bank	3.859%	2025-04-21	2,285	2,255	2,248
Ville de Shawinigan	1.850%	2026-12-17	45	41	42	Choice Properties REIT	2.981%	2030-03-04	35	36	32
Ville de Sherbrooke	1.800%	2024-03-11	385	395	382	CT REIT	5.828%	2028-06-14	770	770	795
Ville de Sherbrooke	3.100%	2024-12-10	5	5	5	CT REIT	2.371%	2031-01-06	340	270	283
Ville de Sherbrooke	4.100%	2026-07-11	35	34	35	CU Inc.	5.896%	2034-11-20	490	694	551
Ville de Sherbrooke	4.800%	2026-11-07	90	91	91	CU Inc.	3.964%	2045-07-27	495	625	459
Ville de Sherbrooke	4.600%	2026-12-12	380	378	382	CU Inc.	3.548%	2047-11-22	885	1,060	765
Ville de Sherbrooke	2.700%	2027-12-13	680	735	639	CU Inc.	5.088%	2053-09-20	430	430	476
Ville de Sherbrooke	4.000%	2028-04-04	50	49	49	Enbridge Gas Inc.	3.510%	2047-11-29	300	240	254
Ville de Sorel-Tracy	5.000%	2024-03-21	30	30	30	Enbridge Gas Inc.	3.200%	2051-09-15	1,450	1,129	1,144
Ville de Ste-Augustin-de-Desmaures	3.150%	2026-02-10	140	132	136	Enbridge Inc.	6.100%	2032-11-09	2,090	2,135	2,271
Ville de Sutton	3.200%	2026-04-19	30	29	29	Enbridge Inc., Variable	5.375%	2077-09-27	510	518	481
Ville de Terrebonne	3.400%	2024-05-06	5	5	5	Enbridge Inc., Variable	8.495%	2084-01-15	695	695	732
Ville de Terrebonne	1.000%	2024-09-28	245	244	237	Enbridge Pipelines Inc.	4.550%	2043-08-17	463	456	425
Ville de Terrebonne	1.200%	2025-07-23	665	659	629	Enbridge Pipelines Inc.	4.130%	2046-08-09	1,000	816	858
Ville de Terrebonne	1.350%	2026-07-23	110	100	102	Enbridge Pipelines Inc.	5.820%	2053-08-17	180	180	197
Ville de Thetford Mines	4.300%	2025-10-14	70	69	69	Énergir Inc.	3.530%	2047-05-16	485	587	419
Ville de Trois-Rivières	3.450%	2024-04-23	22	23	22	Énergir LP	4.670%	2032-09-27	420	420	430
Ville de Trois-Rivières	5.500%	2025-10-11	290	288	294	Énergir LP	4.830%	2053-06-02	505	505	538
Ville de Trois-Rivières	2.700%	2026-04-27	150	143	144						
Ville de Trois-Rivières	5.300%	2026-10-11	380	377	388						
Ville de Trois-Rivières	5.200%	2027-10-11	215	213	221						

Disciplined Bond (iA)

IAG Savings and Retirement Plan/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
CORPORATES (continued)						CORPORATES (continued)					
Fédération des caisses Desjardins du Québec	1.093%	2026-01-21	850	765	794	Royal Bank of Canada	5.235%	2026-11-02	475	475	485
Fédération des caisses Desjardins du Québec	4.407%	2027-05-19	1,390	1,387	1,387	Royal Bank of Canada	4.632%	2028-05-01	530	530	535
Fédération des caisses Desjardins du Québec	5.475%	2028-08-16	905	905	943	Royal Bank of Canada	5.228%	2030-06-24	2,045	2,051	2,134
Fédération des caisses Desjardins du Québec	5.467%	2028-11-17	900	900	938	Royal Bank of Canada, Variable	2.740%	2029-07-25	2,895	2,825	2,847
Fédération des caisses Desjardins du Québec, Variable	2.856%	2030-05-26	1,275	1,222	1,233	Royal Bank of Canada, Variable	2.088%	2030-06-30	2,330	2,178	2,233
Fédération des caisses Desjardins du Québec, Variable	1.992%	2031-05-28	2,365	2,163	2,205	Royal Bank of Canada, Variable	2.140%	2031-11-03	1,895	1,745	1,758
First Capital REIT	3.447%	2028-03-01	1,100	983	1,011	Saputo Inc.	5.010%	2033-02-01	1,330	1,321	1,334
Fortis Inc.	5.677%	2033-11-08	855	855	925	Saputo Inc.	5.250%	2029-11-29	545	545	564
Fortis Inc.	6.510%	2039-07-04	190	291	225	Saputo Inc.	5.492%	2030-11-20	1,230	1,230	1,291
FortisAlberta Inc.	5.850%	2038-04-15	295	434	333	Scotiabank Capital Trust, Variable	5.650%	2056-12-31	600	696	647
FortisAlberta Inc.	3.672%	2047-09-09	330	270	290	SmartCentres REIT	5.354%	2028-05-29	780	780	784
FortisBC Energy Inc.	5.550%	2036-09-25	1,070	1,511	1,163	Sun Life Financial Inc., Variable	2.460%	2031-11-18	840	745	790
Granite REIT Holdings LP	6.074%	2029-04-12	410	410	434	Sun Life Financial Inc., Variable	5.500%	2035-07-04	1,170	1,169	1,210
Granite REIT Holdings LP	2.378%	2030-12-18	770	742	655	Sun Life Financial Inc., Variable	5.400%	2042-05-29	365	355	376
Greater Toronto Airports Authority	2.750%	2039-10-17	1,281	1,229	1,048	TELUS Corp.	5.250%	2032-11-15	425	426	439
Greater Toronto Airports Authority	5.300%	2041-02-25	1,035	1,269	1,152	TELUS Corp.	4.950%	2033-03-28	1,090	1,091	1,104
Greater Toronto Airports Authority	4.530%	2041-12-02	440	446	450	TELUS Corp.	5.750%	2033-09-08	1,000	998	1,070
Health Montreal Collective LP	6.721%	2049-09-30	397	583	454	TELUS Corp.	4.850%	2044-04-05	405	385	385
HSBC Bank Canada	3.403%	2025-03-24	3,030	2,948	2,977	TELUS Corp.	4.700%	2048-03-06	290	287	270
HSBC Bank Canada	1.782%	2026-05-20	1,000	1,000	944	The Bank of Nova Scotia	5.500%	2025-12-29	1,280	1,279	1,299
Hydro One Inc.	4.160%	2033-01-27	930	931	931	The Bank of Nova Scotia	2.950%	2027-03-08	2,345	2,205	2,240
Hydro One Inc.	6.350%	2034-01-31	380	556	440	The Toronto-Dominion Bank	5.423%	2026-07-10	1,060	1,060	1,083
Hydro One Inc.	5.360%	2036-05-20	320	444	348	The Toronto-Dominion Bank	4.210%	2027-06-01	1,945	1,895	1,931
Hydro One Inc.	5.490%	2040-07-16	530	778	590	The Toronto-Dominion Bank	5.491%	2028-09-08	1,330	1,323	1,391
Hydro One Inc.	4.390%	2041-09-26	585	749	577	The Toronto-Dominion Bank	4.680%	2029-01-08	1,015	1,011	1,027
Hydro One Inc.	3.720%	2047-11-18	150	126	134	The Toronto-Dominion Bank, Variable	3.224%	2029-07-25	1,665	1,616	1,642
Hydro One Inc.	3.630%	2049-06-25	265	220	233	The Toronto-Dominion Bank, Variable	3.105%	2030-04-22	3,105	2,969	3,020
Hydro One Inc.	4.850%	2054-11-30	355	355	382	TransCanada Pipelines Ltd.	5.419%	2026-03-10	960	964	961
Hyundai Capital Canada Inc.	5.565%	2028-03-08	1,340	1,340	1,380	TransCanada Pipelines Ltd.	5.277%	2030-07-15	665	665	687
IGM Financial Inc.	4.206%	2050-03-21	430	487	391	TransCanada Pipelines Ltd.	4.350%	2046-06-06	510	583	446
IGM Financial Inc.	5.426%	2053-05-26	1,240	1,256	1,375	TransCanada Pipelines Ltd.	4.180%	2048-07-03	730	567	618
Intact Financial Corp.	5.276%	2054-09-14	860	860	974	TransCanada Pipelines Ltd.	4.340%	2049-10-15	765	638	662
Intact Financial Corp., Variable	7.338%	2083-06-30	315	315	317	TriSummit Utilities Inc.	4.260%	2028-12-05	650	775	639
Inter Pipeline Ltd.	6.380%	2033-02-17	700	700	744	TriSummit Utilities Inc.	5.020%	2030-01-11	635	635	646
Inter Pipeline Ltd.	6.590%	2034-02-09	785	785	845	Vancouver Airport Authority	2.874%	2049-10-18	335	346	263
Manulife Financial Corp., Variable	2.237%	2030-05-12	1,746	1,645	1,682	Videotron Ltd.	4.500%	2030-01-15	1,370	1,240	1,295
Manulife Financial Corp., Variable	5.409%	2033-03-10	845	845	863	Videotron Ltd.	3.125%	2031-01-15	1,715	1,387	1,470
Metro Inc.	3.413%	2050-02-28	555	590	444					129,906	128,589
National Bank of Canada	5.296%	2025-11-03	465	465	469	TOTAL CANADIAN BONDS					
National Bank of Canada	5.219%	2028-06-14	1,740	1,736	1,792					457,319	455,433
National Bank of Canada	5.023%	2029-02-01	555	555	569	U.S. BONDS (2.09%)					
National Bank of Canada, Variable	5.426%	2032-08-16	630	630	637	CORPORATES (2.09%)					
National Bank of Canada, Variable	4.050%	2081-08-15	260	260	201	Athene Global Funding	3.127%	2025-03-10	960	960	933
NAV Canada	2.924%	2051-09-29	525	489	415	Athene Global Funding	2.470%	2028-06-09	455	396	405
Northland Power Inc.	4.397%	2032-06-30	622	708	605	Bank of America Corp., Variable	1.978%	2027-09-15	405	398	378
Pembina Pipeline Corp.	4.750%	2043-04-30	245	250	224	Ford Credit Canada Co.	7.000%	2026-02-10	645	645	664
Pembina Pipeline Corp.	4.810%	2044-03-25	240	277	222	Ford Credit Canada Co.	7.375%	2026-05-12	1,455	1,455	1,517
Reliance LP	2.680%	2027-12-01	435	448	399	Ford Credit Canada Co.	2.961%	2026-09-16	3,755	3,522	3,540
RioCan REIT	6.488%	2026-09-29	830	831	835	Ford Credit Canada Co.	6.326%	2026-11-10	710	712	728
RioCan REIT	5.611%	2027-10-06	545	545	552	The Goldman Sachs Group Inc., Variable	2.599%	2027-11-30	1,010	1,010	952
Rogers Communications Inc.	2.900%	2030-12-09	845	896	757	Verizon Communications Inc.	2.500%	2030-05-16	1,590	1,339	1,421
Rogers Communications Inc.	5.900%	2033-09-21	450	447	485					10,437	10,538
Rogers Communications Inc., Variable	5.000%	2081-12-17	425	425	405	TOTAL U.S. BONDS					
Royal Bank of Canada	2.352%	2024-07-02	3,315	3,208	3,268					10,437	10,538
Royal Bank of Canada	5.341%	2026-06-23	1,565	1,546	1,595						

Disciplined Bond (iA)

IAG Savings and Retirement Plan/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023
In thousands

Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
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FOREIGN BONDS (0.72%)

SUPRANATIONAL GUARANTEES (0.72%)

Asian Development Bank	3.300%	2028-05-24	1,935	1,935	1,915
International Bank for Reconstruction & Development	4.250%	2030-09-18	1,640	1,637	1,709
				3,572	3,624

TOTAL FOREIGN BONDS			3,572	3,624
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ASSET-BACKED SECURITIES (2.41%)

CARDS II Trust	4.331%	2025-05-15	2,180	2,180	2,160
Eagle Credit Card Trust	4.783%	2027-07-17	1,605	1,611	1,614
Ford Auto Securitization Trust	5.399%	2028-09-15	1,655	1,655	1,686
Ford Auto Securitization Trust II	4.915%	2029-02-15	1,380	1,380	1,393
Fortified Trust	3.760%	2025-06-23	1,060	1,060	1,040
Fortified Trust	4.419%	2027-12-23	815	815	810
Glacier Credit Card Trust	2.280%	2024-06-06	1,015	1,056	1,002
Glacier Credit Card Trust	4.958%	2027-09-20	330	330	334
Glacier Credit Card Trust	5.681%	2028-09-20	2,050	2,081	2,145

TOTAL ASSET-BACKED SECURITIES			12,168	12,184
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As at December 31, 2023
In thousands (except number of securities)

Number of Securities	Average Cost \$	Carrying Value \$
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INVESTMENT FUNDS (0.98%)

Vanguard Short-Term Corporate Bond ETF	48,300	4,992	4,928
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SHORT-TERM INVESTMENTS (3.69%)	18,663	18,654
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TOTAL INVESTMENT PORTFOLIO (100.06%)	507,151	505,361
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OTHER NET ASSETS (-0.06%)		(292)
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TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)	505,069
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Disciplined Bond (iA)

IAG Savings and Retirement Plan/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	4,928	-	-	4,928
Investment properties	-	-	-	-
Bonds	-	481,779	-	481,779
Mortgages	-	-	-	-
Short-term investments	-	18,654	-	18,654
	4,928	500,433	-	505,361
Derivatives				
Derivative financial instruments	-	180	-	180
LIABILITIES				
Derivatives				
Derivative financial instruments	-	(3)	-	(3)
Total	4,928	500,610	-	505,538

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	-	-	-	-
Investment properties	-	-	-	-
Bonds	75,454	437,381	-	512,835
Mortgages	-	-	-	-
Short-term investments	-	8,475	-	8,475
	75,454	445,856	-	521,310
Derivatives				
Derivative financial instruments	-	1	-	1
LIABILITIES				
Derivatives				
Derivative financial instruments	(18)	-	-	(18)
Total	75,436	445,857	-	521,293

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

The Fund, through its direct holdings, was invested in debt instruments with the following credit ratings:

Debt Instruments by Credit Rating	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
AAA	34.44	35.49
AA	26.54	30.08
A	26.12	26.13
BBB	7.44	4.86
BB	0.85	0.82
R1	3.69	1.61

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Disciplined Bond (iA)

IAG Savings and Retirement Plan/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Corporate Bonds	27.55	31.44
Provincial Bonds and Guarantees	27.00	25.64
Federal Government Bonds	22.95	14.33
Municipal Bonds and Guarantees	9.50	7.20
Federal Guarantees	5.26	14.02
Short-Term Investments	3.69	1.61
Asset-Backed Securities	2.41	3.54
Investment Fund(s) - Bond	0.98	–
Supranational Guarantees	0.72	1.21
Other net assets	(0.06)	1.01

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

The following tables summarize the Fund's direct exposure to interest rate risk by effective maturities. If the prevailing interest rates had been raised or lowered by 1%, assuming a parallel shift in the yield curve, with all other factors remaining constant, the Net Assets would have respectively decreased or increased by the amount presented under "Impact on Comprehensive Income and Net Assets". The Fund's sensitivity to interest rate changes was estimated using the weighted average duration of the portfolio. In practice, actual results may differ from this sensitivity analysis and the difference could be material.

As at December 31, 2023

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	40,767	117,386	183,131	159,149	4,928	505,361	37,526
Cash and margin (Bank overdraft)	782	–	–	–	–	782	–
Other assets	–	–	–	–	11,002	11,002	–
Liabilities	–	–	–	–	12,076	12,076	–

As at December 31, 2022

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	26,315	173,496	165,400	156,099	–	521,310	37,676
Cash and margin (Bank overdraft)	1,210	–	–	–	–	1,210	–
Other assets	–	–	–	–	11,333	11,333	–
Liabilities	–	–	–	–	7,232	7,232	–

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to price risk.

Canadian Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	1,729,879	1,697,094
Cash	912	458
Interest, dividends and other receivables	16,515	13,983
	1,747,306	1,711,535
LIABILITIES		
CURRENT LIABILITIES		
Expenses payable	84	83
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	1,747,222	1,711,452
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	10.42	9.81
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.56	9.92
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.71	–
IAG SRP 75/100	10.27	9.68
IAG SRP 75/100 Prestige 300	10.43	9.81
IAG SRP 75/100 Prestige 500	10.71	–
IAG SRP CS 75/75 F	10.66	9.98
IAG SRP CS 75/75 Prestige 300 F	10.83	10.10
IAG SRP CS 75/75 Prestige 500 F	10.72	–
IAG SRP 75/100 F	10.49	9.85
IAG SRP 75/100 Prestige 300 F	10.68	10.00
IAG SRP 75/100 Prestige 500 F	10.72	–
Ecoflextra CS 75/75	10.42	9.80
COL001	10.67	10.02
COL002	12.25	11.28
COL003	12.29	11.31
COL008	12.25	11.28
COL019	12.02	11.10
COL020	10.66	10.01
COL022	12.01	11.09
COL025	12.01	11.09
COLBR2	12.25	11.28
PLA000	12.29	11.31
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	1,815	1,783
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	432	1,257
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	605	–
IAG SRP 75/100	682	653
IAG SRP 75/100 Prestige 300	300	729
IAG SRP 75/100 Prestige 500	347	–
IAG SRP CS 75/75 F	1	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	13
IAG SRP 75/100 Prestige 500 F	13	–
Ecoflextra CS 75/75	68	77
COL001	–	–
COL002	7	4
COL003	135,975	144,488
COL008	20	27
COL019	38	–
COL020	–	–
COL022	5	3
COL025	195	146
COLBR2	2,331	2,783
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	74,843	55,116
Income (loss) from derivative financial instruments	(24)	(4)
Securities lending	123	33
Distributions and allocations from investment funds	225	221
Foreign exchange gain (loss) on cash	(20)	146
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(70,486)	(98,146)
Net change in unrealized appreciation (depreciation)	142,913	(141,415)
Net gain (loss) in fair value of investments	72,427	(239,561)
Derivative financial instruments:		
Net realized gain (loss)	(825)	2,205
Net change in unrealized appreciation (depreciation)	–	90
Net gain (loss) in fair value of derivative financial instruments	(825)	2,295
Total other changes in fair value of investments and derivative financial instruments	71,602	(237,266)
	146,749	(181,754)
EXPENSES (Note 7)		
Management fees and operating expenses	1,017	964
Transaction costs	6	25
Foreign withholding taxes	–	2
	1,023	991
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	145,726	(182,745)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.59	(1.37)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.26	(1.46)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.78	–
IAG SRP 75/100	0.56	(1.36)
IAG SRP 75/100 Prestige 300	0.24	(1.38)
IAG SRP 75/100 Prestige 500	0.78	–
IAG SRP CS 75/75 F	0.90	(1.17)
IAG SRP CS 75/75 Prestige 300 F	0.73	(1.28)
IAG SRP CS 75/75 Prestige 500 F	0.71	–
IAG SRP 75/100 F	0.65	(1.32)
IAG SRP 75/100 Prestige 300 F	(0.02)	(1.30)
IAG SRP 75/100 Prestige 500 F	0.79	–
Ecoflextra CS 75/75	0.53	(1.37)
COL001	0.75	(1.23)
COL002	0.94	(1.30)
COL003	0.95	(1.32)
COL008	0.87	(1.06)
COL019	3.31	(1.12)
COL020	0.80	(1.39)
COL022	1.03	(1.06)
COL025	0.94	(1.25)
COLBR2	0.49	–
PLA000	0.97	(1.26)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	1,711,452	1,801,493
Increase (decrease) in net assets from operations attributable to contractholders	145,726	(182,745)
Proceeds from issuances of units	361,969	416,875
Redemption of units	(471,925)	(324,171)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	35,770	(90,041)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	1,747,222	1,711,452

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	145,726	(182,745)
Adjustments		
Interest for allocation purposes	(74,843)	(55,116)
Distributions and allocations from investment funds	(225)	(221)
Foreign withholding taxes	-	2
Foreign exchange loss (gain) on cash	20	(146)
Net realized loss (gain) of investments and derivative financial instruments	71,311	95,941
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(142,913)	141,325
Transaction costs	6	25
Proceeds from sale and maturity of investments	1,836,487	1,668,610
Purchases of investments	(1,797,356)	(1,814,039)
Decrease (increase) in margin	-	215
Increase (decrease) in expenses payable	1	(19)
Interest received (paid)	71,906	52,911
Distributions and allocations received (paid) from investment funds	310	219
CASH FLOWS FROM OPERATING ACTIVITIES	110,430	(93,038)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	361,969	416,904
Amounts paid on redemption of redeemable units	(471,925)	(324,195)
CASH FLOWS FROM FINANCING ACTIVITIES	(109,956)	92,709
Foreign exchange gain (loss) on cash	(20)	146
NET INCREASE (DECREASE) IN CASH	454	(183)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	458	641
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	912	458

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
CANADIAN BONDS (85.97%)						CORPORATES (continued)					
CORPORATES (85.97%)						Enbridge Pipelines Inc.					
407 International Inc.	4.190%	2042-04-25	3,000	3,070	2,889	Enbridge Pipelines Inc.					
407 International Inc.	3.830%	2046-05-11	3,895	4,163	3,550	Enbridge Pipelines Inc.					
407 International Inc.	3.600%	2047-05-21	3,165	3,513	2,769	Énergir Inc.					
407 International Inc.	3.720%	2048-05-11	4,695	4,916	4,182	Énergir LP					
407 International Inc.	3.670%	2049-03-08	6,555	6,638	5,796	Énergir LP					
407 International Inc.	2.840%	2050-03-07	1,990	1,653	1,504	EPCOR Utilities Inc.					
407 International Inc.	4.860%	2053-07-31	7,085	7,076	7,578	Fédération des caisses					
Aéroports de Montréal	3.360%	2047-04-24	1,700	1,884	1,461	Desjardins du Québec					
Aéroports de Montréal	3.441%	2051-04-26	5,985	4,898	5,152	Fédération des caisses					
Algonquin Power & Utilities Corp., Variable	5.250%	2082-01-18	12,575	10,819	10,487	Desjardins du Québec					
AltaLink LP	5.249%	2036-09-22	5,460	6,644	5,873	Fédération des caisses					
AltaLink LP	5.381%	2040-03-26	4,455	6,003	4,907	Desjardins du Québec					
AltaLink LP	4.922%	2043-09-17	4,385	6,038	4,646	Fédération des caisses					
AltaLink LP	4.054%	2044-11-21	1,780	1,817	1,680	Desjardins du Québec, Variable					
AltaLink LP	4.090%	2045-06-30	1,570	1,823	1,491	Fédération des caisses					
AltaLink LP	5.463%	2055-10-11	6,630	6,630	7,824	Desjardins du Québec, Variable					
Bank of Montreal	3.650%	2027-04-01	13,225	12,537	12,899	First Capital REIT					
Bank of Montreal	4.709%	2027-12-07	33,805	33,402	34,096	Fortis Inc.					
Bank of Montreal	4.537%	2028-12-18	15,275	15,275	15,363	Fortis Inc.					
Bank of Montreal, Variable	2.880%	2029-09-17	3,820	3,715	3,749	FortisAlberta Inc.					
Bank of Montreal, Variable	2.077%	2030-06-17	22,100	20,862	21,154	FortisAlberta Inc.					
Bank of Montreal, Variable	1.928%	2031-07-22	20,190	18,427	18,761	FortisAlberta Inc.					
Bell Canada	5.850%	2032-11-10	6,805	6,889	7,397	FortisBC Energy Inc.					
Bell Canada	4.350%	2045-12-18	4,615	4,055	4,195	FortisBC Inc.					
Bell Canada	4.450%	2047-02-27	3,915	3,268	3,602	Granite REIT Holdings LP					
Bell Canada	5.150%	2053-02-09	4,525	4,502	4,610	Granite REIT Holdings LP					
Brookfield Infrastructure Finance ULC	5.710%	2030-07-27	17,555	17,531	18,361	Greater Toronto Airports Authority					
Brookfield Infrastructure Finance ULC	5.439%	2034-04-25	6,765	6,693	6,928	Greater Toronto Airports Authority					
Brookfield Renewable Partners ULC	5.292%	2033-10-28	20,325	19,955	20,908	Greater Toronto Airports Authority					
Bruce Power LP	2.680%	2028-12-21	5,300	5,298	4,907	Greater Toronto Airports Authority					
Bruce Power LP	4.990%	2032-12-21	5,430	5,427	5,570	Greater Toronto Airports Authority					
Bruce Power LP	4.132%	2033-06-21	12,605	11,645	12,096	Greater Toronto Airports Authority					
Bruce Power LP	4.746%	2049-06-21	2,500	2,233	2,479	Greater Toronto Airports Authority					
Canadian Imperial Bank of Commerce	4.950%	2027-06-29	7,230	7,179	7,333	Great-West Lifeco Inc., Variable					
Canadian Imperial Bank of Commerce	5.500%	2028-01-14	17,330	17,321	17,943	Health Montreal Collective LP					
Canadian Imperial Bank of Commerce, Variable	2.950%	2029-06-19	13,510	13,261	13,339	HSBC Bank Canada					
Canadian Imperial Bank of Commerce, Variable	2.010%	2030-07-21	5,495	5,126	5,248	HSBC Bank Canada					
Canadian Imperial Bank of Commerce, Variable	1.960%	2031-04-21	29,695	26,440	27,737	HSBC Bank Canada					
Canadian National Railway Co.	3.600%	2048-07-31	7,780	7,152	6,731	Hydro One Inc.					
Canadian Western Bank	2.606%	2025-01-30	10,250	10,028	9,953	Hydro One Inc.					
Canadian Western Bank	3.859%	2025-04-21	20,880	20,795	20,540	Hydro One Inc.					
CT REIT	5.828%	2028-06-14	8,870	8,875	9,157	Hydro One Inc.					
CT REIT	2.371%	2031-01-06	3,420	2,714	2,849	Hyundai Capital Canada Inc.					
CU Inc.	5.896%	2034-11-20	6,495	8,445	7,297	IGM Financial Inc.					
CU Inc.	3.964%	2045-07-27	4,045	4,080	3,751	IGM Financial Inc.					
CU Inc.	3.763%	2046-11-19	2,413	2,546	2,169	Intact Financial Corp.					
CU Inc.	3.548%	2047-11-22	6,655	6,864	5,755	Intact Financial Corp., Variable					
CU Inc.	5.088%	2053-09-20	5,200	5,200	5,761	Inter Pipeline Ltd.					
Enbridge Gas Inc.	4.200%	2044-06-02	12,540	12,480	11,866	Inter Pipeline Ltd.					
Enbridge Gas Inc.	4.000%	2044-08-22	7,525	6,912	6,911	Manulife Financial Corp., Variable					
Enbridge Gas Inc.	3.510%	2047-11-29	2,000	1,596	1,691	Manulife Financial Corp., Variable					
Enbridge Gas Inc.	3.200%	2051-09-15	8,490	7,103	6,701	Manulife Financial Corp., Variable					
Enbridge Gas Inc.	4.550%	2052-08-17	4,450	4,452	4,437	Metro Inc.					
Enbridge Inc.	6.100%	2032-11-09	24,580	25,070	26,714	Metro Inc.					
Enbridge Inc.	4.240%	2042-08-27	3,060	3,105	2,671	National Bank of Canada					
Enbridge Inc.	5.760%	2053-05-26	1,530	1,409	1,652						
Enbridge Inc., Variable	5.375%	2077-09-27	4,155	3,977	3,916						
Enbridge Inc., Variable	8.495%	2084-01-15	8,430	8,430	8,882						

Canadian Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$					
CORPORATES (continued)						CORPORATES (continued)										
National Bank of Canada	5.219%	2028-06-14	19,670	19,628	20,259	The Toronto-Dominion Bank	5.491%	2028-09-08	21,815	21,751	22,819					
National Bank of Canada	5.023%	2029-02-01	6,390	6,389	6,545	The Toronto-Dominion Bank	4.680%	2029-01-08	7,615	7,609	7,704					
National Bank of Canada, Variable	1.573%	2026-08-18	1,715	1,651	1,631	The Toronto-Dominion Bank, Variable	3.224%	2029-07-25	15,520	15,089	15,304					
National Bank of Canada, Variable	5.426%	2032-08-16	6,715	6,715	6,791	The Toronto-Dominion Bank, Variable	3.105%	2030-04-22	30,235	28,837	29,406					
National Bank of Canada, Variable	4.050%	2081-08-15	1,980	1,980	1,533	TransCanada Pipelines Ltd.	5.419%	2026-03-10	9,870	9,870	9,875					
NAV Canada	3.534%	2046-02-23	2,050	2,431	1,832	TransCanada Pipelines Ltd.	5.277%	2030-07-15	6,810	6,807	7,036					
NAV Canada	2.924%	2051-09-29	1,925	1,449	1,521	TransCanada Pipelines Ltd.	4.350%	2046-06-06	5,660	5,451	4,946					
North West Redwater Partnership / NWR Financing Co. Ltd.	3.700%	2043-02-23	9,110	8,384	7,941	TransCanada Pipelines Ltd.	4.330%	2047-09-16	4,630	4,814	4,021					
Northland Power Inc.	4.397%	2032-06-30	5,315	5,501	5,174	TransCanada Pipelines Ltd.	4.180%	2048-07-03	7,785	6,151	6,591					
Ontario Power Generation Inc.	4.248%	2049-01-18	3,100	2,886	2,950	TransCanada Pipelines Ltd.	4.340%	2049-10-15	4,150	3,504	3,593					
Ontario Power Generation Inc.	2.947%	2051-02-21	2,480	1,969	1,853	TransCanada Trust, Variable	4.650%	2077-05-18	2,500	2,545	2,286					
Pembina Pipeline Corp.	4.750%	2043-04-30	2,200	2,245	2,012	TriSummit Utilities Inc.	4.260%	2028-12-05	5,205	5,334	5,117					
Pembina Pipeline Corp.	4.810%	2044-03-25	3,625	3,915	3,348	TriSummit Utilities Inc.	5.020%	2030-01-11	6,405	6,403	6,518					
Pembina Pipeline Corp.	4.740%	2047-01-21	1,980	2,013	1,800	Vancouver Airport Authority	2.874%	2049-10-18	2,720	2,720	2,136					
Pembina Pipeline Corp.	4.670%	2050-05-28	1,865	1,582	1,666	Videotron Ltd.	4.500%	2030-01-15	15,850	14,345	14,978					
Reliance LP	2.680%	2027-12-01	4,455	4,486	4,091	Videotron Ltd.	3.125%	2031-01-15	19,820	16,031	16,994					
RioCan REIT	6.488%	2026-09-29	10,260	10,268	10,330					1,505,250	1,502,038					
RioCan REIT	5.611%	2027-10-06	12,090	12,089	12,241	TOTAL CANADIAN BONDS						1,505,250	1,502,038			
Rogers Communications Inc.	3.300%	2029-12-10	15,550	14,576	14,511	U.S. BONDS (6.94%)										
Rogers Communications Inc.	5.900%	2033-09-21	8,180	8,134	8,807	CORPORATES (6.94%)										
Rogers Communications Inc.	6.680%	2039-11-04	2,160	2,861	2,449	Athene Global Funding	3.127%	2025-03-10	9,680	9,680	9,406					
Rogers Communications Inc.	6.750%	2039-11-09	3,920	5,277	4,479	Athene Global Funding	2.100%	2025-09-24	8,980	8,969	8,506					
Rogers Communications Inc.	5.250%	2052-04-15	2,280	2,154	2,267	Athene Global Funding	2.470%	2028-06-09	8,695	8,386	7,748					
Rogers Communications Inc., Variable	5.000%	2081-12-17	4,235	4,235	4,039	Bank of America Corp., Variable	1.978%	2027-09-15	8,000	7,599	7,459					
Royal Bank of Canada	5.341%	2026-06-23	13,375	13,213	13,634	Ford Credit Canada Co.	7.000%	2026-02-10	6,550	6,549	6,747					
Royal Bank of Canada	5.228%	2030-06-24	15,215	15,246	15,879	Ford Credit Canada Co.	7.375%	2026-05-12	12,630	12,644	13,166					
Royal Bank of Canada, Variable	2.740%	2029-07-25	11,165	10,896	10,980	Ford Credit Canada Co.	2.961%	2026-09-16	37,110	34,120	34,985					
Royal Bank of Canada, Variable	2.880%	2029-12-23	5,100	5,200	4,972	Ford Credit Canada Co.	6.326%	2026-11-10	8,275	8,298	8,489					
Royal Bank of Canada, Variable	2.088%	2030-06-30	16,530	15,461	15,840	The Goldman Sachs Group Inc., Variable	2.599%	2027-11-30	10,040	10,040	9,460					
Royal Bank of Canada, Variable	2.140%	2031-11-03	20,875	19,389	19,368	Verizon Communications Inc.	2.500%	2030-05-16	17,160	14,450	15,341					
Royal Bank of Canada, Variable	5.010%	2033-02-01	4,055	4,026	4,065					120,735	121,307					
Saputo Inc.	5.250%	2029-11-29	5,830	5,830	6,038	TOTAL U.S. BONDS						120,735	121,307			
Saputo Inc.	5.492%	2030-11-20	14,235	14,235	14,941	As at December 31, 2023 In thousands						Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
Scotiabank Capital Trust, Variable	5.650%	2056-12-31	5,670	6,720	6,115	ASSET-BACKED SECURITIES (5.79%)										
SmartCentres REIT	5.354%	2028-05-29	8,070	8,070	8,108	CARDS II Trust	4.331%	2025-05-15	24,655	24,599	24,432					
SmartCentres REIT	3.526%	2029-12-20	5,000	4,356	4,564	Eagle Credit Card Trust	4.783%	2027-07-17	8,720	8,699	8,767					
Sun Life Financial Inc., Variable	2.460%	2031-11-18	8,965	7,950	8,428	Ford Auto Securitization Trust	5.399%	2028-09-15	17,695	17,695	18,028					
Sun Life Financial Inc., Variable	2.800%	2033-11-21	10,000	8,742	9,175	Ford Auto Securitization Trust II	4.915%	2029-02-15	14,275	14,275	14,405					
Sun Life Financial Inc., Variable	4.780%	2034-08-10	11,080	10,845	11,085	Fortified Trust	4.419%	2027-12-23	12,665	12,585	12,587					
Sun Life Financial Inc., Variable	5.500%	2035-07-04	13,230	13,217	13,683	Glacier Credit Card Trust	4.958%	2027-09-20	3,550	3,550	3,590					
TELUS Corp.	5.250%	2032-11-15	8,415	8,437	8,702	Glacier Credit Card Trust	5.681%	2028-09-20	18,420	18,636	19,277					
TELUS Corp.	4.950%	2033-03-28	7,340	7,253	7,431	TOTAL ASSET-BACKED SECURITIES						100,039	101,086			
TELUS Corp.	5.750%	2033-09-08	10,135	10,113	10,842	SHORT-TERM INVESTMENTS (0.31%)						5,450	5,448			
TELUS Corp.	4.400%	2043-04-01	2,795	2,497	2,513	TOTAL INVESTMENT PORTFOLIO (99.01%)						1,731,474	1,729,879			
TELUS Corp.	4.850%	2044-04-05	7,850	7,172	7,467	OTHER NET ASSETS (0.99%)							17,343			
TELUS Corp.	4.750%	2045-01-17	3,905	3,159	3,670	TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)							1,747,222			
The Bank of Nova Scotia	5.500%	2025-12-29	9,550	9,543	9,693											
The Bank of Nova Scotia	2.950%	2027-03-08	37,280	35,620	35,613											
The Bank of Nova Scotia, Variable	5.679%	2033-08-02	16,510	16,508	16,962											
The Toronto-Dominion Bank	2.667%	2025-09-09	11,185	10,795	10,818											
The Toronto-Dominion Bank	5.423%	2026-07-10	5,280	5,280	5,395											
The Toronto-Dominion Bank	4.210%	2027-06-01	14,853	14,456	14,748											
The Toronto-Dominion Bank	5.376%	2027-10-21	10,100	10,427	10,420											

Canadian Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	-	-	-	-
Investment properties	-	-	-	-
Bonds	-	1,724,431	-	1,724,431
Mortgages	-	-	-	-
Short-term investments	-	5,448	-	5,448
	-	1,729,879	-	1,729,879
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	-	1,729,879	-	1,729,879

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	18,806	-	-	18,806
Investment properties	-	-	-	-
Bonds	-	1,669,803	-	1,669,803
Mortgages	-	-	-	-
Short-term investments	-	8,485	-	8,485
	18,806	1,678,288	-	1,697,094
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	18,806	1,678,288	-	1,697,094

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

The Fund, through its direct holdings, was invested in debt instruments with the following credit ratings:

Debt Instruments by Credit Rating	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
AAA	5.79	8.35
AA	18.11	20.25
A	44.47	49.99
BBB	27.67	17.27
BB	2.66	1.71
R1	0.31	0.49

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Corporate Bonds	92.91	94.74
Asset-Backed Securities	5.79	1.16
Short-Term Investments	0.31	0.49
Federal Government Bonds	-	1.67
Investment Fund(s) - Bond	-	1.10
Other net assets	0.99	0.84

Canadian Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

The following tables summarize the Fund's direct exposure to interest rate risk by effective maturities. If the prevailing interest rates had been raised or lowered by 1%, assuming a parallel shift in the yield curve, with all other factors remaining constant, the Net Assets would have respectively decreased or increased by the amount presented under "Impact on Comprehensive Income and Net Assets". The Fund's sensitivity to interest rate changes was estimated using the weighted average duration of the portfolio. In practice, actual results may differ from this sensitivity analysis and the difference could be material.

As at December 31, 2023

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non- Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	20,198	632,397	602,830	474,454	–	1,729,879	99,897
Cash and margin (Bank overdraft)	912	–	–	–	–	912	–
Other assets	–	–	–	–	16,515	16,515	–
Liabilities	–	–	–	–	84	84	–

As at December 31, 2022

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non- Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	61,044	599,175	552,161	465,908	18,806	1,697,094	94,999
Cash and margin (Bank overdraft)	458	–	–	–	–	458	–
Other assets	–	–	–	–	13,983	13,983	–
Liabilities	–	–	–	–	83	83	–

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to price risk.

Core Plus Bond (Wellington Square)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	51,865	51,513
Cash	18	89
Receivable for investments sold	33	-
	51,916	51,602
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	62	87
Expenses payable	108	107
	170	194
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	51,746	51,408
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.26	10.84
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.39	10.95
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.43	-
IAG SRP 75/100	10.96	10.57
IAG SRP 75/100 Prestige 300	11.16	10.74
IAG SRP 75/100 Prestige 500	10.42	-
IAG SRP Other Series	10.94	10.56
IAG SRP CS 75/75 F	11.53	11.03
IAG SRP CS 75/75 Prestige 300 F	11.58	11.11
IAG SRP CS 75/75 Prestige 500 F	10.43	-
IAG SRP 75/100 F	11.21	10.76
IAG SRP 75/100 Prestige 300 F	11.39	10.92
IAG SRP 75/100 Prestige 500 F	10.43	-
IAG SRP SE 100/100 F	11.19	10.74
My Education/Ecoflex	10.60	10.26
Ecoflexextra CS 75/75	11.26	10.84
PLA000	15.06	14.17
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	1,171	1,231
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	359	754
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	471	-
IAG SRP 75/100	476	455
IAG SRP 75/100 Prestige 300	308	467
IAG SRP 75/100 Prestige 500	248	-
IAG SRP Other Series	420	456
IAG SRP CS 75/75 F	8	8
IAG SRP CS 75/75 Prestige 300 F	-	-
IAG SRP CS 75/75 Prestige 500 F	-	-
IAG SRP 75/100 F	1	-
IAG SRP 75/100 Prestige 300 F	-	-
IAG SRP 75/100 Prestige 500 F	-	-
IAG SRP SE 100/100 F	1	1
My Education/Ecoflex	1,214	1,391
Ecoflexextra CS 75/75	66	73
PLA000	-	-

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	2,611	2,551
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(913)	(758)
Net change in unrealized appreciation (depreciation)	1,468	(5,537)
Net gain (loss) in fair value of investments	555	(6,295)
Derivative financial instruments:		
Net realized gain (loss)	-	-
Net change in unrealized appreciation (depreciation)	-	-
Net gain (loss) in fair value of derivative financial instruments	-	-
Total other changes in fair value of investments and derivative financial instruments	555	(6,295)
	3,166	(3,744)
EXPENSES (Note 7)		
Management fees and operating expenses	1,292	1,305
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	1,874	(5,049)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.43	(1.00)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.22	(1.05)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.48	-
IAG SRP 75/100	0.38	(0.98)
IAG SRP 75/100 Prestige 300	0.26	(1.04)
IAG SRP 75/100 Prestige 500	0.47	-
IAG SRP Other Series	0.36	(1.02)
IAG SRP CS 75/75 F	0.49	(0.97)
IAG SRP CS 75/75 Prestige 300 F	0.47	(0.98)
IAG SRP CS 75/75 Prestige 500 F	0.44	-
IAG SRP 75/100 F	0.34	(0.97)
IAG SRP 75/100 Prestige 300 F	0.47	(0.99)
IAG SRP 75/100 Prestige 500 F	0.44	-
IAG SRP SE 100/100 F	0.46	(0.61)
My Education/Ecoflex	0.31	(1.06)
Ecoflexextra CS 75/75	0.41	(1.03)
PLA000	0.90	(0.96)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Core Plus Bond (Wellington Square)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	51,408	57,296
Increase (decrease) in net assets from operations attributable to contractholders	1,874	(5,049)
Proceeds from issuances of units	22,045	14,623
Redemption of units	(23,581)	(15,462)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	338	(5,888)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	51,746	51,408

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	1,874	(5,049)
Adjustments		
Distributions and allocations from investment funds	(2,611)	(2,551)
Net realized loss (gain) of investments and derivative financial instruments	913	758
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(1,468)	5,537
Proceeds from sale and maturity of investments	8,138	8,315
Purchases of investments	(5,382)	(6,145)
Increase (decrease) in expenses payable	1	(9)
CASH FLOWS FROM OPERATING ACTIVITIES	1,465	856
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	22,045	14,705
Amounts paid on redemption of redeemable units	(23,581)	(15,490)
CASH FLOWS FROM FINANCING ACTIVITIES	(1,536)	(785)
NET INCREASE (DECREASE) IN CASH	(71)	71
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	89	18
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	18	89

The accompanying Notes to the Financial Statements are an integral part of these statements.

Core Plus Bond (Wellington Square)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.23%)			
IA Clarington Core Plus Bond Fund, Series I	5,709,592	56,632	51,865
TOTAL INVESTMENT PORTFOLIO (100.23%)			
		56,632	51,865
OTHER NET ASSETS (-0.23%)			(119)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			51,746

Top 25 Holdings of the Underlying Fund

As at December 31, 2023

In thousands
(except number
of securities)

			No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Core Plus Bond Fund, Series I						
Fore 8 Developments Inc.	8.000%	2025-12-15	10,000	10,000	9,206	1.31
The Bank of Nova Scotia, Variable, Callable	3.625%	2081-10-27	9,000	11,472	9,143	1.30
BMO BBB Corporate Bond Index ETF			324,000	8,952	8,967	1.27
The Bank of Nova Scotia, Variable, Callable, Perpetual	8.335%	2024-04-12	7,000	9,168	8,354	1.18
Chartwell Retirement Residences	6.000%	2026-12-08	8,000	8,009	8,104	1.15
Royal Bank of Canada, Series 'I', Variable, Callable	4.500%	2080-11-24	8,500	8,339	8,096	1.15
Canadian Imperial Bank of Commerce, Variable, Callable	4.200%	2032-04-07	8,000	7,823	7,802	1.11
Canadian Imperial Bank of Commerce, Variable, Callable	4.000%	2082-01-28	9,500	7,925	7,621	1.08
Stars Group Holdings BV, Term Loan	6.469%	2026-07-21	5,000	7,402	7,314	1.04
Bank of Montreal, Variable, Callable	6.034%	2033-09-07	7,000	7,140	7,303	1.04
Vandyk Lakeview DXE West Ltd.	15.380%	2023-07-01	7,260	7,260	7,260	1.03
The Bank of Nova Scotia, Variable, Callable	3.934%	2032-05-03	7,500	7,227	7,247	1.03
Verizon Communications Inc., Callable	2.500%	2030-05-16	8,000	6,910	7,152	1.01
Crosthwaite Park CLO DAC, Class 'A1BR', Series 'IA', Floating Rate, Callable	5.125%	2034-03-15	5,000	7,495	7,063	1.00
National Australia Bank Ltd., Variable, Callable	3.515%	2030-06-12	7,000	6,936	6,729	0.95
Magnetite Ltd., Series '23-37X', Class 'A', Floating Rate, Callable	7.076%	2036-10-20	5,000	6,765	6,589	0.93
AGL CLO Ltd., Series '23-27X', Class 'A', Floating Rate, Callable	7.152%	2036-10-21	5,000	6,781	6,587	0.93
Dryden Leveraged Loan CDO, Series '20-85A', Class 'CR', Floating Rate, Callable	7.705%	2035-10-15	5,000	6,409	6,520	0.92
Aviva PLC	4.000%	2030-10-02	7,000	6,993	6,488	0.92
Halo Woods LLC	12.000%	2024-08-31	4,900	6,307	6,461	0.92
Sienna Senior Living Inc., Series 'A', Callable	3.109%	2024-11-04	6,500	6,500	6,338	0.90
TransCanada Pipelines Ltd., Callable	5.277%	2030-07-15	6,000	5,974	6,199	0.88
Canadian Imperial Bank of Commerce	5.000%	2026-12-07	6,000	6,000	6,082	0.86
AGL CLO Ltd., Series '23-28A', Class 'A', Floating Rate, Callable	7.003%	2037-01-21	4,600	6,314	6,066	0.86
CIFC Funding Ltd., Class 'BR', Series '19-5A', Floating Rate, Callable	7.805%	2035-01-15	4,500	5,773	5,884	0.83

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Core Plus Bond Fund, Series I (continued)				
	185,874	180,575	25.60	

Core Plus Bond (Wellington Square)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	51,865	-	-	51,865
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	51,865	-	-	51,865
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	51,865	-	-	51,865

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	51,513	-	-	51,513
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	51,513	-	-	51,513
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	51,513	-	-	51,513

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Core Plus Bond (Wellington Square)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
5,187	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
5,151	10.02

Fixed Income Managed Portfolio (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	180,837	82,370
Derivative financial instruments		
Open currency contracts	866	1
Futures contracts	–	27
Cash	904	1,169
Margin	135	12
Receivable for investments sold	–	10
Interest, dividends and other receivables	–	11
	182,742	83,600
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Open currency contracts	9	4
Futures contracts	20	–
Payable for investments purchased	9	498
Expenses payable	364	162
	402	664
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	182,340	82,936
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	9.36	9.01
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	9.39	9.03
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.66	–
IAG SRP 75/100	9.33	8.99
IAG SRP 75/100 Prestige 300	9.37	9.01
IAG SRP 75/100 Prestige 500	10.66	–
IAG SRP CS 75/75 F	9.46	9.05
IAG SRP CS 75/75 Prestige 300 F	9.48	9.06
IAG SRP CS 75/75 Prestige 500 F	10.67	–
IAG SRP 75/100 F	9.39	9.03
IAG SRP 75/100 Prestige 300 F	9.49	9.05
IAG SRP 75/100 Prestige 500 F	10.67	–
Ecoflextra CS 75/75	9.36	9.01
COL003	9.90	9.27
COLSMV	–	–
PLA000	9.86	9.26
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	7,529	3,418
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2,504	2,982
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2,991	–
IAG SRP 75/100	2,617	1,214
IAG SRP 75/100 Prestige 300	1,297	1,579
IAG SRP 75/100 Prestige 500	1,686	–
IAG SRP CS 75/75 F	1	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	13	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	119	–
Ecoflextra CS 75/75	54	9
COL003	–	–
COLSMV	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	300	60
Dividends	–	39
Securities lending	–	1
Distributions and allocations from investment funds	3,865	1,157
Foreign exchange gain (loss) on cash	60	36
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,142)	(2,218)
Net change in unrealized appreciation (depreciation)	6,236	(4,062)
Net gain (loss) in fair value of investments	5,094	(6,280)
Derivative financial instruments:		
Net realized gain (loss)	(840)	125
Net change in unrealized appreciation (depreciation)	813	33
Net gain (loss) in fair value of derivative financial instruments	(27)	158
Total other changes in fair value of investments and derivative financial instruments	5,067	(6,122)
	9,292	(4,829)
EXPENSES (Note 7)		
Management fees and operating expenses	3,340	1,280
Transaction costs	22	7
Foreign withholding taxes	81	2
	3,443	1,289
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	5,849	(6,118)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.38	(0.80)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	(0.03)	(0.79)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.78	–
IAG SRP 75/100	0.36	(0.73)
IAG SRP 75/100 Prestige 300	(0.04)	(0.83)
IAG SRP 75/100 Prestige 500	0.78	–
IAG SRP CS 75/75 F	0.18	(0.98)
IAG SRP CS 75/75 Prestige 300 F	(0.42)	(0.97)
IAG SRP CS 75/75 Prestige 500 F	0.80	–
IAG SRP 75/100 F	0.36	(1.01)
IAG SRP 75/100 Prestige 300 F	(0.87)	(0.98)
IAG SRP 75/100 Prestige 500 F	0.78	–
Ecoflextra CS 75/75	0.57	(0.77)
COL003	0.62	(1.54)
COLSMV	–	(0.18)
PLA000	0.59	(0.81)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fixed Income Managed Portfolio (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	82,936	39,199
Increase (decrease) in net assets from operations attributable to contractholders	5,849	(6,118)
Proceeds from issuances of units	205,228	86,482
Redemption of units	(111,673)	(36,627)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	99,404	43,737
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	182,340	82,936

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	5,849	(6,118)
Adjustments		
Interest for allocation purposes	(300)	(60)
Dividends	-	(39)
Distributions and allocations from investment funds	(3,865)	(1,157)
Foreign withholding taxes	81	2
Foreign exchange loss (gain) on cash	(60)	(36)
Net realized loss (gain) of investments and derivative financial instruments	1,982	2,093
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(7,049)	4,029
Transaction costs	22	7
Proceeds from sale and maturity of investments	98,328	43,890
Purchases of investments	(189,475)	(91,963)
Decrease (increase) in margin	(123)	21
Increase (decrease) in expenses payable	202	126
Interest received (paid)	40	56
Dividends received, net of withholding taxes	-	39
Distributions and allocations received (paid) from investment funds	488	37
CASH FLOWS FROM OPERATING ACTIVITIES	(93,880)	(49,073)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	205,228	86,503
Amounts paid on redemption of redeemable units	(111,673)	(36,631)
CASH FLOWS FROM FINANCING ACTIVITIES	93,555	49,872
Foreign exchange gain (loss) on cash	60	36
NET INCREASE (DECREASE) IN CASH	(265)	835
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,169	334
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	904	1,169

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fixed Income Managed Portfolio (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (94.21%)			
IA Clarington Loomis Global Multisector Bond Fund, Series I	2,222,621	20,621	19,946
Industrial Alliance Bond (iA) Fund	133,050	30,213	31,554
Industrial Alliance Canadian Corporate Bond (iA) Fund	534,916	6,203	6,571
Industrial Alliance Long Term Bond (iA) Fund	598,822	5,966	6,282
Industrial Alliance Responsible Fossil Fuel Free Bond (iA) Fund	1,764,929	16,432	16,932
Industrial Alliance Short Term Bond (iA) Fund	1,111,903	10,932	11,314
iShares 20+ Year Treasury Bond ETF	30,185	3,652	3,936
iShares Core U.S. Aggregate Bond ETF	182,900	23,718	23,936
PIMCO Monthly Income Fund (Canada), Series I	4,074,669	51,771	51,311
TOTAL INVESTMENT FUNDS		169,508	171,782

As at December 31, 2023

In thousands (except number of contracts)

	Average Cost \$	Carrying Value \$
FUTURES CONTRACTS (-0.01%)		
Ten-Years Government of Canada Bond Futures number of contracts: (32), 2024-03-19	-	(20)

SHORT-TERM INVESTMENTS (4.97%)	9,059	9,055
TOTAL INVESTMENT PORTFOLIO (99.17%)	178,567	180,817
OTHER NET ASSETS (0.83%)		1,523
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		182,340

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023 In thousands (except number of securities)				No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Loomis Global Multisector Bond Fund, Series I							
Government of United States, Treasury Bill	5.116%	2024-06-27	7,520	9,670	9,670	2.93	
Government of United States, Treasury Bill	5.338%	2024-04-18	7,265	9,752	9,432	2.86	
Government of United States, Notes	4.125%	2053-08-15	4,890	5,812	6,519	1.97	
Government of United States, Notes	4.375%	2043-08-15	3,980	4,917	5,359	1.62	
CBOT US Treasury Bond Futures			308	48,841	3,639	1.10	
Industrial Alliance Bond (iA) Fund							
Industrial Alliance Canadian Corporate Bond (iA) Fund			87,425,612	1,050,460	1,073,989	32.04	
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	7.17	
Government of Canada	5.035%	2024-03-14	123,050	121,827	121,774	3.63	
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	3.48	
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972	2.09	
Industrial Alliance Canadian Corporate Bond (iA) Fund							
The Bank of Nova Scotia	2.950%	2027-03-08	37,280	35,620	35,613	2.04	
Ford Credit Canada Co.	2.961%	2026-09-16	37,110	34,120	34,985	2.00	
HSBC Bank Canada	3.403%	2025-03-24	35,145	34,212	34,528	1.98	
Bank of Montreal	4.709%	2027-12-07	33,805	33,402	34,095	1.95	
The Toronto-Dominion Bank, Variable	3.105%	2030-04-22	30,235	28,837	29,406	1.68	
Industrial Alliance Long Term Bond (iA) Fund							
Government of Canada	1.750%	2053-12-01	45,172	31,819	33,946	10.40	
Province of Ontario	2.900%	2046-12-02	24,235	19,580	20,184	6.18	
Province of Quebec	3.100%	2051-12-01	19,360	16,146	16,638	5.10	
Province of Quebec	5.000%	2041-12-01	10,805	12,554	12,142	3.72	
Province of Ontario	3.450%	2045-06-02	11,560	10,879	10,602	3.25	

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023 In thousands (except number of securities)			No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Responsible Fossil Fuel Free Bond (iA) Fund						
Government of Canada	0.500%	2030-12-01	5,000	3,985	4,200	6.90
Government of Canada	5.035%	2024-03-14	2,700	2,673	2,672	4.39
Government of Canada	3.250%	2033-12-01	2,580	2,479	2,614	4.29
Government of Canada	1.750%	2053-12-01	2,355	1,589	1,770	2.91
Province of Ontario	3.750%	2032-06-02	1,185	1,174	1,189	1.95
Industrial Alliance Short Term Bond (iA) Fund						
Government of Canada	0.500%	2030-12-01	18,825	14,664	15,814	4.94
Government of Canada	5.035%	2024-03-14	14,750	14,604	14,597	4.56
Government of Canada	2.750%	2024-08-01	14,580	14,306	14,407	4.50
Canada Housing Trust No 1	3.100%	2028-06-15	10,825	10,657	10,681	3.34
Province of Ontario	2.900%	2028-06-02	9,760	9,295	9,513	2.97
PIMCO Monthly Income Fund (Canada), Series I						
Fannie Mae or Freddie Mac	5.500%	2054-01-01	1,949,250	N/A	2,594,153	10.96
Fannie Mae or Freddie Mac	5.500%	2054-02-01	1,134,975	N/A	1,510,714	6.38
Fannie Mae or Freddie Mac	4.000%	2054-02-01	1,076,578	N/A	1,350,568	5.71
Fannie Mae or Freddie Mac	3.500%	2054-02-01	975,994	N/A	1,187,761	5.02
Fannie Mae or Freddie Mac	6.000%	2054-02-01	856,725	N/A	1,152,719	4.87

Fixed Income Managed Portfolio (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	171,782	-	-	171,782
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	9,055	-	9,055
	171,782	9,055	-	180,837
Derivatives				
Derivative financial instruments	-	866	-	866
LIABILITIES				
Derivatives				
Derivative financial instruments	(20)	(9)	-	(29)
Total	171,762	9,912	-	181,674

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	82,170	-	-	82,170
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	200	-	200
	82,170	200	-	82,370
Derivatives				
Derivative financial instruments	27	1	-	28
LIABILITIES				
Derivatives				
Derivative financial instruments	-	(4)	-	(4)
Total	82,197	197	-	82,394

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Fixed Income Managed Portfolio (iA)

IAI Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Currency Risk

The following table summarizes the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	28,265	(28,216)	49	2

As at December 31, 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
17,262	9.47

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
8,219	9.91

Global Multisector Bond (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	20,614	10,786
Cash	250	82
	20,864	10,868
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	212	37
Expenses payable	43	23
	255	60
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	20,609	10,808
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	8.91	8.53
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	8.94	8.55
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.79	–
IAG SRP 75/100	8.86	8.51
IAG SRP 75/100 Prestige 300	8.89	8.53
IAG SRP 75/100 Prestige 500	10.78	–
IAG SRP CS 75/75 F	8.99	8.57
IAG SRP CS 75/75 Prestige 300 F	9.00	8.58
IAG SRP CS 75/75 Prestige 500 F	10.79	–
IAG SRP 75/100 F	8.94	8.55
IAG SRP 75/100 Prestige 300 F	8.98	8.57
IAG SRP 75/100 Prestige 500 F	10.79	–
Ecoflextra CS 75/75	8.90	8.53
PLA000	9.41	8.79
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	821	495
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	181	292
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	319	–
IAG SRP 75/100	366	187
IAG SRP 75/100 Prestige 300	194	279
IAG SRP 75/100 Prestige 500	288	–
IAG SRP CS 75/75 F	1	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	2	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	15	14
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	2	–
Distributions and allocations from investment funds	388	224
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(256)	(121)
Net change in unrealized appreciation (depreciation)	977	(1,179)
Net gain (loss) in fair value of investments	721	(1,300)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	721	(1,300)
	1,111	(1,076)
EXPENSES (Note 7)		
Management fees and operating expenses	422	228
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	689	(1,304)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.31	(1.26)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	(0.18)	(1.31)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.96	–
IAG SRP 75/100	0.44	(1.37)
IAG SRP 75/100 Prestige 300	(0.13)	(1.17)
IAG SRP 75/100 Prestige 500	0.98	–
IAG SRP CS 75/75 F	0.40	(1.39)
IAG SRP CS 75/75 Prestige 300 F	0.42	(1.38)
IAG SRP CS 75/75 Prestige 500 F	0.79	–
IAG SRP 75/100 F	0.31	(1.41)
IAG SRP 75/100 Prestige 300 F	0.42	(1.39)
IAG SRP 75/100 Prestige 500 F	0.78	–
Ecoflextra CS 75/75	0.16	(1.12)
PLA000	0.62	(1.22)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Multisector Bond (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	10,808	5,851
Increase (decrease) in net assets from operations attributable to contractholders	689	(1,304)
Proceeds from issuances of units	23,940	9,501
Redemption of units	(14,828)	(3,240)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	9,801	4,957
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	20,609	10,808

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	689	(1,304)
Adjustments		
Interest for allocation purposes	(2)	–
Distributions and allocations from investment funds	(388)	(224)
Net realized loss (gain) of investments and derivative financial instruments	256	121
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(977)	1,179
Proceeds from sale and maturity of investments	3,661	1,159
Purchases of investments	(12,205)	(7,376)
Increase (decrease) in expenses payable	20	13
Interest received (paid)	2	–
CASH FLOWS FROM OPERATING ACTIVITIES	(8,944)	(6,432)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	23,940	9,502
Amounts paid on redemption of redeemable units	(14,828)	(3,240)
CASH FLOWS FROM FINANCING ACTIVITIES	9,112	6,262
NET INCREASE (DECREASE) IN CASH	168	(170)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	82	252
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	250	82

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Multisector Bond (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.02%)			
IA Clarington Loomis Global Multisector Bond Fund, Series I	2,297,035	20,837	20,614

TOTAL INVESTMENT PORTFOLIO (100.02%)	20,837	20,614
OTHER NET ASSETS (-0.02%)		(5)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		20,609

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)			No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Loomis Global Multisector Bond Fund, Series I						
Government of United States, Treasury Bill	5.116%	2024-06-27	7,520	9,670	9,670	2.93
Government of United States, Treasury Bill	5.338%	2024-04-18	7,265	9,752	9,432	2.86
Government of United States, Notes	4.125%	2053-08-15	4,890	5,812	6,519	1.97
Government of United States, Notes	4.375%	2043-08-15	3,980	4,917	5,359	1.62
CBOT US Treasury Bond Futures			308	48,841	3,639	1.10
Government of United States, Treasury Bill	5.359%	2024-01-25	2,585	3,443	3,397	1.03
Rocket Mortgage LLC/Co-Issuer Inc., Callable	3.875%	2031-03-01	2,795	3,601	3,246	0.98
Continental Resources Inc.	5.750%	2031-01-15	2,424	3,335	3,184	0.96
Government of United States, Treasury Bill	5.332%	2024-05-02	2,455	3,298	3,181	0.96
Government of United States, Treasury Bill	5.311%	2024-05-09	2,430	3,290	3,146	0.95
BioMarin Pharmaceutical Inc., Convertible	1.250%	2027-05-15	2,135	2,749	2,905	0.88
Micron Technology Inc., Callable	5.875%	2033-09-15	2,065	2,768	2,834	0.86
Uber Technologies Inc., Callable	4.500%	2029-08-15	2,215	2,785	2,792	0.85
HCA Inc., Callable	5.500%	2033-06-01	1,945	2,642	2,606	0.79
Glencore Funding LLC, Callable	6.500%	2033-10-06	1,700	2,289	2,445	0.74
T-Mobile USA Inc., Callable	3.875%	2030-04-15	1,900	2,792	2,376	0.72
Federal Republic of Brazil, Series 'F'	10.000%	2029-01-01	8,641	2,394	2,341	0.71
Teva Pharmaceutical Finance Netherlands III BV	3.150%	2026-10-01	1,890	2,247	2,309	0.70
Expedia Group Inc., Callable	3.250%	2030-02-15	1,760	2,262	2,129	0.64
DISH Network Corp., Convertible	3.375%	2026-08-15	2,980	3,755	2,102	0.64
Blackstone Secured Lending Fund, Callable	2.125%	2027-02-15	1,640	2,113	1,923	0.58
EQT Corp., Callable	7.000%	2030-02-01	1,325	1,863	1,877	0.57
DISH DBS Corp., Callable	5.250%	2026-12-01	1,600	1,940	1,811	0.55
Banco Santander SA	2.749%	2030-12-03	1,600	2,063	1,753	0.53
Netflix Inc., Callable	4.875%	2030-06-15	1,300	1,937	1,737	0.53
			132,558	84,713	25.65	

Global Multisector Bond (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	20,614	-	-	20,614
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	20,614	-	-	20,614
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	20,614	-	-	20,614

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	10,786	-	-	10,786
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	10,786	-	-	10,786
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	10,786	-	-	10,786

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Multisector Bond (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,061	10.00

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
1,079	9.98

Global Fixed Income (PIMCO)

IAG Savings and Retirement Plan/My Education+

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	752,833	664,889
Cash	2,454	563
Receivable for investments sold	-	77
	755,287	665,529
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	1,684	682
Redemptions payable	2	-
Expenses payable	1,161	1,026
	2,847	1,708
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	752,440	663,821
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	12.37	11.68
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.63	11.89
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.56	-
IAG SRP 75/100	12.15	11.49
IAG SRP 75/100 Prestige 300	12.32	11.64
IAG SRP 75/100 Prestige 500	10.56	-
IAG SRP CS 75/75 F	12.69	11.90
IAG SRP CS 75/75 Prestige 300 F	12.94	12.13
IAG SRP CS 75/75 Prestige 500 F	10.58	-
IAG SRP 75/100 F	12.43	11.69
IAG SRP 75/100 Prestige 300 F	12.61	11.84
IAG SRP 75/100 Prestige 500 F	10.57	-
COL001	12.19	11.52
COL002	16.21	14.91
COL008	15.16	14.04
COL010	12.46	11.74
COL011	13.56	12.64
COL012	13.17	12.25
COL013	13.45	12.55
COL015	12.88	12.09
COL018	15.09	14.00
COL019	15.17	14.05
COL020	12.18	11.51
COL022	15.16	14.03
COL024	13.73	12.81
COL025	15.22	14.10
COL026	16.21	14.91
COL028	13.00	12.18
COLBR2	16.21	14.91
PLA000	16.29	14.97

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	17,125	15,525
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	4,674	9,646
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	7,464	-
IAG SRP 75/100	5,244	5,100
IAG SRP 75/100 Prestige 300	2,169	4,788
IAG SRP 75/100 Prestige 500	3,651	-
IAG SRP CS 75/75 F	24	6
IAG SRP CS 75/75 Prestige 300 F	3	45
IAG SRP CS 75/75 Prestige 500 F	40	-
IAG SRP 75/100 F	2	-
IAG SRP 75/100 Prestige 300 F	-	12
IAG SRP 75/100 Prestige 500 F	13	-
COL001	22	24
COL002	1,516	1,298
COL008	4,038	4,827
COL010	149	136
COL011	145	158
COL012	-	-
COL013	68	65
COL015	129	119
COL018	495	803
COL019	1,258	1,286
COL020	3	2
COL022	788	813
COL024	329	282
COL025	6,261	5,491
COL026	12	11
COL028	226	208
COLBR2	2,402	2,348
PLA000	-	-

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Fixed Income (PIMCO)

IAG Savings and Retirement Plan/My Education+

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	2	-
Distributions and allocations from investment funds	50,307	34,807
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(4,566)	(5,327)
Net change in unrealized appreciation (depreciation)	13,065	(71,708)
Net gain (loss) in fair value of investments	8,499	(77,035)
Derivative financial instruments:		
Net realized gain (loss)	-	-
Net change in unrealized appreciation (depreciation)	-	-
Net gain (loss) in fair value of derivative financial instruments	-	-
Total other changes in fair value of investments and derivative financial instruments	8,499	(77,035)
	58,808	(42,228)
EXPENSES (Note 7)		
Management fees and operating expenses	12,862	12,142
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	45,946	(54,370)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.69	(1.04)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.35	(1.08)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.71	-
IAG SRP 75/100	0.65	(1.04)
IAG SRP 75/100 Prestige 300	0.28	(1.03)
IAG SRP 75/100 Prestige 500	0.70	-
IAG SRP CS 75/75 F	0.95	(2.32)
IAG SRP CS 75/75 Prestige 300 F	0.34	(1.46)
IAG SRP CS 75/75 Prestige 500 F	0.70	-
IAG SRP 75/100 F	0.91	(1.02)
IAG SRP 75/100 Prestige 300 F	0.02	(1.00)
IAG SRP 75/100 Prestige 500 F	0.73	-
COL001	0.65	(1.06)
COL002	1.26	(0.97)
COL008	1.09	(0.97)
COL010	0.72	(1.04)
COL011	0.90	(1.15)
COL012	0.93	(2.28)
COL013	0.87	(0.86)
COL015	0.81	(1.14)
COL018	1.06	(0.99)
COL019	1.13	(0.99)
COL020	0.69	(1.05)
COL022	1.11	(1.09)
COL024	0.93	(0.97)
COL025	1.14	(0.95)
COL026	1.27	(0.95)
COL028	0.82	(0.96)
COLBR2	1.29	(0.98)
PLA000	1.31	(0.92)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	663,821	714,189
Increase (decrease) in net assets from operations attributable to contractholders	45,946	(54,370)
Proceeds from issuances of units	373,800	224,906
Redemption of units	(331,127)	(220,904)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	88,619	(50,368)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	752,440	663,821

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Fixed Income (PIMCO)

IAG Savings and Retirement Plan/My Education+

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	45,946	(54,370)
Adjustments		
Interest for allocation purposes	(2)	–
Distributions and allocations from investment funds	(50,307)	(34,807)
Net realized loss (gain) of investments and derivative financial instruments	4,566	5,327
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(13,065)	71,708
Proceeds from sale and maturity of investments	39,917	55,614
Purchases of investments	(67,976)	(47,343)
Increase (decrease) in expenses payable	135	(55)
Interest received (paid)	2	–
CASH FLOWS FROM OPERATING ACTIVITIES	(40,784)	(3,926)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	373,800	225,360
Amounts paid on redemption of redeemable units	(331,125)	(221,441)
CASH FLOWS FROM FINANCING ACTIVITIES	42,675	3,919
NET INCREASE (DECREASE) IN CASH	1,891	(7)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	563	570
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	2,454	563

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Fixed Income (PIMCO)

IAG Savings and Retirement Plan/My Education+

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.05%)			
PIMCO Monthly Income Fund (Canada), Series I	59,783,749	823,744	752,833
TOTAL INVESTMENT PORTFOLIO (100.05%)			
		823,744	752,833
OTHER NET ASSETS (-0.05%)			(393)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			752,440

Top 25 Holdings of the Underlying Fund

As at December 31, 2023

In thousands
(except number
of securities)

			No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
PIMCO Monthly Income Fund (Canada), Series I						
Fannie Mae or Freddie Mac	5.500%	2054-01-01	1,949,250	N/A	2,594,153	10.96
Fannie Mae or Freddie Mac	5.500%	2054-02-01	1,134,975	N/A	1,510,714	6.38
Fannie Mae or Freddie Mac	4.000%	2054-02-01	1,076,578	N/A	1,350,568	5.71
Fannie Mae or Freddie Mac	3.500%	2054-02-01	975,994	N/A	1,187,761	5.02
Fannie Mae or Freddie Mac	6.000%	2054-02-01	856,725	N/A	1,152,719	4.87
Fannie Mae or Freddie Mac	6.500%	2054-02-01	813,900	N/A	1,105,125	4.67
Fannie Mae or Freddie Mac	6.000%	2054-01-01	767,200	N/A	1,032,304	4.36
Receive, Interest Rate Swap 1-Day USD-SOFR Compounded-OIS	0.950%	2050-12-11	1,617,700	N/A	794,327	3.36
Fannie Mae or Freddie Mac	5.000%	2054-02-01	509,100	N/A	667,732	2.82
Fannie Mae or Freddie Mac	4.500%	2054-02-01	483,900	N/A	621,981	2.63
Fannie Mae or Freddie Mac	5.000%	2054-01-01	455,325	N/A	596,965	2.52
Government of United States	0.125%	2024-07-15	441,592	N/A	575,127	2.43
Fannie Mae or Freddie Mac	6.500%	2054-01-01	330,725	N/A	449,131	1.90
Citigroup Mortgage Loan Trust Inc.	0.000%	2061-11-01	358,644	N/A	407,237	1.72
Fannie Mae or Freddie Mac	3.000%	2054-02-01	317,050	N/A	372,074	1.57
Jamestown Residential	4.726%	2059-06-24	253,450	N/A	370,351	1.56
Government of United States	4.000%	2052-11-15	271,750	N/A	355,342	1.50
Government of United States	0.625%	2024-01-15	262,786	N/A	347,281	1.47
Government of United States	2.375%	2029-03-31	267,800	N/A	329,510	1.39
Government of United States	0.500%	2024-04-15	235,199	N/A	307,726	1.30
Receive, Interest Rate Swap 1-Day USD-SOFR Compounded-OIS	0.750%	2031-06-16	1,932,850	N/A	292,639	1.24
Government of United States	4.000%	2042-11-15	216,900	N/A	279,399	1.18
Citigroup Mortgage Loan Trust Inc.	0.000%	2061-11-01	634	N/A	770	0
Pay, Interest Rate Swap 1-Day USD-SOFR Compounded-OIS	2.250%	2028-06-20	1,361,200	N/A	(328,015)	-1.39
Pay, Interest Rate Swap 1-Day USD-SOFR Compounded-OIS	3.000%	2028-12-19	1,255,600	N/A	(361,219)	-1.53
				16,011,702	67.64	

Global Fixed Income (PIMCO)

IAG Savings and Retirement Plan/My Education+

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	752,833	-	-	752,833
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	752,833	-	-	752,833
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	752,833	-	-	752,833

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	664,889	-	-	664,889
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	664,889	-	-	664,889
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	664,889	-	-	664,889

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Fixed Income (PIMCO)

IAG Savings and Retirement Plan/My Education+

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
75,283	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
66,489	10.02

Floating Rate Income (Wellington Square)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	73,176	73,152
Cash	287	202
Receivable for investments sold	85	11
	73,548	73,365
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	275	71
Expenses payable	139	138
	414	209
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	73,134	73,156
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	10.18	9.61
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.23	9.65
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.21	–
IAG SRP 75/100	10.10	9.55
IAG SRP 75/100 Prestige 300	10.16	9.60
IAG SRP 75/100 Prestige 500	10.21	–
IAG SRP CS 75/75 F	10.46	9.81
IAG SRP CS 75/75 Prestige 300 F	10.41	9.79
IAG SRP CS 75/75 Prestige 500 F	10.22	–
IAG SRP 75/100 F	10.34	9.72
IAG SRP 75/100 Prestige 300 F	10.38	9.76
IAG SRP 75/100 Prestige 500 F	10.22	–
Ecoflextra CS 75/75	10.18	9.61
PLA000	11.17	10.31
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,735	3,028
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	735	2,334
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,374	–
IAG SRP 75/100	1,102	1,016
IAG SRP 75/100 Prestige 300	545	1,204
IAG SRP 75/100 Prestige 500	659	–
IAG SRP CS 75/75 F	3	2
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	1	1
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	32	23
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	5,570	4,680
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,419)	(483)
Net change in unrealized appreciation (depreciation)	1,401	(6,006)
Net gain (loss) in fair value of investments	(18)	(6,489)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	(18)	(6,489)
	5,552	(1,809)
EXPENSES (Note 7)		
Management fees and operating expenses	1,574	1,483
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	3,978	(3,292)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.56	(0.46)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.51	(0.48)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.25	–
IAG SRP 75/100	0.55	(0.47)
IAG SRP 75/100 Prestige 300	0.51	(0.53)
IAG SRP 75/100 Prestige 500	0.24	–
IAG SRP CS 75/75 F	0.63	(0.45)
IAG SRP CS 75/75 Prestige 300 F	0.61	(0.47)
IAG SRP CS 75/75 Prestige 500 F	0.21	–
IAG SRP 75/100 F	0.61	(0.46)
IAG SRP 75/100 Prestige 300 F	0.62	(0.47)
IAG SRP 75/100 Prestige 500 F	0.21	–
Ecoflextra CS 75/75	0.56	(0.49)
PLA000	0.85	(0.30)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Floating Rate Income (Wellington Square)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	73,156	52,015
Increase (decrease) in net assets from operations attributable to contractholders	3,978	(3,292)
Proceeds from issuances of units	56,238	55,282
Redemption of units	(60,238)	(30,849)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(22)	21,141
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	73,134	73,156

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	3,978	(3,292)
Adjustments		
Distributions and allocations from investment funds	(5,570)	(4,680)
Net realized loss (gain) of investments and derivative financial instruments	1,419	483
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(1,401)	6,006
Proceeds from sale and maturity of investments	18,558	7,590
Purchases of investments	(12,900)	(30,441)
Increase (decrease) in expenses payable	1	42
CASH FLOWS FROM OPERATING ACTIVITIES	4,085	(24,292)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	56,238	55,352
Amounts paid on redemption of redeemable units	(60,238)	(30,853)
CASH FLOWS FROM FINANCING ACTIVITIES	(4,000)	24,499
NET INCREASE (DECREASE) IN CASH	85	207
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	202	(5)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	287	202

The accompanying Notes to the Financial Statements are an integral part of these statements.

Floating Rate Income (Wellington Square)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.06%)			
IA Clarington Floating Rate Income Fund, Series I	8,526,145	78,140	73,176
TOTAL INVESTMENT PORTFOLIO (100.06%)		78,140	73,176
OTHER NET ASSETS (-0.06%)			(42)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			73,134

Top 25 Holdings of the Underlying Fund

As at December 31, 2023

In thousands
(except number
of securities)

			No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Floating Rate Income Fund, Series I						
BMO High Yield US Corporate Bond Hedged to CAD Index ETF			1,420,014	18,573	15,890	2.43
Halo Woods LLC	12.000%	2024-08-31	7,200	9,267	9,494	1.45
Halo Woods LLC	12.000%	2025-02-28	7,000	8,878	9,230	1.41
BMO Short Corporate Bond Index ETF			642,271	9,261	8,619	1.32
LGSA20 Inc.	10.000%	2024-03-31	12,800	14,987	8,439	1.29
Belron Finance Ltd., Term Loan	6.393%	2028-04-28	5,750	8,480	8,412	1.29
Embecka Corp., Term Loan	8.355%	2029-04-02	6,254	7,944	8,110	1.24
American Airlines Inc., Term Loan	7.198%	2027-01-29	6,080	7,959	7,957	1.22
Beacon Roofing Supply Inc., Term Loan	7.858%	2028-05-19	5,994	7,989	7,943	1.22
Northriver Midstream Finance LP, Term Loan	8.356%	2030-08-16	5,985	8,011	7,917	1.21
Canada Goose Inc., Term Loan	9.717%	2027-10-07	6,048	7,963	7,887	1.21
Gates Global LLC, Term Loan	7.955%	2027-03-31	5,901	7,291	7,805	1.19
Open Text Corp., Term Loan	8.208%	2030-01-31	5,844	7,719	7,723	1.18
Option Care Health Inc., Term Loan	8.220%	2028-10-27	5,826	7,264	7,721	1.18
Neuberger Berman Loan Advisers CLO Ltd., Class 'E', Series '21-45X', Floating Rate, Callable	11.905%	2035-10-14	5,760	7,227	7,530	1.15
The Cannabist Company Holdings Inc., Convertible	6.000%	2025-06-29	7,600	9,256	7,516	1.15
SS&C Technologies Inc., Term Loan	7.705%	2029-03-22	5,671	7,469	7,499	1.15
Delta 2 (Lux) SRL, Term Loan	7.605%	2030-01-15	5,550	7,364	7,343	1.12
GFL Environmental Inc., Callable	3.500%	2028-09-01	6,000	7,246	7,319	1.12
Iron Mountain Inc., REIT, Callable	4.875%	2029-09-15	5,700	7,423	7,126	1.09
Neuberger Berman Loan Advisers CLO Ltd., Class 'E', Series '21-43X', Floating Rate, Callable	11.664%	2035-07-17	5,400	6,634	6,985	1.07
Superior Plus LP, Callable	4.250%	2028-05-18	7,490	7,165	6,965	1.07
Go Daddy Operating Co. LLC, Term Loan	7.972%	2029-11-12	5,164	6,998	6,839	1.05
TransUnion LLC, Term Loan	7.705%	2028-12-01	5,003	6,612	6,625	1.01
Mileage Plus Holdings LLC, Term Loan	10.577%	2027-06-21	4,795	6,519	6,549	1.00
			211,499	201,443	30.82	

Floating Rate Income (Wellington Square)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	73,176	-	-	73,176
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	73,176	-	-	73,176
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	73,176	-	-	73,176

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	73,152	-	-	73,152
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	73,152	-	-	73,152
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	73,152	-	-	73,152

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Floating Rate Income (Wellington Square)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
7,318	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
7,315	10.00

Strategic Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	173,598	117,386
Cash	729	443
	174,327	117,829
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	503	403
Expenses payable	320	219
	823	622
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	173,504	117,207
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	14.63	13.78
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	14.79	13.92
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.48	–
IAG SRP 75/100	14.22	13.42
IAG SRP 75/100 Prestige 300	14.43	13.60
IAG SRP 75/100 Prestige 500	10.48	–
IAG SRP Other Series	14.14	13.37
IAG SRP CS 75/75 F	15.18	14.14
IAG SRP CS 75/75 Prestige 300 F	15.33	14.26
IAG SRP CS 75/75 Prestige 500 F	10.51	–
IAG SRP 75/100 F	14.77	13.78
IAG SRP 75/100 Prestige 300 F	14.97	13.95
IAG SRP 75/100 Prestige 500 F	10.50	–
Ecoflextra CS 75/75	14.62	13.77
COL002	18.99	17.49
COL008	18.07	16.70
PLA000	18.99	17.49
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	4,737	3,534
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,241	2,267
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	3,036	–
IAG SRP 75/100	1,849	1,388
IAG SRP 75/100 Prestige 300	696	1,251
IAG SRP 75/100 Prestige 500	1,524	–
IAG SRP Other Series	1	1
IAG SRP CS 75/75 F	2	1
IAG SRP CS 75/75 Prestige 300 F	1	1
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	1	2
IAG SRP 75/100 Prestige 300 F	10	10
IAG SRP 75/100 Prestige 500 F	44	–
Ecoflextra CS 75/75	53	63
COL002	13	13
COL008	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	14	–
Distributions and allocations from investment funds	8,146	6,270
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(446)	(747)
Net change in unrealized appreciation (depreciation)	4,472	(10,274)
Net gain (loss) in fair value of investments	4,026	(11,021)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	4,026	(11,021)
	12,186	(4,751)
EXPENSES (Note 7)		
Management fees and operating expenses	3,234	2,416
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	8,952	(7,167)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.89	(0.90)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.45	(0.91)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.57	–
IAG SRP 75/100	0.82	(0.90)
IAG SRP 75/100 Prestige 300	0.47	(0.92)
IAG SRP 75/100 Prestige 500	0.56	–
IAG SRP Other Series	0.62	(0.98)
IAG SRP CS 75/75 F	1.16	(0.58)
IAG SRP CS 75/75 Prestige 300 F	1.07	(0.82)
IAG SRP CS 75/75 Prestige 500 F	0.51	–
IAG SRP 75/100 F	0.84	(0.86)
IAG SRP 75/100 Prestige 300 F	0.25	(0.81)
IAG SRP 75/100 Prestige 500 F	0.65	–
Ecoflextra CS 75/75	0.82	(0.98)
COL002	1.54	(0.77)
COL008	1.37	(0.83)
PLA000	1.50	(0.81)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Strategic Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	117,207	101,972
Increase (decrease) in net assets from operations attributable to contractholders	8,952	(7,167)
Proceeds from issuances of units	142,404	65,796
Redemption of units	(95,059)	(43,394)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	56,297	15,235
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	173,504	117,207

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	8,952	(7,167)
Adjustments		
Interest for allocation purposes	(14)	–
Distributions and allocations from investment funds	(8,146)	(6,270)
Net realized loss (gain) of investments and derivative financial instruments	446	747
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(4,472)	10,274
Proceeds from sale and maturity of investments	5,200	9,218
Purchases of investments	(49,140)	(29,519)
Increase (decrease) in expenses payable	101	36
Interest received (paid)	14	–
CASH FLOWS FROM OPERATING ACTIVITIES	(47,059)	(22,681)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	142,404	65,989
Amounts paid on redemption of redeemable units	(95,059)	(43,394)
CASH FLOWS FROM FINANCING ACTIVITIES	47,345	22,595
NET INCREASE (DECREASE) IN CASH	286	(86)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	443	529
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	729	443

The accompanying Notes to the Financial Statements are an integral part of these statements.

Strategic Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.05%)			
IA Clarington Strategic Corporate Bond Fund, Series I	18,941,796	182,187	173,598
TOTAL INVESTMENT PORTFOLIO (100.05%)			
		182,187	173,598
OTHER NET ASSETS (-0.05%)			(94)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			173,504

Top 25 Holdings of the Underlying Fund

As at December 31, 2023

In thousands
(except number
of securities)

			No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Strategic Corporate Bond Fund, Series I						
Government of United States, Notes	4.125%	2032-11-15	17,500	24,483	23,464	3.82
Enbridge Inc.	6.017%	2024-01-04	15,000	14,993	14,986	2.44
iShares iBoxx \$ Investment Grade Corporate Bond ETF			100,000	14,773	14,592	2.38
PACCAR Financial Services Ltd.	5.391%	2024-01-12	10,438	14,135	13,735	2.24
Russel Metals Inc., Callable	5.750%	2025-10-27	13,000	13,000	13,011	2.12
Superior Plus LP, Callable	4.250%	2028-05-18	13,500	13,500	12,554	2.04
SNC-Lavalin Group Inc., Callable	7.000%	2026-06-12	12,000	12,082	12,340	2.01
Bombardier Inc., Callable	7.125%	2026-06-15	8,500	11,433	11,166	1.82
Honda Canada Finance Inc.	5.324%	2024-02-08	11,000	10,941	10,936	1.78
Northland Power Inc., Variable, Callable	9.250%	2083-06-30	10,500	10,409	10,927	1.78
Garda World Security Corp.	9.500%	2027-11-01	8,000	10,467	10,647	0
Air Canada, Callable	4.625%	2029-08-15	11,000	11,013	10,286	1.67
Wynn Las Vegas LLC/Capital Corp., Callable	5.250%	2027-05-15	8,000	10,236	10,274	1.67
iShares iBoxx \$ High Yield Corporate Bond ETF			100,000	10,212	10,205	1.66
Doman Building Materials Group Ltd., Callable	5.250%	2026-05-15	11,000	11,000	10,168	1.66
Parkland Corp., Callable	6.000%	2028-06-23	10,000	10,000	10,031	1.63
Enbridge Inc.	6.055%	2024-01-09	10,000	9,987	9,982	0
CCO Holdings LLC/CCO Holdings Capital Corp.	7.375%	2031-03-01	7,000	9,329	9,479	1.54
Keyera Corp., Variable, Callable	6.875%	2079-06-13	9,500	9,500	9,224	1.50
Ford Credit Canada Co.	6.777%	2025-09-15	9,000	8,991	9,198	1.50
NCL Corp. Ltd., Callable	3.625%	2024-12-15	7,000	8,762	8,973	1.46
NRG Energy Inc., Callable	6.625%	2027-01-15	6,524	8,734	8,627	0
Fairfax Financial Holdings Ltd., Callable	3.950%	2031-03-03	9,000	9,022	8,478	1.38
Mattamy Group Corp., Callable	4.625%	2028-03-01	9,000	9,000	8,375	1.36
Vermilion Energy Inc., Callable	5.625%	2025-03-15	6,250	8,353	8,144	1.33
			284,355	279,802	40.79	

Strategic Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	173,598	-	-	173,598
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	173,598	-	-	173,598
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	173,598	-	-	173,598

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	117,386	-	-	117,386
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	117,386	-	-	117,386
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	117,386	-	-	117,386

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Strategic Corporate Bond (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
17,360	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
11,739	10.02

Fidelity American High Yield Currency Neutral

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	83,986	68,858
Cash	548	55
Subscriptions receivable	47	–
	84,581	68,913
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	499	126
Expenses payable	182	154
	681	280
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	83,900	68,633
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.74	10.74
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.91	10.88
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.68	–
IAG SRP 75/100	11.54	10.57
IAG SRP 75/100 Prestige 300	11.69	10.69
IAG SRP 75/100 Prestige 500	10.68	–
IAG SRP CS 75/75 F	11.88	10.91
IAG SRP CS 75/75 Prestige 300 F	12.16	11.07
IAG SRP CS 75/75 Prestige 500 F	10.69	–
IAG SRP 75/100 F	11.81	10.76
IAG SRP 75/100 Prestige 300 F	11.93	10.87
IAG SRP 75/100 Prestige 500 F	10.69	–
Ecoflextra CS 75/75	11.75	10.75
PLA000	14.69	13.07
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,963	2,667
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	913	1,973
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,558	–
IAG SRP 75/100	874	780
IAG SRP 75/100 Prestige 300	336	897
IAG SRP 75/100 Prestige 500	635	–
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	13	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	54	63
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	1	–
Distributions and allocations from investment funds	5,067	4,241
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(803)	(774)
Net change in unrealized appreciation (depreciation)	4,435	(9,589)
Net gain (loss) in fair value of investments	3,632	(10,363)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	3,632	(10,363)
	8,700	(6,122)
EXPENSES (Note 7)		
Management fees and operating expenses	1,930	1,822
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	6,770	(7,944)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.02	(1.27)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.64	(1.26)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.86	–
IAG SRP 75/100	0.99	(1.26)
IAG SRP 75/100 Prestige 300	0.57	(1.19)
IAG SRP 75/100 Prestige 500	0.84	–
IAG SRP CS 75/75 F	0.67	(1.24)
IAG SRP CS 75/75 Prestige 300 F	3.68	(1.23)
IAG SRP CS 75/75 Prestige 500 F	1.15	–
IAG SRP 75/100 F	1.05	(1.24)
IAG SRP 75/100 Prestige 300 F	1.06	(1.24)
IAG SRP 75/100 Prestige 500 F	0.68	–
Ecoflextra CS 75/75	0.96	(1.27)
PLA000	1.61	(1.16)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity American High Yield Currency Neutral

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	68,633	70,682
Increase (decrease) in net assets from operations attributable to contractholders	6,770	(7,944)
Proceeds from issuances of units	55,591	29,191
Redemption of units	(47,094)	(23,296)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	15,267	(2,049)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	83,900	68,633

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	6,770	(7,944)
Adjustments		
Interest for allocation purposes	(1)	-
Distributions and allocations from investment funds	(5,067)	(4,241)
Net realized loss (gain) of investments and derivative financial instruments	803	774
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(4,435)	9,589
Proceeds from sale and maturity of investments	7,660	7,537
Purchases of investments	(13,716)	(11,882)
Increase (decrease) in expenses payable	28	3
Interest received (paid)	1	-
CASH FLOWS FROM OPERATING ACTIVITIES	(7,957)	(6,164)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	55,544	29,342
Amounts paid on redemption of redeemable units	(47,094)	(23,310)
CASH FLOWS FROM FINANCING ACTIVITIES	8,450	6,032
NET INCREASE (DECREASE) IN CASH	493	(132)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	55	187
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	548	55

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity American High Yield Currency Neutral

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.10%)			
Fidelity American High Yield Currency Neutral Fund, Series O	10,481,811	88,501	83,986
TOTAL INVESTMENT PORTFOLIO (100.10%)		88,501	83,986
OTHER NET ASSETS (-0.10%)			(86)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			83,900

Top 25 Holdings of the Underlying Fund

As at December 31, 2023

In thousands

(except number
of securities)

			No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity American High Yield Currency Neutral Fund, Series O						
DISH Network Corp.	2.375%	2024-03-15	2,422	2,844	3,177	1.09
C&W Senior Financing DAC	6.875%	2027-09-15	2,455	3,200	3,026	1.04
Uber Technologies Inc.	4.500%	2029-08-15	2,382	3,025	3,010	1.03
PG&E Corp.	4.550%	2030-07-01	1,907	2,749	2,406	0.83
PG&E Corp.	4.950%	2050-07-01	2,095	3,050	2,372	0.81
The Charles Schwab Corp.	5.375%	2199-12-31	1,683	2,086	2,199	0.75
TransDigm Inc.	6.750%	2028-08-15	1,532	2,016	2,080	0.71
Caesars Entertainment	7.000%	2030-02-15	1,529	2,027	2,078	0.71
Citigroup Inc.	5.350%	2199-12-31	1,529	1,984	2,032	0.70
TransDigm Inc.	5.500%	2027-11-15	1,498	1,963	1,946	0.67
DISH Network Corp.	3.375%	2026-08-15	2,673	3,134	1,877	0.64
UKG Inc., Term Loan	N/A	2027-05-03	1,414	1,835	1,874	0.64
California Resources Corp.			24,697	652	1,789	0.61
Acrisure LLC/In	7.000%	2025-11-15	1,213	1,604	1,604	0.55
Royal Caribbean Cruises Ltd.	11.625%	2027-08-15	1,094	1,452	1,577	0.54
Southeastern Grocers Inc.			43,272	580	1,541	0.53
Breakwater Energy Trm B 1Ln	N/A	2026-09-01	1,196	1,511	1,536	0.53
Tenet Healthcare Corp.	6.125%	2028-10-01	1,147	1,503	1,515	0.52
Intelsat J H SA	6.500%	2030-03-15	1,176	1,538	1,485	0.51
Ero Copper Corp.	6.500%	2030-02-15	1,240	1,535	1,449	0.50
GTCR W-2 Merger Sub LLC	7.500%	2031-01-15	1,019	1,350	1,427	0.49
GEMS Menasa	7.125%	2026-07-31	1,095	1,449	1,422	0.49
JPMorgan Chase & Co.	5.150%	2199-12-31	1,064	1,361	1,418	0.49
Albertsons Cos.	4.875%	2030-02-15	1,103	1,478	1,399	0.48
Icahn Enterprises LP/Icahn Enterprises Finance Corp.	4.750%	2024-09-15	1,032	1,374	1,359	0.47
			47,300	47,598	16.33	

Fidelity American High Yield Currency Neutral

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	83,986	-	-	83,986
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	83,986	-	-	83,986
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	83,986	-	-	83,986

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	68,858	-	-	68,858
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	68,858	-	-	68,858
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	68,858	-	-	68,858

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Fidelity American High Yield Currency Neutral

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
8,399	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
6,886	10.03

Diversified Security (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	522,349	552,962
Derivative financial instruments		
Open currency contracts	372	40
Futures contracts	7	1,247
Cash	1,597	16,515
Margin	114	854
Receivable for investments sold	2,755	3,554
Interest, dividends and other receivables	760	880
	527,954	576,052
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Open currency contracts	1	-
Futures contracts	-	62
Payable for investments purchased	3,466	3,316
Redemptions payable	1	9
Expenses payable	1,167	1,300
	4,635	4,687
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	523,319	571,365
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	31.73	30.22
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	32.18	30.61
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.67	-
IAG SRP 75/100	30.81	29.40
IAG SRP 75/100 Prestige 300	31.40	29.92
IAG SRP 75/100 Prestige 500	10.67	-
IAG SRP Other Series	30.44	29.10
IAG SRP CS 75/75 F	33.29	31.35
IAG SRP CS 75/75 Prestige 300 F	33.86	31.78
IAG SRP CS 75/75 Prestige 500 F	10.70	-
IAG SRP 75/100 F	32.19	30.45
IAG SRP 75/100 Prestige 300 F	32.98	31.10
IAG SRP 75/100 Prestige 500 F	10.69	-
IAG SRP SE 100/100 F	31.88	30.17
My Education/Ecoflex	21.41	20.51
Ecoflextra CS 75/75	22.90	21.81
COL001	27.16	25.73
COL002	44.14	40.97
COL008	43.74	40.61
COL019	42.43	39.49
COL020	27.03	25.60
COL022	42.40	39.47
COL025	42.43	39.49
COLBR2	44.14	40.97
PLA000	44.33	41.14

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	5,367	5,880
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,251	2,973
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	4,244	-
IAG SRP 75/100	1,782	2,035
IAG SRP 75/100 Prestige 300	515	1,647
IAG SRP 75/100 Prestige 500	2,112	-
IAG SRP Other Series	1,238	1,442
IAG SRP CS 75/75 F	-	2
IAG SRP CS 75/75 Prestige 300 F	-	-
IAG SRP CS 75/75 Prestige 500 F	-	-
IAG SRP 75/100 F	-	-
IAG SRP 75/100 Prestige 300 F	-	-
IAG SRP 75/100 Prestige 500 F	-	-
IAG SRP SE 100/100 F	-	-
My Education/Ecoflex	4,949	5,927
Ecoflextra CS 75/75	167	193
COL001	32	34
COL002	61	64
COL008	364	395
COL019	66	69
COL020	28	27
COL022	28	24
COL025	51	48
COLBR2	-	-
PLA000	-	-

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diversified Security (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	6,852	6,186
Income (loss) from derivative financial instruments	–	(2)
Securities lending	142	439
Distributions and allocations from investment funds	15,028	6,714
Foreign exchange gain (loss) on cash	(406)	1,337
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(13,664)	(21,580)
Net change in unrealized appreciation (depreciation)	33,824	(45,441)
Net gain (loss) in fair value of investments	20,160	(67,021)
Derivative financial instruments:		
Net realized gain (loss)	(718)	(4,702)
Net change in unrealized appreciation (depreciation)	(848)	(992)
Net gain (loss) in fair value of derivative financial instruments	(1,566)	(5,694)
Total other changes in fair value of investments and derivative financial instruments	18,594	(72,715)
	40,210	(58,041)
EXPENSES (Note 7)		
Management fees and operating expenses	14,598	15,891
Transaction costs	70	55
Foreign withholding taxes	326	357
	14,994	16,303
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	25,216	(74,344)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.41	(3.75)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.47	(3.74)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.83	–
IAG SRP 75/100	1.33	(3.73)
IAG SRP 75/100 Prestige 300	0.27	(3.78)
IAG SRP 75/100 Prestige 500	0.83	–
IAG SRP Other Series	1.27	(3.83)
IAG SRP CS 75/75 F	5.18	(4.30)
IAG SRP CS 75/75 Prestige 300 F	2.07	(3.43)
IAG SRP CS 75/75 Prestige 500 F	0.70	–
IAG SRP 75/100 F	1.74	(6.10)
IAG SRP 75/100 Prestige 300 F	1.88	(3.36)
IAG SRP 75/100 Prestige 500 F	0.68	–
IAG SRP SE 100/100 F	1.71	(3.50)
My Education/Ecoflex	0.85	(2.76)
Ecoflexextra CS 75/75	1.03	(2.80)
COL001	1.34	(3.12)
COL002	3.17	(3.97)
COL008	3.04	(3.91)
COL019	2.89	(3.91)
COL020	1.44	(2.96)
COL022	3.03	(5.12)
COL025	2.96	(3.83)
COLBR2	3.17	(3.88)
PLA000	3.19	(3.90)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	571,365	683,029
Increase (decrease) in net assets from operations attributable to contractholders	25,216	(74,344)
Proceeds from issuances of units	156,963	117,565
Redemption of units	(230,225)	(154,885)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(48,046)	(111,664)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	523,319	571,365

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diversified Security (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	25,216	(74,344)
Adjustments		
Interest for allocation purposes	(6,852)	(6,186)
Distributions and allocations from investment funds	(15,028)	(6,714)
Foreign withholding taxes	326	357
Foreign exchange loss (gain) on cash	406	(1,337)
Net realized loss (gain) of investments and derivative financial instruments	14,382	26,282
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(32,976)	46,433
Transaction costs	70	55
Proceeds from sale and maturity of investments	934,540	915,079
Purchases of investments	(870,563)	(868,462)
Decrease (increase) in margin	740	(203)
Increase (decrease) in expenses payable	(133)	(215)
Interest received (paid)	6,372	5,535
Distributions and allocations received (paid) from investment funds	2,258	2,598
CASH FLOWS FROM OPERATING ACTIVITIES	58,758	38,878
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	156,963	117,854
Amounts paid on redemption of redeemable units	(230,233)	(155,130)
CASH FLOWS FROM FINANCING ACTIVITIES	(73,270)	(37,276)
Foreign exchange gain (loss) on cash	(406)	1,337
NET INCREASE (DECREASE) IN CASH	(14,918)	2,939
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	16,515	13,576
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,597	16,515

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diversified Security (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	
CANADIAN BONDS (30.44%)						MUNICIPALS (4.16%)						
FEDERAL GOVERNMENT (10.35%)						Administration Regionale Kativik						
Government of Canada	2.750%	2024-08-01	880	862	869		4.700%	2024-04-03	65	65	65	
Government of Canada	0.250%	2026-03-01	4,260	3,852	3,964		Autorité régionale de transport métropolitain	2.600%	2024-02-28	35	35	35
Government of Canada	3.500%	2028-03-01	6,565	6,513	6,634		City of Ottawa	2.500%	2051-05-11	1,267	984	919
Government of Canada	2.250%	2029-12-01	240	237	230		City of Toronto	2.600%	2039-09-24	490	522	401
Government of Canada	1.250%	2030-06-01	2,240	1,991	2,002		City of Toronto	4.550%	2042-07-27	190	181	196
Government of Canada	0.500%	2030-12-01	22,350	17,943	18,775		City of Toronto	3.800%	2042-12-13	175	157	164
Government of Canada	3.250%	2033-12-01	11,575	11,126	11,726		City of Toronto	4.300%	2052-06-01	545	530	552
Government of Canada	5.000%	2037-06-01	1,565	1,846	1,885		Communauté métropolitaine de Montréal	4.000%	2024-04-25	155	153	154
Government of Canada	4.000%	2041-06-01	3,025	3,064	3,389		Communauté métropolitaine de Montréal	1.200%	2024-06-10	50	48	49
Government of Canada	1.750%	2053-12-01	6,258	4,238	4,703		Communauté métropolitaine de Montréal	1.250%	2025-06-10	95	88	90
				51,672	54,177		Communauté métropolitaine de Montréal	4.000%	2026-04-25	170	167	168
FEDERAL GUARANTEES (2.09%)							MRC d'Arthabaska	2.950%	2027-03-01	20	19	19
Canada Housing Trust No 1	2.550%	2025-03-15	835	817	818		MRC de Vaudreuil-Soulanges	1.950%	2026-02-07	15	14	14
Canada Housing Trust No 1	2.350%	2027-06-15	1,355	1,260	1,303		MRC du Fjord-Du-Saguenay	1.300%	2026-06-18	25	22	23
Canada Housing Trust No 1	4.150%	2033-06-15	2,585	2,725	2,720		Municipalité de Lac-Beauport	0.900%	2024-09-10	25	25	24
Canada Housing Trust No 1	4.250%	2034-03-15	2,145	2,144	2,277		Municipalité de Lac-Beauport	1.100%	2025-09-10	25	24	24
PSP Capital Inc.	3.750%	2029-06-15	2,245	2,235	2,266		Municipalité de Lac-Beauport	1.050%	2025-12-21	25	23	23
PSP Capital Inc.	4.150%	2033-06-01	1,510	1,499	1,550		Municipalité de Lac-Etchemin	2.200%	2024-11-19	5	5	5
				10,680	10,934		Municipalité de Mont-Blanc	4.500%	2028-03-17	65	64	65
PROVINCIALS (11.77%)							Municipalité de Petite-Rivière-Saint- Francois	4.950%	2026-09-22	25	25	25
CDP Financial Inc.	3.800%	2027-06-02	1,450	1,450	1,454		Municipalité de Sainte-Anne-des-Lacs	4.850%	2024-11-24	15	15	15
CDP Financial Inc.	3.700%	2028-03-08	1,920	1,916	1,926		Municipalité de Sainte-Anne-des-Lacs	4.800%	2025-11-24	15	15	15
CDP Financial Inc.	4.200%	2030-12-02	1,115	1,112	1,150		Municipalité de Sainte-Anne-des-Lacs	4.700%	2026-11-24	15	15	15
Financement-Québec	5.250%	2034-06-01	2,232	2,824	2,495		Municipalité de Saint-Ferréol-les-Neiges	4.450%	2024-12-15	10	10	10
Hydro-Québec	4.000%	2055-02-15	1,505	1,417	1,525		Municipalité de Saint-Ferréol-les-Neiges	4.300%	2025-12-15	10	10	10
Hydro-Québec	4.000%	2063-02-15	1,365	1,335	1,399		Municipalité de Saint-Ferréol-les-Neiges	4.250%	2026-12-15	10	10	10
OMERS Finance Trust	1.550%	2027-04-21	495	450	461		Municipalité de Saint-Lambert-de-Lauzon	0.950%	2025-11-16	75	68	70
Ontario Teachers' Finance Trust	4.150%	2029-11-01	2,535	2,583	2,599		Municipalité de Saint-Lambert-de-Lauzon	1.900%	2026-12-02	80	72	75
Province of Alberta	4.150%	2033-06-01	1,275	1,275	1,312		Municipalité de Saint-Prime	4.850%	2024-11-24	10	10	10
Province of Alberta	2.950%	2052-06-01	3,050	2,456	2,519		Municipalité de Saint-Prime	4.800%	2025-11-24	10	10	10
Province of British Columbia	2.800%	2048-06-18	1,777	1,754	1,443		Municipalité de Saint-Prime	4.700%	2026-11-24	10	10	10
Province of British Columbia	2.750%	2052-06-18	2,135	1,592	1,707		Municipalité des Îles-de-la-Madeleine	1.600%	2026-10-22	150	135	139
Province of Manitoba	4.050%	2045-09-05	2,473	2,500	2,426		Municipalité d'Oka	4.500%	2025-01-27	15	15	15
Province of Manitoba	2.050%	2052-09-05	1,165	757	767		Municipalité du Canton Shefford	5.000%	2024-12-15	10	10	10
Province of New Brunswick	3.050%	2050-08-14	2,094	2,136	1,743		Municipalité du Canton Shefford	4.500%	2025-12-15	10	10	10
Province of Newfoundland and Labrador	2.850%	2029-06-02	972	1,046	935		Régie d'assainissement des eaux usées de Chatham	1.750%	2024-02-08	25	25	25
Province of Newfoundland and Labrador	3.300%	2046-10-17	795	642	670		Régie d'assainissement des eaux usées de Chatham	2.000%	2025-02-08	25	25	24
Province of Newfoundland and Labrador	3.150%	2052-12-02	765	758	621		Régie d'assainissement des eaux usées de Chatham	2.150%	2026-02-08	25	24	24
Province of Nova Scotia	4.400%	2042-06-01	545	657	564		Régie d'assainissement des eaux usées de Chatham	2.250%	2027-02-08	65	64	61
Province of Nova Scotia	3.150%	2051-12-01	1,340	1,281	1,139		Réseau de transport de la Capitale	0.800%	2024-03-24	20	19	20
Province of Ontario	4.050%	2032-02-02	620	620	636		Réseau de transport de la Capitale	1.100%	2025-06-14	170	169	161
Province of Ontario	3.750%	2032-06-02	3,845	3,810	3,857		Réseau de transport de la Capitale	1.300%	2026-06-14	185	183	171
Province of Ontario	3.650%	2033-06-02	3,445	3,241	3,413		Réseau de transport de Longueuil	4.900%	2026-07-18	40	39	40
Province of Ontario	4.700%	2037-06-02	2,511	3,096	2,711		Société de Transport de Laval	1.250%	2024-05-12	94	93	93
Province of Ontario	3.450%	2045-06-02	4,740	4,611	4,347		Société de transport de l'Outaouais	2.700%	2026-05-11	70	66	67
Province of Ontario	2.900%	2046-12-02	5,905	4,819	4,918							
Province of Ontario	2.900%	2049-06-02	4,205	3,378	3,473							
Province of Ontario	4.150%	2054-12-02	555	532	578							
Province of Prince Edward Island	3.750%	2032-12-01	1,685	1,685	1,673							
Province of Quebec	2.300%	2029-09-01	1,120	1,005	1,051							
Province of Quebec	3.250%	2032-09-01	515	455	498							
Province of Quebec	5.000%	2041-12-01	1,260	1,681	1,416							
Province of Quebec	3.100%	2051-12-01	2,855	2,373	2,454							
Province of Saskatchewan	2.750%	2046-12-02	1,840	1,806	1,480							
Province of Saskatchewan	2.800%	2052-12-02	280	260	224							
				63,313	61,584							

Diversified Security (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)						MUNICIPALS (continued)					
Société de transport de Trois-Rivières	1.250%	2026-06-07	30	27	28	Ville de Lévis	4.200%	2027-02-27	55	54	55
Ville de Beaconsfield	3.250%	2024-07-29	30	29	30	Ville de Longueuil	1.300%	2024-05-06	193	191	190
Ville de Beauharnois	5.250%	2025-09-28	15	15	15	Ville de Longueuil	3.250%	2024-07-09	30	29	30
Ville de Beauharnois	5.000%	2026-09-28	15	15	15	Ville de Longueuil	1.000%	2024-07-09	247	244	241
Ville de Beaupré	4.400%	2025-04-17	45	45	45	Ville de Longueuil	1.350%	2025-05-06	274	270	261
Ville de Beaupré	4.100%	2026-04-17	50	49	49	Ville de Longueuil	3.200%	2025-11-10	30	29	29
Ville de Bécancour	2.400%	2024-03-26	50	49	50	Ville de Longueuil	1.450%	2026-07-12	170	151	158
Ville de Bécancour	1.000%	2025-12-08	40	37	37	Ville de Magog	2.200%	2024-10-02	25	24	25
Ville de Beloeil	5.500%	2024-07-20	25	25	25	Ville de Magog	4.500%	2024-10-07	75	75	74
Ville de Blainville	1.000%	2024-07-16	65	65	64	Ville de Magog	4.500%	2025-10-07	75	74	75
Ville de Blainville	2.250%	2024-07-23	35	34	34	Ville de Magog	4.500%	2026-10-07	80	79	80
Ville de Blainville	4.050%	2024-07-29	130	129	129	Ville de Marieville	4.600%	2026-11-14	15	15	15
Ville de Blainville	1.100%	2025-07-16	65	64	61	Ville de Matane	0.850%	2024-05-13	25	25	25
Ville de Blainville	4.100%	2026-07-29	160	159	158	Ville de Matane	2.000%	2024-08-26	80	82	78
Ville de Blainville	1.600%	2026-10-29	35	31	33	Ville de Matane	1.100%	2025-05-13	30	30	28
Ville de Boucherville	1.150%	2024-07-08	144	143	141	Ville de Matane	1.350%	2026-05-13	115	104	107
Ville de Boucherville	4.000%	2025-07-19	30	30	29	Ville de Mirabel	4.300%	2024-09-12	30	30	30
Ville de Bromont	1.250%	2026-06-17	95	86	88	Ville de Mirabel	1.850%	2026-11-26	45	40	42
Ville de Brossard	5.000%	2025-11-01	100	101	100	Ville de Mirabel	4.800%	2026-11-30	70	69	71
Ville de Candiac	4.600%	2025-05-30	45	45	45	Ville de Mirabel	5.000%	2026-12-12	170	171	172
Ville de Candiac	4.400%	2026-05-30	50	49	50	Ville de Montréal	3.500%	2038-12-01	676	796	623
Ville de Candiac	4.200%	2028-05-30	260	255	258	Ville de Montréal	2.400%	2041-12-01	735	550	564
Ville de Chambly	2.200%	2024-12-17	10	10	10	Ville de Mont-Royal	5.000%	2024-02-03	20	20	20
Ville de Chambly	1.900%	2025-01-31	10	9	9	Ville de Mont-Royal	2.500%	2024-03-11	85	84	84
Ville de Chambly	4.500%	2026-12-18	35	35	35	Ville de Mont-Royal	2.600%	2024-04-04	45	45	45
Ville de Châteauguay	3.950%	2026-08-25	25	25	25	Ville de Mont-Royal	4.600%	2025-02-03	20	20	20
Ville de Châteauguay	1.650%	2026-10-25	90	82	83	Ville de Mont-Royal	2.800%	2025-04-04	45	45	44
Ville de Chibougamau	5.100%	2024-03-13	5	5	5	Ville de Mont-Royal	2.950%	2026-04-04	50	49	48
Ville de Chibougamau	4.500%	2028-03-13	30	30	30	Ville de Mont-Royal	3.000%	2027-04-04	205	195	196
Ville de Contrecoeur	4.200%	2026-03-24	20	20	20	Ville de Mont-Saint-Hilaire	1.850%	2026-11-26	45	40	42
Ville de Contrecoeur	4.000%	2027-03-24	25	25	25	Ville de Mont-Tremblant	4.700%	2026-11-30	15	15	15
Ville de Côte Saint-Luc	2.200%	2024-04-24	35	34	35	Ville de Nicolet	0.850%	2024-09-02	20	20	19
Ville de Dollard-des-Ormeaux	0.950%	2024-07-16	30	30	29	Ville de Nicolet	1.050%	2025-09-02	20	20	19
Ville de Dollard-des-Ormeaux	1.200%	2025-07-16	30	29	29	Ville de Notre-Dame-des-Prairies	4.400%	2026-09-29	10	10	10
Ville de Drummondville	4.500%	2026-12-02	130	129	130	Ville de Percé	5.000%	2024-03-17	15	15	15
Ville de Fossambault-sur-le-Lac	1.000%	2025-11-17	10	9	9	Ville de Percé	5.300%	2025-07-18	183	182	184
Ville de Gaspé	4.300%	2026-10-17	5	5	5	Ville de Port-Cartier	1.000%	2026-01-27	90	80	84
Ville de Gatineau	2.300%	2024-05-02	45	47	44	Ville de Prevost	5.000%	2024-03-03	5	5	5
Ville de Gatineau	1.200%	2024-05-14	90	90	89	Ville de Prevost	4.000%	2024-08-25	20	20	20
Ville de Gatineau	2.000%	2024-09-11	450	446	440	Ville de Québec	4.500%	2033-11-28	1,550	1,495	1,583
Ville de Gatineau	4.700%	2025-11-25	75	75	75	Ville de Repentigny	5.000%	2024-03-24	95	95	95
Ville de Gatineau	3.150%	2026-04-26	135	127	131	Ville de Repentigny	2.300%	2024-04-23	35	35	35
Ville de Gatineau	2.500%	2026-09-14	40	37	38	Ville de Repentigny	0.800%	2024-06-18	110	109	108
Ville de Gatineau	2.700%	2027-12-13	513	505	482	Ville de Repentigny	4.750%	2025-03-24	100	100	99
Ville de Gatineau	4.250%	2028-05-01	390	383	388	Ville de Repentigny	1.050%	2025-06-18	115	114	109
Ville de Granby	4.950%	2025-11-03	50	50	50	Ville de Repentigny	1.100%	2025-09-24	170	169	160
Ville de Joliette	5.500%	2024-09-05	25	25	25	Ville de Repentigny	5.400%	2025-09-25	140	139	141
Ville de Joliette	5.500%	2025-09-05	30	30	30	Ville de Repentigny	4.500%	2026-03-24	105	105	105
Ville de Joliette	5.000%	2026-09-05	30	29	31	Ville de Repentigny	5.100%	2026-09-25	145	144	147
Ville de Kirkland	2.150%	2024-11-18	65	66	63	Ville de Repentigny	4.250%	2027-03-24	135	135	134
Ville de Kirkland	4.450%	2024-12-15	20	20	20	Ville de Richelieu	5.250%	2024-11-25	5	5	5
Ville de Kirkland	4.300%	2025-12-15	20	20	20	Ville de Richelieu	5.000%	2025-11-25	5	5	5
Ville de Kirkland	1.850%	2026-12-16	90	86	84	Ville de Richelieu	5.000%	2026-11-25	10	10	10
Ville de La Malbaie	4.400%	2024-09-22	10	10	10	Ville de Rimouski	4.800%	2026-11-30	71	70	72
Ville de La Prairie	4.700%	2024-03-31	10	10	10	Ville de Rivière-du-Loup	2.350%	2024-06-04	260	254	257
Ville de L'Assomption	5.200%	2025-09-22	34	34	34	Ville de Rivière-du-Loup	3.500%	2027-06-03	55	53	53
Ville de L'Assomption	5.000%	2026-09-22	40	39	41	Ville de Rosemère	0.900%	2024-08-26	15	15	14
Ville de Laval	2.800%	2025-06-17	720	696	701	Ville de Rosemère	1.150%	2025-08-26	20	20	19
Ville de Lévis	5.000%	2024-02-27	30	30	30	Ville de Rouyn-Noranda	5.000%	2024-02-22	30	30	30
Ville de Lévis	1.850%	2024-03-04	67	66	66	Ville de Rouyn-Noranda	0.850%	2024-11-10	15	14	14
Ville de Lévis	2.600%	2024-03-05	10	10	10	Ville de Rouyn-Noranda	4.750%	2025-02-22	30	30	30
Ville de Lévis	5.000%	2024-08-25	115	114	115	Ville de Rouyn-Noranda	4.300%	2026-02-22	35	35	35
Ville de Lévis	4.750%	2025-02-27	30	30	30	Ville de Rouyn-Noranda	4.150%	2027-02-22	60	59	60
Ville de Lévis	0.850%	2025-03-04	155	142	148	Ville de Saguenay	2.500%	2025-04-15	5	5	5
Ville de Lévis	4.500%	2025-05-29	100	99	99	Ville de Saguenay	2.700%	2026-04-27	160	152	153
Ville de Lévis	1.150%	2025-05-31	115	105	109	Ville de Saint-Basile-le-Grand	4.500%	2026-12-08	20	20	20
Ville de Lévis	5.000%	2025-08-25	120	119	120	Ville de Saint-Constant	1.000%	2024-08-16	110	110	107
Ville de Lévis	4.350%	2026-02-27	30	30	30	Ville de Saint-Constant	1.100%	2025-08-16	110	109	104

Diversified Security (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)						CORPORATES (continued)					
Ville de Sainte-Agathe-des-Monts	4.700%	2024-03-31	15	15	15	Royal Bank of Canada, Variable	2.740%	2029-07-25	1,775	1,732	1,746
Ville de Sainte-Julie	5.000%	2024-05-02	60	60	60	Royal Bank of Canada, Variable	2.088%	2030-06-30	1,260	1,180	1,207
Ville de Sainte-Julie	4.800%	2025-05-02	65	65	65	The Bank of Nova Scotia	1.950%	2025-01-10	1,465	1,411	1,419
Ville de Sainte-Julie	4.400%	2026-05-02	65	65	65	The Toronto-Dominion Bank, Variable	3.105%	2030-04-22	1,485	1,421	1,444
Ville de Sainte-Thérèse	1.000%	2024-08-19	85	83	83					10,709	10,827
Ville de Saint-Eustache	2.200%	2024-07-29	75	73	74						
Ville de Saint-Eustache	4.550%	2025-12-09	15	15	15						
Ville de Saint-Eustache	4.900%	2026-11-27	500	496	506						
Ville de Saint-Jean-sur-Richelieu	3.650%	2027-06-13	55	53	54						
Ville de Saint-Jérôme	5.150%	2026-10-03	45	44	46						
Ville de Saint-Lin-Laurentides	5.500%	2024-08-31	20	20	20						
Ville de Saint-Lin-Laurentides	5.350%	2025-08-31	20	20	20						
Ville de Saint-Philippe	4.950%	2026-09-22	25	25	25						
Ville de Saint-Sauveur	4.700%	2026-11-30	15	15	15						
Ville de Saint-Tite	2.050%	2024-09-17	65	62	63						
Ville de Salaberry-de-Valleyfield	2.400%	2024-04-02	70	68	69						
Ville de Salaberry-de-Valleyfield	0.850%	2024-05-31	45	45	44					2,083	2,113
Ville de Salaberry-de-Valleyfield	1.100%	2025-05-31	45	44	43					2,083	2,113
Ville de Shawinigan	2.250%	2024-04-16	562	552	557						
Ville de Shawinigan	1.150%	2025-03-30	57	56	54						
Ville de Shawinigan	1.850%	2026-12-17	25	23	23						
Ville de Sherbrooke	1.800%	2024-03-11	306	304	304						
Ville de Sherbrooke	4.600%	2026-06-20	40	39	40						
Ville de Sherbrooke	4.100%	2026-07-11	20	19	20						
Ville de Sherbrooke	4.800%	2026-11-07	50	51	50						
Ville de Sherbrooke	4.600%	2026-12-12	180	179	181						
Ville de Sherbrooke	2.700%	2027-12-13	661	653	621						
Ville de Sherbrooke	4.000%	2028-04-04	30	29	30						
Ville de Sorel-Tracy	5.000%	2024-03-21	15	15	15						
Ville de Sorel-Tracy	1.850%	2026-12-09	85	76	79						
Ville de Ste-Augustin de-Desmaures	3.150%	2026-02-10	85	80	82						
Ville de Sutton	3.200%	2026-04-19	15	14	15						
Ville de Terrebonne	1.350%	2026-07-23	65	59	60						
Ville de Thetford Mines	4.300%	2025-10-14	40	40	40						
Ville de Trois-Rivières	3.450%	2024-04-23	10	10	10						
Ville de Trois-Rivières	2.300%	2024-04-30	295	289	292						
Ville de Trois-Rivières	2.700%	2026-04-27	85	81	81						
Ville de Val-d'Or	4.000%	2024-07-28	50	49	49						
Ville de Val-d'Or	2.200%	2024-07-30	60	59	59						
Ville de Val-d'Or	5.000%	2024-12-15	55	55	55						
Ville de Val-d'Or	4.500%	2025-12-15	55	54	55						
Ville de Varennes	4.800%	2024-04-19	15	15	15						
Ville de Varennes	4.200%	2025-04-19	15	15	15						
Ville de Varennes	4.000%	2026-04-19	20	20	20						
Ville de Vaudreuil-Dorion	3.800%	2024-07-18	75	74	74						
Ville de Vaudreuil-Dorion	0.950%	2024-07-19	65	65	63						
Ville de Vaudreuil-Dorion	5.750%	2024-09-25	25	25	25						
Ville de Vaudreuil-Dorion	3.850%	2025-07-18	105	104	103						
Ville de Vaudreuil-Dorion	1.200%	2025-07-19	65	64	62						
Ville de Vaudreuil-Dorion	5.500%	2025-09-25	25	25	25						
Ville de Vaudreuil-Dorion	3.950%	2026-07-18	75	74	74						
Ville de Vaudreuil-Dorion	5.250%	2026-09-25	25	25	26						
				21,995	21,759						
CORPORATES (2.07%)											
Bank of Montreal, Variable	2.880%	2029-09-17	1,485	1,444	1,458						
Canadian Imperial Bank of Commerce	2.750%	2025-03-07	1,365	1,310	1,330						
Canadian Imperial Bank of Commerce, Variable	2.010%	2030-07-21	880	821	841						
Fédération des caisses Desjardins du Québec, Variable	2.856%	2030-05-26	1,430	1,390	1,382						

Diversified Security (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	337,289	-	-	337,289
Investment properties	-	-	-	-
Bonds	-	161,394	-	161,394
Mortgages	-	-	-	-
Short-term investments	-	23,666	-	23,666
	337,289	185,060	-	522,349
Derivatives				
Derivative financial instruments	7	372	-	379
LIABILITIES				
Derivatives				
Derivative financial instruments	-	(1)	-	(1)
Total	337,296	185,431	-	522,727

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	337,774	-	-	337,774
Investment properties	-	-	-	-
Bonds	-	205,313	-	205,313
Mortgages	-	-	-	-
Short-term investments	-	9,875	-	9,875
	337,774	215,188	-	552,962
Derivatives				
Derivative financial instruments	1,247	40	-	1,287
LIABILITIES				
Derivatives				
Derivative financial instruments	(62)	-	-	(62)
Total	338,959	215,228	-	554,187

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

The Fund, through its direct holdings, was invested in debt instruments with the following credit ratings:

Debt Instruments by Credit Rating	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
AAA	14.30	16.69
AA	9.70	13.04
A	6.84	6.20
R1	4.52	1.73

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Diversified Security (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management (continued)

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Investment Fund(s) - Equity	33.86	31.31
Investment Fund(s) - Bond	30.59	27.81
Provincial Bonds and Guarantees	11.77	13.35
Federal Government Bonds	10.35	7.51
Short-Term Investments	4.52	1.73
Municipal Bonds and Guarantees	4.16	3.74
Federal Guarantees	2.09	6.79
Corporate Bonds	2.07	2.54
Supranational Guarantees	0.40	0.53
Asset-Backed Securities	-	1.47
Futures	-	0.21
Other net assets	0.19	3.01

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity date of greater than 30 days.

Interest Rate Risk

The following tables summarize the Fund's direct exposure to interest rate risk by effective maturities. If the prevailing interest rates had been raised or lowered by 1%, assuming a parallel shift in the yield curve, with all other factors remaining constant, the Net Assets would have respectively decreased or increased by the amount presented under "Impact on Comprehensive Income and Net Assets". The Fund's sensitivity to interest rate changes was estimated using the weighted average duration of the portfolio. In practice, actual results may differ from this sensitivity analysis and the difference could be material.

As at December 31, 2023

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	30,036	31,699	67,033	56,292	337,289	522,349	13,801
Cash and margin (Bank overdraft)	1,711	-	-	-	-	1,711	-
Other assets	-	-	-	-	3,894	3,894	-
Liabilities	-	-	-	-	4,635	4,635	-

As at December 31, 2022

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	17,098	66,872	66,443	64,775	337,774	552,962	16,563
Cash and margin (Bank overdraft)	17,369	-	-	-	-	17,369	-
Other assets	-	-	-	-	5,721	5,721	-
Liabilities	-	-	-	-	4,687	4,687	-

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	30,841	(12,350)	18,491	925

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	97,761	(44,887)	52,874	2,644

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
33,767	6.45

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
33,900	5.93

Diversified (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	2,101,380	2,096,122
Derivative financial instruments		
Open currency contracts	1,354	91
Futures contracts	29	3,987
Cash	4,388	48,630
Margin	367	2,681
Receivable for investments sold	6,160	8,999
Interest, dividends and other receivables	1,724	1,834
	2,115,402	2,162,344
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Open currency contracts	3	-
Futures contracts	-	51
Payable for investments purchased	7,751	8,176
Redemptions payable	-	1
Expenses payable	4,408	4,533
	12,162	12,761
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	2,103,240	2,149,583
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	57.99	54.44
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	59.78	55.94
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.64	-
IAG SRP 75/100	56.36	53.01
IAG SRP 75/100 Prestige 300	58.28	54.64
IAG SRP 75/100 Prestige 500	10.63	-
IAG SRP Other Series	55.72	52.51
IAG SRP CS 75/75 F	60.87	56.42
IAG SRP CS 75/75 Prestige 300 F	62.72	58.03
IAG SRP CS 75/75 Prestige 500 F	10.66	-
IAG SRP 75/100 F	59.35	55.12
IAG SRP 75/100 Prestige 300 F	61.24	56.74
IAG SRP 75/100 Prestige 500 F	10.66	-
IAG SRP SE 100/100 F	58.50	54.50
My Education/Ecoflex/APEX	47.30	44.64
Ecoflexextra CS 75/75	50.51	47.42
COL001	93.26	87.10
COL002	158.26	144.73
COL003	159.21	145.40
COL008	155.16	142.01
COL010	116.42	108.78
COL011	134.82	124.61
COL012	133.91	123.62
COL013	131.00	121.30
COL014	121.87	113.61
COL015	123.40	114.79
COL019	151.31	138.77
COL020	92.68	86.55
COL022	151.32	138.78
COL025	151.44	138.87
COL026	158.61	144.85
COL028	124.25	115.43
COLBR2	158.25	144.73
PLA000	159.27	145.45

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	8,573	8,695
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,884	4,888
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	15,770	-
IAG SRP 75/100	2,804	2,837
IAG SRP 75/100 Prestige 300	950	2,319
IAG SRP 75/100 Prestige 500	6,437	-
IAG SRP Other Series	2,416	2,762
IAG SRP CS 75/75 F	1	-
IAG SRP CS 75/75 Prestige 300 F	1	3
IAG SRP CS 75/75 Prestige 500 F	4	-
IAG SRP 75/100 F	-	-
IAG SRP 75/100 Prestige 300 F	-	1
IAG SRP 75/100 Prestige 500 F	4	-
IAG SRP SE 100/100 F	-	-
My Education/Ecoflex/APEX	13,030	14,802
Ecoflexextra CS 75/75	293	322
COL001	87	96
COL002	93	124
COL003	-	-
COL008	1,204	1,454
COL010	12	12
COL011	17	18
COL012	-	-
COL013	7	9
COL014	-	-
COL015	7	9
COL019	47	52
COL020	17	18
COL022	91	96
COL025	247	245
COL026	-	-
COL028	9	13
COLBR2	8	57
PLA000	-	-

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diversified (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	18,538	15,633
Income (loss) from derivative financial instruments	–	(6)
Securities lending	488	798
Distributions and allocations from investment funds	84,954	39,926
Foreign exchange gain (loss) on cash	(1,368)	7,620
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(274)	(47,564)
Net change in unrealized appreciation (depreciation)	98,761	(183,461)
Net gain (loss) in fair value of investments	98,487	(231,025)
Derivative financial instruments:		
Net realized gain (loss)	(8,672)	(14,385)
Net change in unrealized appreciation (depreciation)	(2,648)	(103)
Net gain (loss) in fair value of derivative financial instruments	(11,320)	(14,488)
Total other changes in fair value of investments and derivative financial instruments	87,167	(245,513)
	189,779	(181,542)
EXPENSES (Note 7)		
Management fees and operating expenses	53,159	53,729
Transaction costs	163	157
Foreign withholding taxes	806	739
	54,128	54,625
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	135,651	(236,167)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	3.44	(5.95)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.41	(5.91)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.86	–
IAG SRP 75/100	3.24	(5.91)
IAG SRP 75/100 Prestige 300	1.47	(5.90)
IAG SRP 75/100 Prestige 500	0.86	–
IAG SRP Other Series	3.10	(6.17)
IAG SRP CS 75/75 F	7.15	(0.41)
IAG SRP CS 75/75 Prestige 300 F	3.42	(4.85)
IAG SRP CS 75/75 Prestige 500 F	0.86	–
IAG SRP 75/100 F	4.23	(5.13)
IAG SRP 75/100 Prestige 300 F	2.93	(7.82)
IAG SRP 75/100 Prestige 500 F	0.83	–
IAG SRP SE 100/100 F	5.55	(5.65)
My Education/Ecoflex/APEX	2.56	(5.36)
Ecoflexextra CS 75/75	2.97	(5.36)
COL001	6.04	(9.96)
COL002	13.31	(12.32)
COL003	13.81	(12.01)
COL008	12.71	(12.34)
COL010	7.67	(11.53)
COL011	10.23	(12.71)
COL012	10.28	(12.55)
COL013	9.09	(11.62)
COL014	8.26	(11.79)
COL015	7.65	(12.86)
COL019	12.33	(12.38)
COL020	6.13	(9.57)
COL022	12.38	(13.35)
COL025	12.55	(11.91)
COL026	13.76	(11.98)
COL028	8.79	(13.06)
COLBR2	4.43	(12.30)
PLA000	13.81	(12.01)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	2,149,583	2,354,777
Increase (decrease) in net assets from operations attributable to contractholders	135,651	(236,167)
Proceeds from issuances of units	523,885	397,566
Redemption of units	(705,879)	(366,593)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(46,343)	(205,194)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	2,103,240	2,149,583

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diversified (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	135,651	(236,167)
Adjustments		
Interest for allocation purposes	(18,538)	(15,633)
Distributions and allocations from investment funds	(84,954)	(39,926)
Foreign withholding taxes	806	739
Foreign exchange loss (gain) on cash	1,368	(7,620)
Net realized loss (gain) of investments and derivative financial instruments	8,946	61,949
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(96,113)	183,564
Transaction costs	163	157
Proceeds from sale and maturity of investments	2,760,708	2,314,435
Purchases of investments	(2,590,396)	(2,310,331)
Decrease (increase) in margin	2,314	141
Increase (decrease) in expenses payable	(125)	(279)
Interest received (paid)	14,590	12,489
Distributions and allocations received (paid) from investment funds	4,701	4,238
CASH FLOWS FROM OPERATING ACTIVITIES	139,121	(32,244)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	523,885	398,796
Amounts paid on redemption of redeemable units	(705,880)	(367,762)
CASH FLOWS FROM FINANCING ACTIVITIES	(181,995)	31,034
Foreign exchange gain (loss) on cash	(1,368)	7,620
NET INCREASE (DECREASE) IN CASH	(44,242)	6,410
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	48,630	42,220
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	4,388	48,630

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diversified (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
CANADIAN BONDS (16.77%)						MUNICIPALS (2.37%)					
FEDERAL GOVERNMENT (5.45%)						Administration Regionale Kativik					
Government of Canada	2.750%	2024-08-01	700	686	692		4.700%	2024-04-03	150	150	150
Government of Canada	0.250%	2026-03-01	8,255	7,461	7,682	Autorité régionale de transport métropolitain					
Government of Canada	3.500%	2028-03-01	12,315	12,282	12,444		2.600%	2024-02-28	75	74	75
Government of Canada	2.250%	2029-12-01	540	532	517	City of Ottawa					
Government of Canada	1.250%	2030-06-01	4,945	4,395	4,419		2.500%	2051-05-11	2,378	1,852	1,726
Government of Canada	0.500%	2030-12-01	48,425	38,790	40,679	City of Toronto					
Government of Canada	3.250%	2033-12-01	24,785	23,796	25,108		2.600%	2039-09-24	1,080	1,148	884
Government of Canada	5.000%	2037-06-01	3,795	4,477	4,570	City of Toronto					
Government of Canada	4.000%	2041-06-01	6,440	6,523	7,215		4.550%	2042-07-27	415	396	428
Government of Canada	1.750%	2053-12-01	14,995	10,055	11,269	City of Toronto					
				108,997	114,595		3.800%	2042-12-13	390	348	366
FEDERAL GUARANTEES (1.20%)						City of Toronto					
Canada Housing Trust No 1	2.550%	2025-03-15	1,245	1,218	1,219		4.300%	2052-06-01	1,815	1,765	1,837
Canada Housing Trust No 1	2.350%	2027-06-15	3,990	3,710	3,836	Communauté métropolitaine de Montréal					
Canada Housing Trust No 1	4.150%	2033-06-15	5,745	6,057	6,045		4.000%	2024-04-25	350	346	348
Canada Housing Trust No 1	4.250%	2034-03-15	4,585	4,582	4,867	Communauté métropolitaine de Montréal					
PSP Capital Inc.	3.750%	2029-06-15	5,660	5,635	5,714		1.200%	2024-06-10	65	63	64
PSP Capital Inc.	4.150%	2033-06-01	3,520	3,494	3,613	Communauté métropolitaine de Montréal					
				24,696	25,294		1.250%	2025-06-10	210	194	199
PROVINCIALS (6.60%)						MRC d'Arthabaska					
CDP Financial Inc.	3.800%	2027-06-02	2,730	2,729	2,738		2.950%	2027-03-01	40	37	38
CDP Financial Inc.	3.700%	2028-03-08	4,795	4,786	4,810	MRC de Vaudreuil-Soulanges					
CDP Financial Inc.	4.200%	2030-12-02	2,465	2,459	2,542		1.950%	2026-02-07	30	28	28
Financement-Québec	5.250%	2034-06-01	5,072	6,475	5,670	MRC du Fjord-Du-Saguenay					
Hydro-Québec	4.000%	2055-02-15	2,550	2,401	2,583		1.300%	2026-06-18	60	54	56
Hydro-Québec	4.000%	2063-02-15	3,615	3,531	3,706	Municipalité de Lac-Beauport					
OMERS Finance Trust	1.550%	2027-04-21	1,095	995	1,020		0.900%	2024-09-10	50	50	48
Ontario Teachers' Finance Trust	4.150%	2029-11-01	5,645	5,751	5,787	Municipalité de Lac-Beauport					
Province of Alberta	4.150%	2033-06-01	2,620	2,620	2,697		1.100%	2025-09-10	55	54	52
Province of Alberta	2.950%	2052-06-01	6,515	5,243	5,380	Municipalité de Lac-Beauport					
Province of British Columbia	2.800%	2048-06-18	3,200	3,165	2,598		1.050%	2025-12-21	60	55	56
Province of British Columbia	2.750%	2052-06-18	5,235	3,905	4,185	Municipalité de Lac-Étchemin					
Province of Manitoba	4.050%	2045-09-05	5,433	5,468	5,330		2.200%	2024-11-19	10	10	10
Province of Manitoba	2.050%	2052-09-05	2,595	1,685	1,709	Municipalité de Mont-Blanc					
Province of New Brunswick	3.050%	2050-08-14	4,373	4,431	3,641		4.500%	2028-03-17	140	139	141
Province of Newfoundland and Labrador	2.850%	2029-06-02	2,871	3,075	2,761	Municipalité de Petite-Rivière-Saint- François					
Province of Newfoundland and Labrador	3.300%	2046-10-17	1,495	1,207	1,261		4.950%	2026-09-22	55	54	56
Province of Newfoundland and Labrador	3.150%	2052-12-02	1,150	1,140	934	Municipalité de Saint-Donat					
Province of Nova Scotia	4.400%	2042-06-01	1,804	2,177	1,866		4.250%	2027-09-22	800	789	796
Province of Nova Scotia	3.150%	2051-12-01	2,319	2,125	1,971	Municipalité de Sainte-Anne-des-Lacs					
Province of Ontario	4.050%	2032-02-02	1,375	1,374	1,411		4.850%	2024-11-24	35	35	35
Province of Ontario	3.750%	2032-06-02	8,090	7,851	8,114	Municipalité de Sainte-Anne-des-Lacs					
Province of Ontario	3.650%	2033-06-02	7,730	7,306	7,658		4.800%	2025-11-24	35	35	35
Province of Ontario	4.700%	2037-06-02	5,938	7,097	6,411	Municipalité de Sainte-Anne-des-Lacs					
Province of Ontario	3.450%	2045-06-02	8,575	8,357	7,865		4.700%	2026-11-24	35	34	35
Province of Ontario	2.900%	2046-12-02	14,470	11,782	12,051	Municipalité de Saint-Ferréol-les-Neiges					
Province of Ontario	2.900%	2049-06-02	8,995	7,238	7,429		4.450%	2024-12-15	20	20	20
Province of Ontario	4.150%	2054-12-02	2,065	1,977	2,152	Municipalité de Saint-Ferréol-les-Neiges					
Province of Prince Edward Island	3.750%	2032-12-01	3,250	3,250	3,226		4.300%	2025-12-15	25	25	25
Province of Quebec	2.300%	2029-09-01	3,780	3,392	3,548	Municipalité de Saint-Ferréol-les-Neiges					
Province of Quebec	3.250%	2032-09-01	1,150	1,016	1,112		4.250%	2026-12-15	25	24	25
Province of Quebec	5.000%	2041-12-01	4,523	6,121	5,083	Municipalité de Saint-Lambert-de-Lauzon					
Province of Quebec	3.100%	2051-12-01	6,980	5,801	5,998		0.950%	2025-11-16	170	155	159
Province of Saskatchewan	2.750%	2046-12-02	3,130	3,078	2,518	Municipalité de Saint-Lambert-de-Lauzon					
Province of Saskatchewan	2.800%	2052-12-02	1,420	1,317	1,137		1.900%	2026-12-02	190	170	177
				142,325	138,902	Municipalité de Saint-Prime					
							4.850%	2024-11-24	20	20	20
						Municipalité de Saint-Prime					
							4.800%	2025-11-24	20	20	20
						Municipalité de Saint-Prime					
							4.700%	2026-11-24	20	19	20
						Municipalité d'Oka					
							4.500%	2025-01-27	30	30	30
						Municipalité du Canton Shefford					
							5.000%	2024-12-15	20	20	20
						Municipalité du Canton Shefford					
							4.500%	2025-12-15	20	20	20
						Régie d'assainissement des eaux usées de Chatham					
							1.750%	2024-02-08	49	49	49
						Régie d'assainissement des eaux usées de Chatham					
							2.000%	2025-02-08	53	53	51
						Régie d'assainissement des eaux usées de Chatham					
							2.150%	2026-02-08	55	54	52
						Régie d'assainissement des eaux usées de Chatham					
							2.250%	2027-02-08	145	143	136
						Réseau de transport de la Capitale					
							0.800%	2024-03-24	38	36	37
						Réseau de transport de la Capitale					
							1.100%	2025-06-14	360	358	341
						Réseau de transport de la Capitale					
							1.300%	2026-06-14	395	391	366
						Réseau de transport de Longueuil					
							4.900%	2026-07-18	90	89	91
						Société de transport de l'Outaouais					
							1.200%	2024-06-11	715	709	701
						Société de transport de l'Outaouais					
							1.050%	2024-10-12	410	408	397
						Société de transport de l'Outaouais					
							2.700%	2026-05-11	150	142	144

Diversified (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)						MUNICIPALS (continued)					
Société de transport de Trois-Rivières	1.250%	2026-06-07	70	63	65	Ville de Longueuil	1.350%	2025-05-06	648	638	618
Ville de Beauharnois	5.250%	2025-09-28	30	30	30	Ville de Longueuil	3.200%	2025-11-10	65	62	63
Ville de Beauharnois	5.000%	2026-09-28	30	29	31	Ville de Longueuil	1.450%	2026-07-12	365	323	339
Ville de Beaudré	4.400%	2025-04-17	103	102	102	Ville de Magog	2.200%	2024-10-02	50	48	49
Ville de Beaudré	4.100%	2026-04-17	108	107	107	Ville de Magog	4.500%	2024-10-07	165	164	164
Ville de Bécancour	2.400%	2024-03-26	115	113	114	Ville de Magog	4.500%	2025-10-07	170	169	169
Ville de Bécancour	1.000%	2025-12-08	85	78	79	Ville de Magog	4.500%	2026-10-07	180	179	180
Ville de Beloeil	5.500%	2024-07-20	55	55	55	Ville de Marieville	4.600%	2026-11-14	30	30	30
Ville de Blainville	1.000%	2024-07-16	140	139	137	Ville de Matane	0.850%	2024-05-13	60	60	59
Ville de Blainville	2.250%	2024-07-23	80	77	78	Ville de Matane	2.000%	2024-08-26	170	175	166
Ville de Blainville	4.050%	2024-07-29	290	289	287	Ville de Matane	1.100%	2025-05-13	60	59	57
Ville de Blainville	1.100%	2025-07-16	140	138	132	Ville de Mirabel	4.300%	2024-09-12	65	64	65
Ville de Blainville	1.600%	2026-10-29	95	85	88	Ville de Mirabel	1.850%	2026-11-26	95	85	88
Ville de Boucherville	1.150%	2024-07-08	340	338	333	Ville de Mirabel	4.800%	2026-11-30	150	149	151
Ville de Boucherville	4.000%	2025-07-19	65	64	64	Ville de Montréal	3.500%	2038-12-01	1,683	1,977	1,551
Ville de Bromont	1.250%	2026-06-17	210	190	194	Ville de Montréal	2.400%	2041-12-01	1,645	1,232	1,261
Ville de Candiac	4.600%	2025-05-30	110	109	109	Ville de Mont-Royal	5.000%	2024-02-03	45	45	45
Ville de Candiac	4.400%	2026-05-30	115	114	115	Ville de Mont-Royal	2.500%	2024-03-11	185	183	184
Ville de Candiac	4.200%	2028-05-30	580	568	576	Ville de Mont-Royal	2.600%	2024-04-04	100	100	99
Ville de Chambly	2.200%	2024-12-17	30	28	29	Ville de Mont-Royal	4.600%	2025-02-03	50	50	50
Ville de Chambly	1.900%	2025-01-31	20	19	20	Ville de Mont-Royal	2.800%	2025-04-04	105	104	102
Ville de Chambly	4.500%	2026-12-18	75	75	75	Ville de Mont-Royal	2.950%	2026-04-04	110	109	106
Ville de Châteauguay	3.950%	2026-08-25	50	49	49	Ville de Mont-Royal	3.000%	2027-04-04	460	437	441
Ville de Châteauguay	1.650%	2026-10-25	195	178	181	Ville de Mont-Saint-Hilaire	1.850%	2026-11-26	100	89	93
Ville de Chibougamau	5.100%	2024-03-13	15	15	15	Ville de Mont-Tremblant	4.700%	2026-11-30	35	35	35
Ville de Chibougamau	4.500%	2028-03-13	60	59	60	Ville de Nicolet	0.850%	2024-09-02	45	45	44
Ville de Contrecoeur	4.200%	2026-03-24	40	40	40	Ville de Nicolet	1.050%	2025-09-02	45	44	42
Ville de Contrecoeur	4.000%	2027-03-24	55	54	54	Ville de Notre-Dame-des-Prairies	4.400%	2026-09-29	25	25	25
Ville de Côte Saint-Luc	2.200%	2024-04-24	80	79	79	Ville de Percé	5.000%	2023-03-17	30	30	30
Ville de Dollard-des-Ormeaux	0.950%	2024-07-16	65	65	63	Ville de Port-Cartier	1.000%	2026-01-27	195	174	181
Ville de Dollard-des-Ormeaux	1.200%	2025-07-16	65	64	62	Ville de Prevost	5.000%	2024-03-03	10	10	10
Ville de Fossambault-sur-le-Lac	1.000%	2025-11-17	20	18	19	Ville de Prevost	4.000%	2024-08-25	40	39	40
Ville de Gaspé	4.300%	2026-10-17	10	10	10	Ville de Québec	4.500%	2033-11-28	3,425	3,303	3,498
Ville de Gatineau	2.300%	2024-05-02	90	93	89	Ville de Repentigny	5.000%	2024-03-24	215	215	215
Ville de Gatineau	1.200%	2024-05-14	195	196	192	Ville de Repentigny	2.300%	2024-04-23	75	74	74
Ville de Gatineau	2.000%	2024-09-11	1,076	1,068	1,051	Ville de Repentigny	0.800%	2024-06-18	235	233	230
Ville de Gatineau	4.700%	2025-11-25	165	165	165	Ville de Repentigny	4.750%	2025-03-24	225	225	224
Ville de Gatineau	3.150%	2026-04-26	300	282	290	Ville de Repentigny	5.400%	2025-09-25	310	309	313
Ville de Gatineau	2.500%	2026-09-14	85	78	81	Ville de Repentigny	5.100%	2026-09-25	325	322	330
Ville de Gatineau	2.700%	2027-12-13	966	950	908	Ville de Richelieu	5.250%	2024-11-25	15	15	15
Ville de Gatineau	4.250%	2028-05-01	870	854	866	Ville de Richelieu	5.000%	2025-11-25	15	15	15
Ville de Granby	4.950%	2025-11-03	110	111	110	Ville de Richelieu	5.000%	2026-11-25	15	15	15
Ville de Joliette	5.500%	2024-09-05	60	60	60	Ville de Rimouski	1.750%	2026-11-05	605	554	562
Ville de Joliette	5.500%	2025-09-05	65	65	66	Ville de Rimouski	4.800%	2026-11-30	150	149	151
Ville de Joliette	5.000%	2026-09-05	65	64	66	Ville de Rivière-du-Loup	2.350%	2024-06-04	580	568	572
Ville de Kirkland	4.450%	2024-12-15	40	40	40	Ville de Rivière-du-Loup	3.500%	2027-06-03	125	120	122
Ville de Kirkland	4.300%	2025-12-15	45	45	45	Ville de Roberval	2.300%	2024-04-29	410	403	406
Ville de Kirkland	4.250%	2026-12-15	50	49	50	Ville de Rosemère	0.900%	2024-08-26	40	40	39
Ville de Kirkland	1.850%	2026-12-16	205	197	190	Ville de Rosemère	2.200%	2024-11-26	138	132	134
Ville de La Malbaie	4.400%	2024-09-22	25	25	25	Ville de Rosemère	1.150%	2025-08-26	40	40	38
Ville de La Prairie	4.700%	2024-03-31	20	20	20	Ville de Rouyn-Noranda	5.000%	2024-02-22	70	70	70
Ville de L'Assomption	5.200%	2025-09-22	76	75	77	Ville de Rouyn-Noranda	0.850%	2024-11-10	35	33	34
Ville de L'Assomption	5.000%	2026-09-22	87	86	88	Ville de Rouyn-Noranda	4.750%	2025-02-22	70	70	70
Ville de Laval	2.800%	2025-06-17	1,605	1,552	1,564	Ville de Rouyn-Noranda	4.300%	2026-02-22	75	74	74
Ville de Lévis	5.000%	2024-02-27	65	65	65	Ville de Rouyn-Noranda	4.150%	2027-02-22	140	139	139
Ville de Lévis	1.850%	2024-03-04	156	154	155	Ville de Saguenay	2.500%	2025-04-15	15	14	14
Ville de Lévis	2.600%	2024-03-05	20	20	20	Ville de Saint-Basile-le-Grand	4.500%	2026-12-08	45	45	45
Ville de Lévis	4.750%	2025-02-27	65	65	65	Ville de Saint-Bruno-de- Montarville	0.850%	2024-09-03	872	865	846
Ville de Lévis	4.500%	2025-05-29	225	223	223	Ville de Saint-Bruno-de- Montarville	1.150%	2025-09-03	895	887	843
Ville de Lévis	4.350%	2026-02-27	65	64	65	Ville de Saint-Constant	1.000%	2024-08-16	234	234	228
Ville de Lévis	4.200%	2026-05-29	435	430	432	Ville de Sainte-Agathe-des-Monts	4.700%	2024-03-31	40	40	40
Ville de Lévis	5.000%	2026-08-25	561	555	568	Ville de Sainte-Julie	5.000%	2024-05-02	132	132	132
Ville de Lévis	4.200%	2027-02-27	125	123	124	Ville de Sainte-Julie	4.800%	2025-05-02	140	140	140
Ville de Longueuil	1.300%	2024-05-06	460	456	453	Ville de Sainte-Julie	4.400%	2026-05-02	141	140	140
Ville de Longueuil	2.200%	2024-05-14	860	861	850	Ville de Sainte-Thérèse	1.000%	2024-08-19	21	20	20
Ville de Longueuil	3.250%	2024-07-09	65	64	64	Ville de Saint-Eustache	2.200%	2024-07-29	200	195	196
Ville de Longueuil	1.000%	2024-07-09	584	577	571						
Ville de Longueuil	2.050%	2024-07-11	535	522	525						

Diversified Funds

Diversified (iA)

[IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra](#)

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)					
Ville de Saint-Eustache	4.550%	2025-12-09	30	29	30
Ville de Saint-Eustache	4.900%	2026-11-27	135	134	137
Ville de Saint-Jean-sur-Richelieu	3.650%	2027-06-13	125	121	122
Ville de Saint-Jérôme	5.150%	2026-10-03	105	104	107
Ville de Saint-Lin-Laurentides	5.500%	2024-08-31	45	45	45
Ville de Saint-Lin-Laurentides	5.350%	2025-08-31	45	44	45
Ville de Saint-Philippe	4.950%	2026-09-22	60	59	61
Ville de Saint-Sauveur	4.700%	2026-11-30	35	35	35
Ville de Saint-Tite	2.050%	2024-09-17	145	139	142
Ville de Salaberry-de-Valleyfield	2.400%	2024-04-02	155	151	154
Ville de Salaberry-de-Valleyfield	0.850%	2024-05-31	90	89	88
Ville de Salaberry-de-Valleyfield	1.100%	2025-05-31	90	89	85
Ville de Shawinigan	2.250%	2024-04-16	1,288	1,266	1,276
Ville de Shawinigan	1.850%	2026-12-17	66	60	61
Ville de Sherbrooke	1.800%	2024-03-11	731	726	726
Ville de Sherbrooke	3.000%	2026-01-26	435	410	421
Ville de Sherbrooke	4.600%	2026-06-20	95	93	95
Ville de Sherbrooke	4.100%	2026-07-11	45	44	44
Ville de Sherbrooke	4.800%	2026-11-07	110	111	111
Ville de Sherbrooke	4.600%	2026-12-12	400	398	402
Ville de Sherbrooke	2.700%	2027-12-13	1,237	1,222	1,163
Ville de Sherbrooke	4.000%	2028-04-04	70	68	69
Ville de Sorel-Tracy	5.000%	2024-03-21	35	35	35
Ville de Ste-Augustin de-Desmaures	3.150%	2026-02-10	190	179	184
Ville de Sutton	3.200%	2026-04-19	35	33	34
Ville de Terrebonne	3.000%	2025-01-27	253	244	247
Ville de Terrebonne	1.200%	2025-07-23	604	599	571
Ville de Terrebonne	1.350%	2026-07-23	140	126	130
Ville de Thetford Mines	4.300%	2025-10-14	90	89	89
Ville de Trois-Rivières	3.450%	2024-04-23	25	27	25
Ville de Trois-Rivières	2.300%	2024-04-30	650	636	643
Ville de Trois-Rivières	2.700%	2026-04-27	195	185	187
Ville de Trois-Rivières	5.300%	2026-10-11	520	516	531
Ville de Val-d'Or	4.000%	2024-07-28	110	108	109
Ville de Val-d'Or	5.000%	2024-12-15	120	120	120
Ville de Val-d'Or	4.500%	2025-12-15	125	124	124
Ville de Varennes	4.800%	2024-04-19	35	35	35
Ville de Varennes	4.200%	2025-04-19	40	40	40
Ville de Varennes	4.000%	2026-04-19	40	39	39
Ville de Vaudreuil-Dorion	3.800%	2024-07-18	170	168	168
Ville de Vaudreuil-Dorion	0.950%	2024-07-19	135	134	132
Ville de Vaudreuil-Dorion	5.750%	2024-09-25	55	55	55
Ville de Vaudreuil-Dorion	1.200%	2025-07-19	135	134	128
Ville de Vaudreuil-Dorion	5.500%	2025-09-25	60	60	61
Ville de Vaudreuil-Dorion	3.950%	2026-07-18	165	163	163
Ville de Vaudreuil-Dorion	5.250%	2026-09-25	60	60	61
				50,469	49,890
CORPORATES (1.15%)					
Bank of Montreal, Variable	2.880%	2029-09-17	3,295	3,204	3,234
Canadian Imperial Bank of Commerce	2.750%	2025-03-07	3,035	2,913	2,958
Canadian Imperial Bank of Commerce, Variable	2.010%	2030-07-21	1,960	1,828	1,872
Fédération des caisses Desjardins du Québec, Variable	2.856%	2030-05-26	3,175	3,087	3,069
Royal Bank of Canada, Variable	2.740%	2029-07-25	3,950	3,855	3,885
Royal Bank of Canada, Variable	2.088%	2030-06-30	2,805	2,626	2,688
The Bank of Nova Scotia	1.950%	2025-01-10	3,250	3,131	3,148
The Toronto-Dominion Bank, Variable	3.105%	2030-04-22	3,305	3,162	3,214
CORPORATES (continued)					
				23,806	24,068
TOTAL CANADIAN BONDS					
				350,293	352,749
FOREIGN BONDS (0.22%)					
SUPRANATIONAL GUARANTEES (0.22%)					
Asian Development Bank	3.300%	2028-05-24	2,550	2,550	2,524
International Bank for Reconstruction & Development	4.250%	2030-09-18	2,085	2,082	2,172
				4,632	4,696
TOTAL FOREIGN BONDS					
				4,632	4,696
As at December 31, 2023 In thousands (except number of securities)			Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (78.68%)					
BMO Short Corporate Bond Index ETF			3,896,016	50,905	52,285
IA Clarington Global Dividend Fund, Series I			7,307,226	76,678	79,881
IA Clarington Global Macro Advantage Fund, Series I			1,025,360	10,345	10,319
IA Clarington U.S. Dividend Growth Fund, Series I			1,069,638	13,169	20,863
Industrial Alliance Canadian Corporate Bond (iA) Fund			18,584,059	220,394	228,298
Industrial Alliance Canadian Equity (iA) Fund			34,706,431	479,785	555,067
Industrial Alliance Canadian Equity All Cap Value (iA) Fund			2,036,635	35,924	38,580
Industrial Alliance Canadian Equity Small Cap (iA) Fund			1,523,304	37,455	37,526
Industrial Alliance Dividend (iA) Fund			1,155,734	123,959	140,376
Industrial Alliance Global Dividend (iA) Fund			509,149	5,000	5,330
Industrial Alliance Global True Conviction (iA) Fund			1,577,742	49,959	55,482
Industrial Alliance International Equity (iA) Fund			3,401,127	111,238	119,856
Industrial Alliance Short Term Bond (iA) Fund			6,196,712	61,638	63,052
Industrial Alliance Thematic Innovation (iA) Fund			1,548,379	33,521	43,579
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund			3,746,802	63,833	69,632
Industrial Alliance U.S. Equity Multifactor (iA) Fund			2,596,820	49,163	48,998
iShares iBoxx \$ High Yield Corporate Bond ETF			398,116	42,720	40,626
Vanguard Short-Term Corporate Bond ETF			441,095	45,620	45,001
TOTAL INVESTMENT FUNDS					
				1,511,306	1,654,751
As at December 31, 2023 In thousands (except number of contracts)				Average Cost \$	Carrying Value \$
FUTURES CONTRACTS (0.00%)					
Gold 100 oz Futures number of contracts: 36, 2024-02-27				-	29
SHORT-TERM INVESTMENTS (4.24%)					
				89,224	89,184
TOTAL INVESTMENT PORTFOLIO (99.91%)					
				1,955,455	2,101,409
OTHER NET ASSETS (0.09%)					
					1,831
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)					
					2,103,240

Diversified (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,654,751	-	-	1,654,751
Investment properties	-	-	-	-
Bonds	-	357,445	-	357,445
Mortgages	-	-	-	-
Short-term investments	-	89,184	-	89,184
	1,654,751	446,629	-	2,101,380
Derivatives				
Derivative financial instruments	29	1,354	-	1,383
LIABILITIES				
Derivatives				
Derivative financial instruments	-	(3)	-	(3)
Total	1,654,780	447,980	-	2,102,760

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,501,464	-	-	1,501,464
Investment properties	-	-	-	-
Bonds	-	455,439	-	455,439
Mortgages	-	-	-	-
Short-term investments	-	139,219	-	139,219
	1,501,464	594,658	-	2,096,122
Derivatives				
Derivative financial instruments	3,987	91	-	4,078
LIABILITIES				
Derivatives				
Derivative financial instruments	(51)	-	-	(51)
Total	1,505,400	594,749	-	2,100,149

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

The Fund, through its direct holdings, was invested in debt instruments with the following credit ratings:

Debt Instruments by Credit Rating	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
AAA	7.68	9.81
AA	5.49	7.74
A	3.82	3.64
R1	4.24	6.48

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Diversified (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management (continued)

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Investment Fund(s) - Equity	57.77	55.20
Investment Fund(s) - Bond	20.91	14.65
Provincial Bonds and Guarantees	6.60	7.91
Federal Government Bonds	5.45	4.36
Short-Term Investments	4.24	6.48
Municipal Bonds and Guarantees	2.37	2.21
Federal Guarantees	1.20	3.99
Corporate Bonds	1.15	1.50
Supranational Guarantees	0.22	0.31
Asset-Backed Securities	-	0.91
Futures	-	0.18
Other net assets	0.09	2.30

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity date of greater than 30 days.

Interest Rate Risk

The following tables summarize the Fund's direct exposure to interest rate risk by effective maturities. If the prevailing interest rates had been raised or lowered by 1%, assuming a parallel shift in the yield curve, with all other factors remaining constant, the Net Assets would have respectively decreased or increased by the amount presented under "Impact on Comprehensive Income and Net Assets". The Fund's sensitivity to interest rate changes was estimated using the weighted average duration of the portfolio. In practice, actual results may differ from this sensitivity analysis and the difference could be material.

As at December 31, 2023

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	105,179	65,415	148,583	127,452	1,654,751	2,101,380	30,862
Cash and margin (Bank overdraft)	4,755	-	-	-	-	4,755	-
Other assets	-	-	-	-	9,267	9,267	-
Liabilities	-	-	-	-	12,162	12,162	-

As at December 31, 2022

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	155,367	148,981	145,542	144,768	1,501,464	2,096,122	36,914
Cash and margin (Bank overdraft)	51,311	-	-	-	-	51,311	-
Other assets	-	-	-	-	14,911	14,911	-
Liabilities	-	-	-	-	12,761	12,761	-

Currency Risk

As at December 31, 2023, the Fund had no significant direct exposure to currency risk.

The following table summarizes the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	203,170	(111,606)	91,564	4,578

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
165,613	7.87

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
150,549	7.00

Diversified Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	794,174	759,334
Derivative financial instruments		
Open currency contracts	484	–
Futures contracts	10	1,939
Cash	1,940	30,389
Margin	116	2,371
Subscriptions receivable	1	–
Receivable for investments sold	1,142	2,333
Interest, dividends and other receivables	367	431
	798,234	796,797
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Open currency contracts	1	–
Futures contracts	–	273
Payable for investments purchased	1,435	2,158
Redemptions payable	1	–
Expenses payable	1,854	1,871
	3,291	4,302
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	794,943	792,495
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	47.45	44.30
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	49.12	45.68
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.62	–
IAG SRP 75/100	46.18	43.19
IAG SRP 75/100 Prestige 300	47.92	44.66
IAG SRP 75/100 Prestige 500	10.61	–
IAG SRP Other Series	45.65	42.79
IAG SRP CS 75/75 F	49.79	45.96
IAG SRP CS 75/75 Prestige 300 F	51.43	47.31
IAG SRP CS 75/75 Prestige 500 F	10.64	–
IAG SRP 75/100 F	48.51	44.85
IAG SRP 75/100 Prestige 300 F	50.03	46.00
IAG SRP 75/100 Prestige 500 F	10.64	–
IAG SRP SE 100/100 F	47.74	44.35
My Education/Ecoflex	31.85	29.89
Ecoflexextra CS 75/75	33.97	31.72
COL001	40.12	37.28
COL002	66.59	60.56
COL008	64.66	58.88
COL019	63.36	57.79
COL020	39.94	37.11
COL022	63.37	57.80
COL025	63.39	57.82
COLBR2	66.59	60.56
PLA000	66.94	60.84

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	4,079	4,114
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	845	2,451
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	6,314	–
IAG SRP 75/100	1,420	1,446
IAG SRP 75/100 Prestige 300	457	1,371
IAG SRP 75/100 Prestige 500	3,920	–
IAG SRP Other Series	1,551	1,632
IAG SRP CS 75/75 F	1	1
IAG SRP CS 75/75 Prestige 300 F	1	2
IAG SRP CS 75/75 Prestige 500 F	2	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	8,302	9,259
Ecoflexextra CS 75/75	222	249
COL001	15	15
COL002	38	37
COL008	190	200
COL019	22	21
COL020	10	10
COL022	5	13
COL025	51	50
COLBR2	3	3
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diversified Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	5,028	4,010
Income (loss) from derivative financial instruments	–	(2)
Securities lending	67	160
Distributions and allocations from investment funds	35,956	18,596
Foreign exchange gain (loss) on cash	(963)	878
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(4,573)	(15,676)
Net change in unrealized appreciation (depreciation)	43,040	(66,608)
Net gain (loss) in fair value of investments	38,467	(82,284)
Derivative financial instruments:		
Net realized gain (loss)	(1,950)	(2,066)
Net change in unrealized appreciation (depreciation)	(1,173)	1,078
Net gain (loss) in fair value of derivative financial instruments	(3,123)	(988)
Total other changes in fair value of investments and derivative financial instruments	35,344	(83,272)
	75,432	(59,630)
EXPENSES (Note 7)		
Management fees and operating expenses	22,189	22,187
Transaction costs	65	82
Foreign withholding taxes	101	100
	22,355	22,369
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	53,077	(81,999)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	3.09	(4.48)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.45	(4.39)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.88	–
IAG SRP 75/100	2.91	(4.46)
IAG SRP 75/100 Prestige 300	1.09	(4.51)
IAG SRP 75/100 Prestige 500	0.89	–
IAG SRP Other Series	2.82	(4.61)
IAG SRP CS 75/75 F	4.06	(3.29)
IAG SRP CS 75/75 Prestige 300 F	3.20	(2.94)
IAG SRP CS 75/75 Prestige 500 F	0.90	–
IAG SRP 75/100 F	3.72	(4.04)
IAG SRP 75/100 Prestige 300 F	4.04	(10.60)
IAG SRP 75/100 Prestige 500 F	0.65	–
IAG SRP SE 100/100 F	3.39	(4.24)
My Education/Ecoflex	1.89	(3.32)
Ecoflextra CS 75/75	2.22	(3.32)
COL001	2.81	(3.71)
COL002	5.98	(4.96)
COL008	5.76	(4.61)
COL019	5.53	(4.53)
COL020	2.90	(3.79)
COL022	4.34	(5.00)
COL025	5.50	(4.32)
COLBR2	6.05	(4.64)
PLA000	6.08	(4.51)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	792,495	854,403
Increase (decrease) in net assets from operations attributable to contractholders	53,077	(81,999)
Proceeds from issuances of units	212,645	136,426
Redemption of units	(263,274)	(116,335)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	2,448	(61,908)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	794,943	792,495

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diversified Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	53,077	(81,999)
Adjustments		
Interest for allocation purposes	(5,028)	(4,010)
Distributions and allocations from investment funds	(35,956)	(18,596)
Foreign withholding taxes	101	100
Foreign exchange loss (gain) on cash	963	(878)
Net realized loss (gain) of investments and derivative financial instruments	6,523	17,742
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(41,867)	65,530
Transaction costs	65	82
Proceeds from sale and maturity of investments	981,031	696,380
Purchases of investments	(942,663)	(684,020)
Decrease (increase) in margin	2,255	(1,308)
Increase (decrease) in expenses payable	(17)	(114)
Interest received (paid)	3,389	2,918
Distributions and allocations received (paid) from investment funds	1,270	1,419
CASH FLOWS FROM OPERATING ACTIVITIES	23,143	(6,754)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	212,644	136,755
Amounts paid on redemption of redeemable units	(263,273)	(116,646)
CASH FLOWS FROM FINANCING ACTIVITIES	(50,629)	20,109
Foreign exchange gain (loss) on cash	(963)	878
NET INCREASE (DECREASE) IN CASH	(28,449)	14,233
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	30,389	16,156
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,940	30,389

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diversified Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	
CANADIAN BONDS (8.24%)						MUNICIPALS (1.18%)						
FEDERAL GOVERNMENT (2.62%)						Administration Regionale Kativik						
Government of Canada	2.750%	2024-08-01	215	211	213		4.700%	2024-04-03	30	30	30	
Government of Canada	0.250%	2026-03-01	340	307	316	Autorité régionale de transport métropolitain						
Government of Canada	3.500%	2028-03-01	2,625	2,631	2,653		2.600%	2024-02-28	15	15	15	
Government of Canada	2.250%	2029-12-01	110	108	105		2.500%	2051-05-11	396	310	287	
Government of Canada	1.250%	2030-06-01	915	813	818		2.600%	2039-09-24	255	260	209	
Government of Canada	0.500%	2030-12-01	9,040	7,291	7,594		4.550%	2042-07-27	75	71	77	
Government of Canada	3.250%	2033-12-01	4,675	4,476	4,736		3.800%	2042-12-13	85	76	80	
Government of Canada	5.000%	2037-06-01	550	649	662		4.300%	2052-06-01	100	97	101	
Government of Canada	4.000%	2041-06-01	1,430	1,448	1,602	Communauté métropolitaine de Montréal						
Government of Canada	1.750%	2053-12-01	2,785	1,870	2,093		4.000%	2024-04-25	75	74	75	
				19,804	20,792		1.200%	2024-06-10	25	24	24	
FEDERAL GUARANTEES (0.55%)						Communauté métropolitaine de Montréal						
Canada Housing Trust No 1	2.550%	2025-03-15	230	225	225		4.000%	2025-04-25	80	79	79	
Canada Housing Trust No 1	2.350%	2027-06-15	560	521	538	Communauté métropolitaine de Montréal						
Canada Housing Trust No 1	4.150%	2033-06-15	895	944	942		1.250%	2025-06-10	45	41	43	
Canada Housing Trust No 1	4.250%	2034-03-15	960	959	1,019		4.000%	2026-04-25	80	79	79	
PSP Capital Inc.	3.750%	2029-06-15	940	936	949		2.950%	2027-03-01	10	9	10	
PSP Capital Inc.	4.150%	2033-06-01	685	680	703		1.950%	2026-02-07	5	5	5	
				4,265	4,376		1.300%	2026-06-18	15	13	14	
PROVINCIALS (3.23%)							0.900%	2024-09-10	10	10	10	
CDP Financial Inc.	3.800%	2027-06-02	700	700	702		1.100%	2025-09-10	10	10	9	
CDP Financial Inc.	3.700%	2028-03-08	775	773	778		1.050%	2025-12-21	15	13	14	
CDP Financial Inc.	4.200%	2030-12-02	460	459	474		2.200%	2024-11-19	5	5	5	
Financement-Québec	5.250%	2034-06-01	1,087	1,401	1,215		4.500%	2028-03-17	30	30	30	
Hydro-Québec	4.000%	2055-02-15	475	447	481		Municipalité de Petite-Rivière-Saint- François					
Hydro-Québec	4.000%	2063-02-15	785	769	805		4.950%	2026-09-22	10	10	10	
OMERS Finance Trust	1.550%	2027-04-21	235	214	219		4.250%	2027-09-22	175	173	174	
Ontario Teachers' Finance Trust	4.150%	2029-11-01	765	779	784		4.850%	2024-11-24	5	5	5	
Province of Alberta	4.150%	2033-06-01	270	270	278		4.800%	2025-11-24	5	5	5	
Province of Alberta	2.950%	2052-06-01	1,345	1,084	1,111		4.700%	2026-11-24	10	10	10	
Province of British Columbia	2.800%	2048-06-18	700	679	568		4.450%	2024-12-15	5	5	5	
Province of British Columbia	2.750%	2052-06-18	785	585	628		4.300%	2025-12-15	5	5	5	
Province of Manitoba	4.050%	2045-09-05	1,268	1,305	1,244		4.250%	2026-12-15	5	5	5	
Province of Manitoba	2.050%	2052-09-05	365	237	240		0.950%	2025-11-16	35	32	33	
Province of New Brunswick	3.050%	2050-08-14	850	846	708		1.900%	2026-12-02	40	36	37	
Province of Newfoundland and Labrador	2.850%	2029-06-02	556	590	535		4.850%	2024-11-24	5	5	5	
Province of Newfoundland and Labrador	3.300%	2046-10-17	130	105	109		4.800%	2025-11-24	5	5	5	
Province of Newfoundland and Labrador	3.150%	2052-12-02	395	394	321		4.700%	2026-11-24	5	5	5	
Province of Nova Scotia	4.400%	2042-06-01	352	435	364		Municipalité des Îles-de-la-Madeleine					
Province of Nova Scotia	3.150%	2051-12-01	451	408	384		1.600%	2026-10-22	70	63	65	
Province of Ontario	4.050%	2032-02-02	300	300	308		4.500%	2025-01-27	5	5	5	
Province of Ontario	3.750%	2032-06-02	1,640	1,606	1,645		Régie d'assainissement des eaux usées de Chatham					
Province of Ontario	3.650%	2033-06-02	1,430	1,348	1,416		1.750%	2024-02-08	10	10	10	
Province of Ontario	4.700%	2037-06-02	1,352	1,581	1,460		2.000%	2025-02-08	10	10	10	
Province of Ontario	3.450%	2045-06-02	1,685	1,632	1,545		Régie d'assainissement des eaux usées de Chatham					
Province of Ontario	2.900%	2046-12-02	2,255	1,838	1,878		2.150%	2026-02-08	10	10	9	
Province of Ontario	2.900%	2049-06-02	2,040	1,657	1,685		2.250%	2027-02-08	30	29	28	
Province of Ontario	4.150%	2054-12-02	115	109	120		Réseau de transport de la Capitale					
Province of Prince Edward Island	3.750%	2032-12-01	535	535	531		0.800%	2024-03-24	10	10	10	
Province of Quebec	2.300%	2029-09-01	705	633	662		0.850%	2024-06-14	75	74	74	
Province of Quebec	3.250%	2032-09-01	120	106	116		Réseau de transport de la Capitale					
Province of Quebec	5.000%	2041-12-01	549	742	617		1.100%	2025-06-14	70	69	66	
Province of Quebec	3.100%	2051-12-01	1,250	1,034	1,074		Réseau de transport de la Capitale					
Province of Saskatchewan	2.750%	2046-12-02	695	689	559		1.300%	2026-06-14	75	74	69	
Province of Saskatchewan	2.800%	2052-12-02	165	153	132		Réseau de transport de Longueuil					
				26,443	25,696		4.900%	2026-07-18	20	20	20	
							1.250%	2024-05-12	47	47	46	
							Société de transport de l'Outaouais					
							1.050%	2024-10-12	90	89	87	

Diversified Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)						MUNICIPALS (continued)					
Société de transport de l'Outaouais	2.700%	2026-05-11	35	33	34	Ville de Longueuil	2.200%	2024-05-14	75	76	74
Société de transport de Trois-Rivières	1.250%	2026-06-07	15	13	14	Ville de Longueuil	3.250%	2024-07-09	15	15	15
Ville de Beaconsfield	3.250%	2024-07-29	50	49	49	Ville de Longueuil	1.000%	2024-07-09	127	125	124
Ville de Beauharnois	5.250%	2025-09-28	5	5	5	Ville de Longueuil	1.350%	2025-05-06	55	55	52
Ville de Beauharnois	5.000%	2026-09-28	5	5	5	Ville de Longueuil	3.200%	2025-11-10	20	19	20
Ville de Beaufort	4.400%	2025-04-17	25	25	25	Ville de Longueuil	1.450%	2026-07-12	80	71	74
Ville de Beaufort	4.100%	2026-04-17	25	25	25	Ville de Magog	2.200%	2024-10-02	10	10	10
Ville de Bécancour	2.400%	2024-03-26	25	25	25	Ville de Magog	4.500%	2024-10-07	35	35	34
Ville de Bécancour	1.000%	2025-12-08	20	18	18	Ville de Magog	4.500%	2026-10-07	40	40	40
Ville de Beloeil	5.500%	2024-07-20	10	10	10	Ville de Marieville	4.600%	2026-11-14	5	5	5
Ville de Blainville	2.250%	2024-07-23	20	19	20	Ville de Matane	0.850%	2024-05-13	5	5	5
Ville de Blainville	4.050%	2024-07-29	60	59	60	Ville de Matane	2.000%	2024-08-26	15	15	14
Ville de Blainville	4.100%	2025-07-29	70	70	69	Ville de Matane	1.100%	2025-05-13	5	5	5
Ville de Blainville	4.100%	2026-07-29	75	74	74	Ville de Matane	1.350%	2026-05-13	55	50	51
Ville de Blainville	1.600%	2026-10-29	20	18	18	Ville de Mirabel	4.300%	2024-09-12	15	15	15
Ville de Boucherville	1.150%	2024-07-08	43	42	42	Ville de Mirabel	1.850%	2026-11-26	20	18	19
Ville de Boucherville	4.000%	2025-07-19	15	15	15	Ville de Mirabel	5.000%	2026-12-12	80	80	81
Ville de Bromont	1.250%	2026-06-17	45	41	42	Ville de Montréal	3.500%	2038-12-01	431	490	397
Ville de Brossard	5.000%	2025-11-01	50	50	50	Ville de Montréal	2.400%	2041-12-01	355	266	272
Ville de Candiac	4.600%	2025-05-30	25	25	25	Ville de Mont-Royal	5.000%	2024-02-03	10	10	10
Ville de Candiac	4.400%	2026-05-30	25	25	25	Ville de Mont-Royal	2.500%	2024-03-11	40	39	40
Ville de Chambly	2.200%	2024-12-17	5	5	5	Ville de Mont-Royal	2.600%	2024-04-04	20	20	20
Ville de Chambly	1.900%	2025-01-31	10	9	10	Ville de Mont-Royal	4.600%	2025-02-03	10	10	10
Ville de Châteauguay	3.950%	2026-08-25	10	10	10	Ville de Mont-Royal	2.800%	2025-04-04	25	25	24
Ville de Châteauguay	1.650%	2026-10-25	40	36	37	Ville de Mont-Royal	2.950%	2026-04-04	25	25	24
Ville de Chibougamau	5.100%	2024-03-13	5	5	5	Ville de Mont-Royal	3.000%	2027-04-04	100	95	96
Ville de Chibougamau	4.500%	2028-03-13	15	15	15	Ville de Mont-Saint-Hilaire	1.850%	2026-11-26	20	18	19
Ville de Contrecoeur	4.200%	2026-03-24	10	10	10	Ville de Nicolet	0.850%	2024-09-02	10	10	10
Ville de Contrecoeur	4.000%	2027-03-24	10	10	10	Ville de Nicolet	1.050%	2025-09-02	10	10	9
Ville de Côte Saint-Luc	2.200%	2024-04-24	15	15	15	Ville de Notre-Dame-des-Prairies	4.400%	2026-09-29	5	5	5
Ville de Drummondville	4.500%	2026-12-02	65	65	65	Ville de Percé	5.000%	2024-03-17	5	5	5
Ville de Fossambault-sur-le-Lac	1.000%	2025-11-17	5	4	5	Ville de Port-Cartier	1.000%	2026-01-27	45	40	42
Ville de Gatineau	2.300%	2024-05-02	5	5	5	Ville de Prevost	5.000%	2024-03-03	5	5	5
Ville de Gatineau	1.200%	2024-05-14	15	15	15	Ville de Prevost	4.000%	2024-08-25	10	10	10
Ville de Gatineau	2.000%	2024-09-11	235	235	229	Ville de Québec	4.500%	2033-11-28	635	612	648
Ville de Gatineau	4.700%	2025-11-25	35	35	35	Ville de Repentigny	5.000%	2024-03-24	45	45	45
Ville de Gatineau	3.150%	2026-04-26	65	61	63	Ville de Repentigny	2.300%	2024-04-23	15	15	15
Ville de Gatineau	2.500%	2026-09-14	20	18	19	Ville de Repentigny	1.000%	2024-09-24	90	89	87
Ville de Gatineau	2.700%	2027-12-13	238	239	224	Ville de Repentigny	4.750%	2025-03-24	50	50	50
Ville de Gatineau	4.250%	2028-05-01	190	187	189	Ville de Repentigny	1.100%	2025-09-24	90	89	84
Ville de Granby	4.950%	2025-11-03	25	25	25	Ville de Repentigny	5.400%	2025-09-25	65	65	66
Ville de Joliette	5.500%	2024-09-05	15	15	15	Ville de Repentigny	4.500%	2026-03-24	50	50	50
Ville de Joliette	5.500%	2025-09-05	15	15	15	Ville de Repentigny	5.100%	2026-09-25	70	69	71
Ville de Joliette	5.000%	2026-09-05	15	15	15	Ville de Repentigny	4.250%	2027-03-24	65	65	65
Ville de Kirkland	4.450%	2024-12-15	10	10	10	Ville de Richelieu	5.250%	2024-11-25	5	5	5
Ville de Kirkland	4.300%	2025-12-15	10	10	10	Ville de Richelieu	5.000%	2025-11-25	5	5	5
Ville de Kirkland	4.250%	2026-12-15	10	10	10	Ville de Richelieu	5.000%	2026-11-25	5	5	5
Ville de Kirkland	1.850%	2026-12-16	45	43	42	Ville de Rivière-du-Loup	3.500%	2027-06-03	25	24	24
Ville de La Malbaie	4.400%	2024-09-22	5	5	5	Ville de Roberval	2.300%	2024-04-29	90	88	89
Ville de La Prairie	4.700%	2024-03-31	5	5	5	Ville de Rosemère	0.900%	2024-08-26	10	10	10
Ville de La Tuque	1.300%	2026-08-27	80	73	74	Ville de Rosemère	1.150%	2025-08-26	10	10	9
Ville de L'Assomption	5.200%	2025-09-22	16	16	16	Ville de Rouyn-Noranda	5.000%	2024-02-22	15	15	15
Ville de L'Assomption	5.000%	2026-09-22	20	20	20	Ville de Rouyn-Noranda	0.850%	2024-11-10	10	9	9
Ville de Laval	2.800%	2025-06-17	345	334	336	Ville de Rouyn-Noranda	4.750%	2025-02-22	15	15	15
Ville de Lévis	5.000%	2024-02-27	15	15	15	Ville de Rouyn-Noranda	4.300%	2026-02-22	15	15	15
Ville de Lévis	1.850%	2024-03-04	32	32	32	Ville de Rouyn-Noranda	4.150%	2027-02-22	30	30	30
Ville de Lévis	2.600%	2024-03-05	5	5	5	Ville de Saguenay	3.250%	2024-10-21	65	64	64
Ville de Lévis	5.000%	2024-08-25	55	55	55	Ville de Saguenay	2.500%	2025-04-15	10	10	10
Ville de Lévis	4.750%	2025-02-27	15	15	15	Ville de Saguenay	2.700%	2026-04-27	75	71	72
Ville de Lévis	0.850%	2025-03-04	75	69	71	Ville de Saint-Basile-le-Grand	4.500%	2026-12-08	10	10	10
Ville de Lévis	4.500%	2025-05-29	50	49	50	Ville de Saint-Bruno-de-Montarville	1.150%	2025-09-03	430	425	405
Ville de Lévis	1.150%	2025-05-31	55	50	52	Ville de Sainte-Agathe-des-Monts	4.700%	2024-03-31	10	10	10
Ville de Lévis	5.000%	2025-08-25	60	59	60	Ville de Sainte-Julie	5.000%	2024-05-02	30	30	30
Ville de Lévis	4.350%	2026-02-27	15	15	15	Ville de Sainte-Julie	4.800%	2025-05-02	30	30	30
Ville de Lévis	4.200%	2026-05-29	95	94	94	Ville de Sainte-Julie	4.400%	2026-05-02	30	30	30
Ville de Lévis	4.200%	2027-02-27	25	24	25	Ville de Saint-Eustache	2.200%	2024-07-29	40	39	39
Ville de Longueuil	1.300%	2024-05-06	39	39	39						

Diversified Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
MUNICIPALS (continued)					
Ville de Saint-Eustache	4.550%	2025-12-09	5	5	5
Ville de Saint-Eustache	4.900%	2026-11-27	25	25	26
Ville de Saint-Jean-sur-Richelieu	3.650%	2027-06-13	25	24	24
Ville de Saint-Jérôme	5.150%	2026-10-03	20	20	20
Ville de Saint-Philippe	4.950%	2026-09-22	15	15	15
Ville de Saint-Tite	2.050%	2024-09-17	30	29	29
Ville de Salaberry-de-Valleyfield	2.400%	2024-04-02	35	34	34
Ville de Salaberry-de-Valleyfield	0.850%	2024-05-31	5	5	5
Ville de Salaberry-de-Valleyfield	1.100%	2025-05-31	5	5	5
Ville de Shawinigan	1.850%	2026-12-17	15	14	14
Ville de Sherbrooke	1.800%	2024-03-11	62	63	61
Ville de Sherbrooke	4.600%	2026-06-20	20	19	20
Ville de Sherbrooke	4.100%	2026-07-11	10	10	10
Ville de Sherbrooke	4.800%	2026-11-07	25	25	25
Ville de Sherbrooke	4.000%	2028-04-04	15	15	15
Ville de Sorel-Tracy	5.000%	2024-03-21	10	10	10
Ville de Sorel-Tracy	1.850%	2026-12-09	35	31	33
Ville de Ste-Augustin de-Desmaures	3.150%	2026-02-10	40	38	39
Ville de Sutton	3.200%	2026-04-19	10	9	10
Ville de Terrebonne	1.000%	2024-09-28	65	65	63
Ville de Terrebonne	1.350%	2026-07-23	30	27	28
Ville de Thetford Mines	4.300%	2025-10-14	20	20	20
Ville de Trois-Rivières	3.450%	2024-04-23	5	5	5
Ville de Trois-Rivières	5.500%	2025-10-11	85	85	86
Ville de Trois-Rivières	2.700%	2026-04-27	40	38	38
Ville de Val-d'Or	4.000%	2024-07-28	25	25	25
Ville de Val-d'Or	2.200%	2024-07-30	30	29	29
Ville de Varennes	4.800%	2024-04-19	10	10	10
Ville de Varennes	4.200%	2025-04-19	10	10	10
Ville de Varennes	4.000%	2026-04-19	10	10	10
Ville de Vaudreuil-Dorion	3.800%	2024-07-18	35	35	35
Ville de Vaudreuil-Dorion	5.750%	2024-09-25	10	10	10
Ville de Vaudreuil-Dorion	3.850%	2025-07-18	50	49	49
Ville de Vaudreuil-Dorion	5.500%	2025-09-25	15	15	15
Ville de Vaudreuil-Dorion	3.950%	2026-07-18	35	34	35
Ville de Vaudreuil-Dorion	5.250%	2026-09-25	15	15	15
				9,537	9,407
CORPORATES (0.66%)					
Bank of Montreal, Variable	2.880%	2029-09-17	710	691	697
Canadian Imperial Bank of Commerce	2.750%	2025-03-07	655	629	638
Canadian Imperial Bank of Commerce, Variable	2.010%	2030-07-21	425	396	406
Fédération des caisses Desjardins du Québec, Variable	2.856%	2030-05-26	685	666	662
Royal Bank of Canada, Variable	2.740%	2029-07-25	855	834	841
Royal Bank of Canada, Variable	2.088%	2030-06-30	610	571	584
The Bank of Nova Scotia	1.950%	2025-01-10	705	679	683
The Toronto-Dominion Bank, Variable	3.105%	2030-04-22	715	684	696
				5,150	5,207
TOTAL CANADIAN BONDS				65,199	65,478

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
FOREIGN BONDS (0.13%)					
SUPRANATIONAL GUARANTEES (0.13%)					
Asian Development Bank	3.300%	2028-05-24	550	550	544
International Bank for Reconstruction & Development	4.250%	2030-09-18	450	449	469
				999	1,013
TOTAL FOREIGN BONDS				999	1,013
As at December 31, 2023 In thousands (except number of securities)			Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (87.65%)					
BMO Short Corporate Bond Index ETF			1,468,104	19,270	19,702
IA Clarington Global Dividend Fund, Series I			3,267,504	34,458	35,720
IA Clarington Global Macro Advantage Fund, Series I			387,668	3,911	3,902
IA Clarington U.S. Dividend Growth Fund, Series I			444,982	8,028	8,679
Industrial Alliance Canadian Corporate Bond (iA) Fund			4,432,858	52,625	54,456
Industrial Alliance Canadian Equity (iA) Fund			14,350,923	208,419	229,517
Industrial Alliance Canadian Equity All Cap Value (iA) Fund			981,905	18,708	18,600
Industrial Alliance Canadian Equity Small Cap (iA) Fund			736,607	19,416	18,146
Industrial Alliance Dividend (iA) Fund			1,047,577	122,943	127,239
Industrial Alliance Global True Conviction (iA) Fund			639,250	21,690	22,480
Industrial Alliance International Equity (iA) Fund			1,335,743	43,291	47,072

Diversified Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	696,791	-	-	696,791
Investment properties	-	-	-	-
Bonds	-	66,491	-	66,491
Mortgages	-	-	-	-
Short-term investments	-	30,892	-	30,892
	696,791	97,383	-	794,174
Derivatives				
Derivative financial instruments	10	484	-	494
LIABILITIES				
Derivatives				
Derivative financial instruments	-	(1)	-	(1)
Total	696,801	97,866	-	794,667

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	615,897	-	-	615,897
Investment properties	-	-	-	-
Bonds	-	98,787	-	98,787
Mortgages	-	-	-	-
Short-term investments	-	44,650	-	44,650
	615,897	143,437	-	759,334
Derivatives				
Derivative financial instruments	1,939	-	-	1,939
LIABILITIES				
Derivatives				
Derivative financial instruments	(273)	-	-	(273)
Total	617,563	143,437	-	761,000

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

The Fund, through its direct holdings, was invested in debt instruments with the following credit ratings:

Debt Instruments by Credit Rating	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
AAA	3.68	5.72
AA	2.68	4.52
A	2.01	2.22
R1	3.88	5.64

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Diversified Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management (continued)

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Investment Fund(s) - Equity	71.60	70.64
Investment Fund(s) - Bond	16.05	7.08
Short-Term Investments	3.88	5.64
Provincial Bonds and Guarantees	3.23	4.64
Federal Government Bonds	2.62	2.54
Municipal Bonds and Guarantees	1.18	1.28
Corporate Bonds	0.66	0.96
Federal Guarantees	0.55	2.27
Supranational Guarantees	0.13	0.18
Asset-Backed Securities	-	0.59
Futures	-	0.21
Other net assets	0.10	3.97

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity date of greater than 30 days.

Interest Rate Risk

The following tables summarize the Fund's direct exposure to interest rate risk by effective maturities. If the prevailing interest rates had been raised or lowered by 1%, assuming a parallel shift in the yield curve, with all other factors remaining constant, the Net Assets would have respectively decreased or increased by the amount presented under "Impact on Comprehensive Income and Net Assets". The Fund's sensitivity to interest rate changes was estimated using the weighted average duration of the portfolio. In practice, actual results may differ from this sensitivity analysis and the difference could be material.

As at December 31, 2023

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	33,292	12,445	27,599	24,047	696,791	794,174	5,759
Cash and margin (Bank overdraft)	2,056	-	-	-	-	2,056	-
Other assets	-	-	-	-	2,004	2,004	-
Liabilities	-	-	-	-	3,291	3,291	-

As at December 31, 2022

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	48,470	31,039	32,512	31,416	615,897	759,334	7,994
Cash and margin (Bank overdraft)	32,760	-	-	-	-	32,760	-
Other assets	-	-	-	-	4,703	4,703	-
Liabilities	-	-	-	-	4,302	4,302	-

Currency Risk

As at December 31, 2023, the Fund had no significant direct exposure to currency risk.

The following table summarizes the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	50,287	(236)	50,051	2,503

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
69,728	8.77

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
61,756	7.79

Strategic Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	487,376	428,141
Cash	–	2,377
Receivable for investments sold	584	–
	487,960	430,518
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	107	–
Payable for investments purchased	114	1,383
Redemptions payable	8	2
Expenses payable	1,023	916
	1,252	2,301
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	486,708	428,217
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	17.46	16.57
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	18.09	17.11
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.66	–
IAG SRP 75/100	16.75	15.93
IAG SRP 75/100 Prestige 300	17.45	16.52
IAG SRP 75/100 Prestige 500	10.65	–
IAG SRP Other Series	16.30	15.58
IAG SRP CS 75/75 F	18.30	17.17
IAG SRP CS 75/75 Prestige 300 F	18.93	17.71
IAG SRP CS 75/75 Prestige 500 F	10.68	–
IAG SRP 75/100 F	17.54	16.51
IAG SRP 75/100 Prestige 300 F	18.32	17.15
IAG SRP 75/100 Prestige 500 F	10.68	–
IAG SRP SE 100/100 F	17.05	16.12
My Education/Ecoflex	15.52	14.90
Ecoflextra CS 75/75	17.46	16.57
COL002	23.76	21.98
COL008	22.62	21.00
PLA000	23.75	21.98
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	8,883	9,118
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2,684	6,296
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	6,754	–
IAG SRP 75/100	4,255	3,546
IAG SRP 75/100 Prestige 300	1,727	3,830
IAG SRP 75/100 Prestige 500	5,524	–
IAG SRP Other Series	1,174	1,217
IAG SRP CS 75/75 F	10	8
IAG SRP CS 75/75 Prestige 300 F	2	18
IAG SRP CS 75/75 Prestige 500 F	43	–
IAG SRP 75/100 F	4	1
IAG SRP 75/100 Prestige 300 F	7	10
IAG SRP 75/100 Prestige 500 F	66	–
IAG SRP SE 100/100 F	6	6
My Education/Ecoflex	1,825	1,905
Ecoflextra CS 75/75	42	48
COL002	40	34
COL008	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	7	10
Distributions and allocations from investment funds	20,780	12,728
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	927	340
Net change in unrealized appreciation (depreciation)	14,010	(34,558)
Net gain (loss) in fair value of investments	14,937	(34,218)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	14,937	(34,218)
	35,724	(21,480)
EXPENSES (Note 7)		
Management fees and operating expenses	11,636	9,434
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	24,088	(30,914)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.87	(1.40)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.13	(1.37)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.99	–
IAG SRP 75/100	0.77	(1.37)
IAG SRP 75/100 Prestige 300	(0.10)	(1.35)
IAG SRP 75/100 Prestige 500	0.97	–
IAG SRP Other Series	0.68	(1.48)
IAG SRP CS 75/75 F	1.08	(1.66)
IAG SRP CS 75/75 Prestige 300 F	(0.46)	(1.22)
IAG SRP CS 75/75 Prestige 500 F	1.05	–
IAG SRP 75/100 F	0.64	(1.25)
IAG SRP 75/100 Prestige 300 F	(1.77)	(1.39)
IAG SRP 75/100 Prestige 500 F	1.01	–
IAG SRP SE 100/100 F	0.96	(1.36)
My Education/Ecoflex	0.60	(1.49)
Ecoflextra CS 75/75	0.86	(1.54)
COL002	1.77	(1.31)
COL008	1.62	(1.36)
PLA000	1.78	(1.33)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Strategic Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	428,217	307,884
Increase (decrease) in net assets from operations attributable to contractholders	24,088	(30,914)
Proceeds from issuances of units	330,885	249,508
Redemption of units	(296,482)	(98,261)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	58,491	120,333
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	486,708	428,217

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	24,088	(30,914)
Adjustments		
Interest for allocation purposes	(7)	(10)
Distributions and allocations from investment funds	(20,780)	(12,728)
Net realized loss (gain) of investments and derivative financial instruments	(927)	(340)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(14,010)	34,558
Proceeds from sale and maturity of investments	44,697	9,085
Purchases of investments	(70,068)	(149,455)
Increase (decrease) in expenses payable	107	265
Interest received (paid)	7	10
CASH FLOWS FROM OPERATING ACTIVITIES	(36,893)	(149,529)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	330,885	249,811
Amounts paid on redemption of redeemable units	(296,476)	(98,280)
CASH FLOWS FROM FINANCING ACTIVITIES	34,409	151,531
NET INCREASE (DECREASE) IN CASH	(2,484)	2,002
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	2,377	375
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(107)	2,377

The accompanying Notes to the Financial Statements are an integral part of these statements.

Strategic Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.14%)			
IA Clarington Strategic Income Fund, Series I	31,554,336	468,807	487,376
TOTAL INVESTMENT PORTFOLIO (100.14%)			
		468,807	487,376
OTHER NET ASSETS (-0.14%)			(668)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			486,708

Top 25 Holdings of the Underlying Fund

As at December 31, 2023

In thousands
(except number
of securities)

		No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Strategic Income Fund, Series I					
Government of United States, Notes	4.125% 2032-11-15	87,500	122,621	117,322	4.65
Royal Bank of Canada		626,143	69,790	83,903	3.33
The Toronto-Dominion Bank		893,763	70,013	76,524	3.03
Canadian Pacific Kansas City Ltd.		601,505	48,806	63,062	2.50
Microsoft Corp.		120,890	48,878	59,943	2.38
Stantec Inc.		554,294	28,285	58,966	2.34
Loblaws Cos. Ltd.		438,162	27,085	56,207	2.23
Government of Canada	2.500% 2032-12-01	58,000	55,460	55,299	2.19
Waste Connections Inc.		270,181	25,709	53,458	2.12
Fortis Inc.		931,611	43,720	50,782	2.01
Brookfield Corp.		849,945	34,456	45,175	1.79
iShares iBoxx \$ Investment Grade Corporate Bond ETF		306,200	44,978	44,680	1.77
JPMorgan Chase & Co.		194,453	35,275	43,615	1.73
Broadcom Inc.		29,222	33,699	43,011	0
CGI Inc.		290,289	29,762	41,207	0
TELUS Corp.		1,574,720	36,599	37,132	1.47
Air Canada		1,957,100	41,773	36,578	1.45
Manulife Financial Corp.		1,246,700	30,395	36,503	1.45
Brookfield Infrastructure Partners LP		813,800	17,175	33,984	1.35
Superior Plus Corp.		3,408,160	38,600	32,821	1.30
Magna International Inc.		418,449	32,320	32,760	1.30
The Bank of Nova Scotia		484,748	34,853	31,266	1.24
Granite REIT		383,500	27,111	29,253	1.16
The Home Depot Inc.		63,726	25,368	29,120	0
Alphabet Inc., Class 'A'		147,084	23,985	27,092	1.07
		1,026,716	1,219,663	43.86	

Strategic Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	487,376	-	-	487,376
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	487,376	-	-	487,376
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	487,376	-	-	487,376

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	428,141	-	-	428,141
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	428,141	-	-	428,141
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	428,141	-	-	428,141

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Strategic Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
48,738	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
42,814	10.00

Global Diversified (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	1,275,274	1,017,759
Cash	1,793	889
	1,277,067	1,018,648
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	857	570
Redemptions payable	6	–
Expenses payable	2,853	2,337
	3,716	2,907
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	1,273,351	1,015,741
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	22.38	19.02
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	22.76	19.31
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.81	–
IAG SRP 75/100	21.55	18.35
IAG SRP 75/100 Prestige 300	22.07	18.76
IAG SRP 75/100 Prestige 500	10.81	–
IAG SRP Other Series	21.12	18.05
IAG SRP CS 75/75 F	23.45	19.71
IAG SRP CS 75/75 Prestige 300 F	23.84	20.01
IAG SRP CS 75/75 Prestige 500 F	10.83	–
IAG SRP 75/100 F	22.63	19.04
IAG SRP 75/100 Prestige 300 F	23.17	19.46
IAG SRP 75/100 Prestige 500 F	10.83	–
My Education/Ecoflex	18.19	15.58
Ecoflexextra CS 75/75	19.79	16.81
COL002	31.89	26.38
COL008	31.38	26.09
PLA000	31.89	26.38
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	23,699	22,309
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	6,460	14,239
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	19,000	–
IAG SRP 75/100	8,514	8,064
IAG SRP 75/100 Prestige 300	3,221	8,063
IAG SRP 75/100 Prestige 500	10,843	–
IAG SRP Other Series	132	147
IAG SRP CS 75/75 F	11	19
IAG SRP CS 75/75 Prestige 300 F	17	50
IAG SRP CS 75/75 Prestige 500 F	61	–
IAG SRP 75/100 F	5	5
IAG SRP 75/100 Prestige 300 F	5	12
IAG SRP 75/100 Prestige 500 F	15	–
My Education/Ecoflex	477	528
Ecoflexextra CS 75/75	256	246
COL002	19	17
COL008	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	14	–
Distributions and allocations from investment funds	13,509	3,240
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	3,917	1,280
Net change in unrealized appreciation (depreciation)	198,226	(216,352)
Net gain (loss) in fair value of investments	202,143	(215,072)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	202,143	(215,072)
	215,666	(211,832)
EXPENSES (Note 7)		
Management fees and operating expenses	30,592	27,276
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	185,074	(239,108)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	3.36	(4.48)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.45	(4.75)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.16	–
IAG SRP 75/100	3.21	(4.35)
IAG SRP 75/100 Prestige 300	2.30	(4.51)
IAG SRP 75/100 Prestige 500	1.15	–
IAG SRP Other Series	3.11	(4.78)
IAG SRP CS 75/75 F	3.23	(4.44)
IAG SRP CS 75/75 Prestige 300 F	2.68	(4.17)
IAG SRP CS 75/75 Prestige 500 F	1.22	–
IAG SRP 75/100 F	3.55	(4.71)
IAG SRP 75/100 Prestige 300 F	2.98	(4.52)
IAG SRP 75/100 Prestige 500 F	1.06	–
My Education/Ecoflex	2.62	(4.10)
Ecoflexextra CS 75/75	3.01	(4.94)
COL002	5.56	(4.96)
COL008	5.29	(5.72)
PLA000	5.51	(5.65)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Diversified (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	1,015,741	1,155,686
Increase (decrease) in net assets from operations attributable to contractholders	185,074	(239,108)
Proceeds from issuances of units	624,695	348,261
Redemption of units	(552,159)	(249,098)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	257,610	(139,945)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	1,273,351	1,015,741

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	185,074	(239,108)
Adjustments		
Interest for allocation purposes	(14)	–
Distributions and allocations from investment funds	(13,509)	(3,240)
Net realized loss (gain) of investments and derivative financial instruments	(3,917)	(1,280)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(198,226)	216,352
Proceeds from sale and maturity of investments	39,519	52,286
Purchases of investments	(81,095)	(128,051)
Increase (decrease) in expenses payable	516	(191)
Interest received (paid)	14	–
CASH FLOWS FROM OPERATING ACTIVITIES	(71,638)	(103,232)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	624,695	349,537
Amounts paid on redemption of redeemable units	(552,153)	(249,453)
CASH FLOWS FROM FINANCING ACTIVITIES	72,542	100,084
NET INCREASE (DECREASE) IN CASH	904	(3,148)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	889	4,037
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,793	889

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Diversified (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.15%)			
IA Clarington Loomis Global Allocation Fund, Series I	170,463,862	1,056,035	1,275,274
TOTAL INVESTMENT PORTFOLIO (100.15%)		1,056,035	1,275,274
OTHER NET ASSETS (-0.15%)			(1,923)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			1,273,351

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Loomis Global Allocation Fund, Series I				
S&P Global Inc.	262,117	106,499	152,256	3.51
Amazon.com Inc.	739,891	113,610	148,236	3.41
Alphabet Inc., Class 'A'	699,535	73,924	128,851	2.97
Linde PLC	225,865	70,746	122,320	2.82
Atlas Copco AB, Class 'A'	5,310,597	77,452	120,591	2.78
Mastercard Inc., Class 'A'	214,088	89,119	120,402	2.77
UnitedHealth Group Inc.	156,268	69,264	108,482	2.50
Airbnb Inc., Class 'A'	559,631	109,291	100,462	2.31
The Home Depot Inc.	215,131	76,962	98,306	2.26
Accenture PLC, Class 'A'	206,445	63,390	95,524	2.20
Salesforce.com Inc.	269,379	80,097	93,468	2.15
Roper Technologies Inc.	128,921	61,989	92,676	2.13
ASML Holding NV	89,911	54,663	89,278	2.06
O'Reilly Automotive Inc.	70,741	89,504	88,623	2.04
Costco Wholesale Corp.	101,497	47,089	88,341	2.03
Mettler-Toledo International Inc.	55,087	74,061	88,107	2.03
Nomura Research Institute Ltd.	2,158,331	72,884	82,787	1.91
BlackRock Inc., Class 'A'	76,025	65,024	81,380	1.87
LVMH Moët Hennessy Louis Vuitton SE	75,177	70,997	80,331	1.85
Danaher Corp.	260,918	55,547	79,592	1.83
NVIDIA Corp.	116,804	24,331	76,273	1.76
JPMorgan Chase & Co.	332,811	53,576	74,647	1.72
Taiwan Semiconductor Manufacturing Co. Ltd., ADR	543,307	72,085	74,506	1.72
Parker Hannifin Corp.	122,184	54,124	74,224	1.71
IQVIA Holdings Inc.	230,645	51,499	70,369	1.62
	1,777,727	2,430,032	52.18	

Global Diversified (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,275,274	-	-	1,275,274
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	1,275,274	-	-	1,275,274
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,275,274	-	-	1,275,274

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,017,759	-	-	1,017,759
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	1,017,759	-	-	1,017,759
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,017,759	-	-	1,017,759

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Diversified (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
127,527	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
101,776	10.02

Fidelity Global Monthly Income

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	338,106	298,970
Cash	542	751
Receivable for investments sold	–	37
	338,648	299,758
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	433	475
Redemptions payable	1	5
Expenses payable	825	739
	1,259	1,219
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	337,389	298,539
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.68	11.04
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.83	11.16
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.53	–
IAG SRP 75/100	11.55	10.94
IAG SRP 75/100 Prestige 300	11.72	11.07
IAG SRP 75/100 Prestige 500	10.53	–
IAG SRP CS 75/75 F	12.22	11.43
IAG SRP CS 75/75 Prestige 300 F	12.40	11.57
IAG SRP CS 75/75 Prestige 500 F	10.55	–
IAG SRP 75/100 F	12.08	11.32
IAG SRP 75/100 Prestige 300 F	12.27	11.47
IAG SRP 75/100 Prestige 500 F	10.55	–
Ecoflextra CS 75/75	12.00	11.34
PLA000	13.95	12.81
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	10,886	10,310
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2,811	6,440
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	4,304	–
IAG SRP 75/100	5,580	5,008
IAG SRP 75/100 Prestige 300	2,377	5,120
IAG SRP 75/100 Prestige 500	3,581	–
IAG SRP CS 75/75 F	6	4
IAG SRP CS 75/75 Prestige 300 F	26	19
IAG SRP CS 75/75 Prestige 500 F	27	–
IAG SRP 75/100 F	10	14
IAG SRP 75/100 Prestige 300 F	6	17
IAG SRP 75/100 Prestige 500 F	17	–
Ecoflextra CS 75/75	54	68
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	4	–
Distributions and allocations from investment funds	12,023	11,421
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(161)	(345)
Net change in unrealized appreciation (depreciation)	15,521	(35,408)
Net gain (loss) in fair value of investments	15,360	(35,753)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	15,360	(35,753)
	27,387	(24,332)
EXPENSES (Note 7)		
Management fees and operating expenses	9,313	8,243
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	18,074	(32,575)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.63	(1.26)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.29	(1.33)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.69	–
IAG SRP 75/100	0.61	(1.27)
IAG SRP 75/100 Prestige 300	0.30	(1.21)
IAG SRP 75/100 Prestige 500	0.68	–
IAG SRP CS 75/75 F	0.55	(1.14)
IAG SRP CS 75/75 Prestige 300 F	0.40	(0.55)
IAG SRP CS 75/75 Prestige 500 F	0.74	–
IAG SRP 75/100 F	0.79	(1.33)
IAG SRP 75/100 Prestige 300 F	0.43	(1.10)
IAG SRP 75/100 Prestige 500 F	0.64	–
Ecoflextra CS 75/75	0.63	(1.34)
PLA000	1.14	(1.13)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Global Monthly Income

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	298,539	289,876
Increase (decrease) in net assets from operations attributable to contractholders	18,074	(32,575)
Proceeds from issuances of units	186,479	113,909
Redemption of units	(165,703)	(72,671)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	38,850	8,663
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	337,389	298,539

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	18,074	(32,575)
Adjustments		
Interest for allocation purposes	(4)	–
Distributions and allocations from investment funds	(12,023)	(11,421)
Net realized loss (gain) of investments and derivative financial instruments	161	345
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(15,521)	35,408
Proceeds from sale and maturity of investments	20,442	16,464
Purchases of investments	(32,200)	(49,541)
Increase (decrease) in expenses payable	86	48
Interest received (paid)	4	–
CASH FLOWS FROM OPERATING ACTIVITIES	(20,981)	(41,272)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	186,479	114,378
Amounts paid on redemption of redeemable units	(165,707)	(72,764)
CASH FLOWS FROM FINANCING ACTIVITIES	20,772	41,614
NET INCREASE (DECREASE) IN CASH	(209)	342
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	751	409
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	542	751

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Global Monthly Income

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.21%)			
Fidelity Global Monthly Income Fund, Series O	23,382,777	332,416	338,106
TOTAL INVESTMENT PORTFOLIO (100.21%)			
		332,416	338,106
OTHER NET ASSETS (-0.21%)			(717)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			337,389

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)			No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Global Monthly Income Fund, Series O						
Government of United States	4.625%	2026-10-15	90,110	118,192	121,173	2.97
Apple Inc.			358,987	31,076	91,582	2.24
Microsoft Corp.			175,469	28,039	87,431	2.14
iShares 20+ Year Treasury Bond ETF			459	60,234	60,134	1.47
iShares Comex Gold Trust ETF			867,042	36,560	44,841	1.10
JPMorgan Chase & Co.			159,223	22,242	35,887	0.88
Taiwan Semiconductor Manufacturing Co. Ltd.			1,321,119	19,299	33,556	0.82
Eli Lilly and Co.			43,345	11,265	33,479	0.82
Government of China	2.890%	2031-11-18	166,605	31,354	31,766	0.78
iShares Tips Bond ETF			220	33,950	31,374	0.77
UnitedHealth Group Inc.			43,236	20,788	30,162	0.74
NXP Semiconductors NV			96,500	19,973	29,368	0.72
Government of United States	2.625%	2029-07-31	23,425	30,692	29,066	0.71
Accenture PLC			61,609	17,060	28,647	0.70
Linde PLC			51,041	18,344	27,777	0.68
Bank of America Corp.			612,969	22,857	27,347	0.67
Exxon Mobil Corp.			193,218	22,563	25,597	0.63
Roche Holding AG			60,771	26,610	23,408	0.57
LVMH Moët Hennessy Louis Vuitton SE			21,011	17,958	22,621	0.55
AstraZeneca PLC			249,427	17,205	22,259	0.55
Wells Fargo & Co.			336,702	20,378	21,959	0.54
PNC Financial Services Group			104,566	22,976	21,455	0.53
The TJX Cos. Inc.			171,523	16,447	21,321	0.52
Alimentation Couche-Tard Inc.			272,784	13,824	21,285	0.52
T-Mobile US Inc.			100,191	14,795	21,285	0.52
			694,681	944,780	23.14	

Fidelity Global Monthly Income

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	338,106	-	-	338,106
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	338,106	-	-	338,106
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	338,106	-	-	338,106

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	298,970	-	-	298,970
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	298,970	-	-	298,970
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	298,970	-	-	298,970

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Fidelity Global Monthly Income

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
33,811	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
29,897	10.01

Fidelity Multi-Asset Innovation

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	70,547	14,171
Cash	870	62
	71,417	14,233
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	645	–
Expenses payable	168	36
	813	36
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	70,604	14,197
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	9.48	7.47
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	9.52	7.49
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	11.05	–
IAG SRP 75/100	9.44	7.46
IAG SRP 75/100 Prestige 300	9.48	7.48
IAG SRP 75/100 Prestige 500	11.04	–
IAG SRP CS 75/75 F	9.68	7.56
IAG SRP CS 75/75 Prestige 300 F	9.73	7.59
IAG SRP CS 75/75 Prestige 500 F	11.07	–
IAG SRP 75/100 F	9.62	7.53
IAG SRP 75/100 Prestige 300 F	9.68	7.56
IAG SRP 75/100 Prestige 500 F	11.06	–
Ecoflextra CS 75/75	9.46	7.46
PLA000	10.11	7.74
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,678	766
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	960	321
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,191	–
IAG SRP 75/100	1,177	377
IAG SRP 75/100 Prestige 300	416	425
IAG SRP 75/100 Prestige 500	691	–
IAG SRP CS 75/75 F	4	–
IAG SRP CS 75/75 Prestige 300 F	2	9
IAG SRP CS 75/75 Prestige 500 F	3	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	17	1
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	15	–
Distributions and allocations from investment funds	1,789	338
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	78	(385)
Net change in unrealized appreciation (depreciation)	8,526	(2,904)
Net gain (loss) in fair value of investments	8,604	(3,289)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	8,604	(3,289)
	10,408	(2,951)
EXPENSES (Note 7)		
Management fees and operating expenses	1,266	397
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	9,142	(3,348)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.82	(1.96)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.00	(2.15)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.36	–
IAG SRP 75/100	2.01	(2.00)
IAG SRP 75/100 Prestige 300	1.30	(2.13)
IAG SRP 75/100 Prestige 500	1.30	–
IAG SRP CS 75/75 F	2.95	(2.28)
IAG SRP CS 75/75 Prestige 300 F	1.65	(2.18)
IAG SRP CS 75/75 Prestige 500 F	1.39	–
IAG SRP 75/100 F	2.08	(2.30)
IAG SRP 75/100 Prestige 300 F	2.11	(2.27)
IAG SRP 75/100 Prestige 500 F	1.06	–
Ecoflextra CS 75/75	1.83	(2.15)
PLA000	2.37	(2.13)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Multi-Asset Innovation

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	14,197	7,724
Increase (decrease) in net assets from operations attributable to contractholders	9,142	(3,348)
Proceeds from issuances of units	85,646	15,047
Redemption of units	(38,381)	(5,226)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	56,407	6,473
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	70,604	14,197

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	9,142	(3,348)
Adjustments		
Interest for allocation purposes	(15)	–
Distributions and allocations from investment funds	(1,789)	(338)
Net realized loss (gain) of investments and derivative financial instruments	(78)	385
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(8,526)	2,904
Proceeds from sale and maturity of investments	3,073	2,228
Purchases of investments	(48,411)	(11,742)
Increase (decrease) in expenses payable	132	20
Interest received (paid)	15	–
CASH FLOWS FROM OPERATING ACTIVITIES	(46,457)	(9,891)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	85,646	15,070
Amounts paid on redemption of redeemable units	(38,381)	(5,231)
CASH FLOWS FROM FINANCING ACTIVITIES	47,265	9,839
NET INCREASE (DECREASE) IN CASH	808	(52)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	62	114
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	870	62

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Multi-Asset Innovation

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (99.92%)			
Fidelity Multi-Asset Innovation Fund, Series O	7,744,791	65,440	70,547
TOTAL INVESTMENT PORTFOLIO (99.92%)			
		65,440	70,547
OTHER NET ASSETS (0.08%)			57
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			70,604

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)			No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Multi-Asset Innovation Fund, Series O						
Government of United States	3.625%	2030-03-31	42,166	55,933	55,005	9.54
NVIDIA Corp.			54,089	16,099	35,493	6.16
Microsoft Corp.			65,542	26,811	32,658	5.66
Government of United States	3.625%	2053-02-15	26,688	33,922	32,655	5.66
Amazon.com Inc.			133,986	24,673	26,975	4.68
Meta Platforms Inc.			46,610	8,524	21,861	3.79
Government of United States	3.500%	2033-02-15	10,811	14,128	13,892	2.41
Government of United States	4.125%	2053-08-15	8,336	10,420	11,165	1.94
Alphabet Inc.			56,274	8,520	10,416	1.81
Fidelity U.S. Money Market Fund			765,073	10,138	10,138	1.76
Cameco Corp.			175,187	6,432	10,008	1.74
Alphabet Inc.			52,750	7,919	9,851	1.71
Advanced Micro Devices Inc.			49,353	6,132	9,640	1.67
Eli Lilly and Co.			12,097	6,719	9,343	1.62
Vertiv Holdings Co.			135,331	5,362	8,613	1.49
Adobe Inc.			8,816	6,913	6,969	1.21
Apple Inc.			25,767	6,749	6,573	1.14
Netflix Inc.			10,048	3,507	6,482	1.12
Coinbase Global Inc.			25,459	2,741	5,867	1.02
Micron Technology Inc.			51,493	4,762	5,823	1.01
Dell Technologies Inc.			51,768	4,812	5,248	0.91
Block Inc.			49,958	3,998	5,120	0.89
ServiceNow Inc.			5,143	3,932	4,815	0.84
Shopify Inc.			43,828	3,638	4,521	0.78
Uber Technologies Inc.			53,815	2,355	4,390	0.76
			285,139	353,521	61.32	

Fidelity Multi-Asset Innovation

IAG Savings and Retirement Plan/My Education+/Ecoflex^{extra}

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	70,547	-	-	70,547
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	70,547	-	-	70,547
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	70,547	-	-	70,547

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	14,171	-	-	14,171
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	14,171	-	-	14,171
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	14,171	-	-	14,171

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Fidelity Multi-Asset Innovation

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
7,055	9.99

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
1,417	9.98

Global Asset Allocation Security (iA)

IAI Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	79,696	86,190
Derivative financial instruments		
Open currency contracts	–	2
Futures contracts	1	31
Cash	165	859
Margin	7	22
Receivable for investments sold	49	19
Interest, dividends and other receivables	16	10
	79,934	87,133
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Futures contracts	–	4
Payable for investments purchased	–	195
Expenses payable	177	196
	177	395
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	79,757	86,738
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAI SRP CS 75/75 My Education+	10.66	10.10
IAI SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.76	10.17
IAI SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.59	–
IAI SRP 75/100	10.56	10.02
IAI SRP 75/100 Prestige 300	10.64	10.09
IAI SRP 75/100 Prestige 500	10.58	–
IAI SRP CS 75/75 F	11.25	10.50
IAI SRP CS 75/75 Prestige 300 F	11.32	10.56
IAI SRP CS 75/75 Prestige 500 F	10.62	–
IAI SRP 75/100 F	11.07	10.39
IAI SRP 75/100 Prestige 300 F	11.17	10.49
IAI SRP 75/100 Prestige 500 F	10.60	–
Ecoflextra CS 75/75	10.66	10.10
PLA000	12.24	11.29
UNITS OUTSTANDING		
IAI SRP CS 75/75 My Education+	3,344	3,843
IAI SRP CS 75/75 Prestige 300 My Education+ Prestige 300	973	2,379
IAI SRP CS 75/75 Prestige 500 My Education+ Prestige 500	920	–
IAI SRP 75/100	1,111	1,213
IAI SRP 75/100 Prestige 300	385	1,135
IAI SRP 75/100 Prestige 500	751	–
IAI SRP CS 75/75 F	–	–
IAI SRP CS 75/75 Prestige 300 F	–	–
IAI SRP CS 75/75 Prestige 500 F	–	–
IAI SRP 75/100 F	–	–
IAI SRP 75/100 Prestige 300 F	–	–
IAI SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	10	11
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	38	11
Securities lending	15	38
Distributions and allocations from investment funds	2,179	1,270
Foreign exchange gain (loss) on cash	24	416
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,864)	(3,219)
Net change in unrealized appreciation (depreciation)	6,601	(6,928)
Net gain (loss) in fair value of investments	4,737	(10,147)
Derivative financial instruments:		
Net realized gain (loss)	(246)	(1,390)
Net change in unrealized appreciation (depreciation)	(27)	(203)
Net gain (loss) in fair value of derivative financial instruments	(273)	(1,593)
Total other changes in fair value of investments and derivative financial instruments	4,464	(11,740)
	6,720	(10,005)
EXPENSES (Note 7)		
Management fees and operating expenses	2,182	2,414
Transaction costs	5	7
Foreign withholding taxes	73	62
	2,260	2,483
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	4,460	(12,488)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAI SRP CS 75/75 My Education+	0.53	(1.38)
IAI SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.30	(1.42)
IAI SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.75	–
IAI SRP 75/100	0.54	(1.38)
IAI SRP 75/100 Prestige 300	0.15	(1.38)
IAI SRP 75/100 Prestige 500	0.75	–
IAI SRP CS 75/75 F	0.74	(1.26)
IAI SRP CS 75/75 Prestige 300 F	0.76	(1.27)
IAI SRP CS 75/75 Prestige 500 F	0.62	–
IAI SRP 75/100 F	0.69	(1.24)
IAI SRP 75/100 Prestige 300 F	0.68	(1.26)
IAI SRP 75/100 Prestige 500 F	0.59	–
Ecoflextra CS 75/75	0.52	(1.44)
PLA000	0.95	(1.20)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Asset Allocation Security (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	86,738	105,842
Increase (decrease) in net assets from operations attributable to contractholders	4,460	(12,488)
Proceeds from issuances of units	32,143	18,975
Redemption of units	(43,584)	(25,591)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(6,981)	(19,104)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	79,757	86,738

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	4,460	(12,488)
Adjustments		
Interest for allocation purposes	(38)	(11)
Distributions and allocations from investment funds	(2,179)	(1,270)
Foreign withholding taxes	73	62
Foreign exchange loss (gain) on cash	(24)	(416)
Net realized loss (gain) of investments and derivative financial instruments	2,110	4,609
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(6,574)	7,131
Transaction costs	5	7
Proceeds from sale and maturity of investments	48,118	43,021
Purchases of investments	(35,723)	(35,973)
Decrease (increase) in margin	15	(22)
Increase (decrease) in expenses payable	(19)	(37)
Interest received (paid)	32	11
Distributions and allocations received (paid) from investment funds	467	362
CASH FLOWS FROM OPERATING ACTIVITIES	10,723	4,986
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	32,143	19,024
Amounts paid on redemption of redeemable units	(43,584)	(25,629)
CASH FLOWS FROM FINANCING ACTIVITIES	(11,441)	(6,605)
Foreign exchange gain (loss) on cash	24	416
NET INCREASE (DECREASE) IN CASH	(694)	(1,203)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	859	2,062
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	165	859

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Asset Allocation Security (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (99.13%)			
BMO Short Corporate Bond Index ETF	242,616	3,157	3,256
FCI43 Private Debt Fund	325,218	4,173	3,890
FCI44 Infrastructure Fund	367,330	2,969	3,447
FCI45 Private Equity Fund	284,866	3,442	5,176
Horizon S&P/TSX 60 Index ETF	17,233	865	920
IA Clarington Floating Rate Income Fund, Series I	258,736	2,352	2,221
IA Clarington Global Dividend Fund, Series I	140,106	1,459	1,532
IA Clarington Loomis Global Multisector Bond Fund, Series I	1,239,952	12,094	11,127
IA Clarington Strategic Corporate Bond Fund, Series I	332,326	3,009	3,046
Industrial Alliance Bond (iA) Fund	81,296	19,390	19,280
Industrial Alliance Canadian Equity (iA) Fund	162,981	2,421	2,607
Industrial Alliance Canadian Equity Small Cap (iA) Fund	33,602	909	828
Industrial Alliance Dividend (iA) Fund	12,974	1,480	1,576
Industrial Alliance International Equity (iA) Fund	164,212	5,870	5,787
Industrial Alliance Real Estate Income (iA) Fund	125,071	1,238	1,280
Industrial Alliance Thematic Innovation (iA) Fund	30,310	752	853
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	42,933	750	798
Industrial Alliance U.S. Equity Multifactor (iA) Fund	30,128	561	568
iShares Core MSCI Emerging Markets ETF	15,866	1,004	1,058
iShares iBoxx \$ High Yield Corporate Bond ETF	19,566	2,075	1,997
iShares J.P. Morgan USD Emerging Markets Bond ETF	13,851	1,947	1,626
SPDR S&P 500 ETF Trust	3,126	1,878	1,959
Vanguard Short-Term Corporate Bond ETF	41,456	4,207	4,229
TOTAL INVESTMENT FUNDS		78,002	79,061

As at December 31, 2023

In thousands (except number of contracts)

	Average Cost \$	Carrying Value \$
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FUTURES CONTRACTS (0.00%)

Gold 100 oz Futures

number of contracts: 1, 2024-02-27

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1

SHORT-TERM INVESTMENTS (0.79%)	641	635
TOTAL INVESTMENT PORTFOLIO (99.92%)	78,643	79,697
OTHER NET ASSETS (0.08%)		60
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		79,757

Global Asset Allocation Security (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	66,548	-	12,513	79,061
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	635	-	635
	66,548	635	12,513	79,696
Derivatives				
Derivative financial instruments	1	-	-	1
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	66,549	635	12,513	79,697

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	74,963	-	11,227	86,190
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	74,963	-	11,227	86,190
Derivatives				
Derivative financial instruments	31	2	-	33
LIABILITIES				
Derivatives				
Derivative financial instruments	(4)	-	-	(4)
Total	74,990	2	11,227	86,219

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

The following table provides investments recorded at fair value and for which Level 3 inputs were used in determining fair value:

	Fair Value Measurements for Level 3	
	As at December 31, 2023 Investment Funds (\$)	As at December 31, 2022 Investment Funds (\$)
Balance - beginning of the period	11,227	7,911
Net realized gain (loss) on investments	43	202
Net realized gain (loss) on derivatives	-	-
Net change in unrealized appreciation (depreciation) on investments	627	22
Net change in unrealized appreciation (depreciation) on derivatives	-	-
Purchases	616	3,159
Sales	-	(67)
Transfers into Level 3	-	-
Transfers out of Level 3	-	-
Balance - end of the period	12,513	11,227
Change in unrealized gain (loss) of investments and derivatives held at end of the period	627	22

Valuation techniques

The following tables indicate the significant unobservable inputs and valuation techniques used in the fair value measurements of Level 3 financial instruments:

Global Asset Allocation Security (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

As at December 31, 2023

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Investment Funds	Internal Fundamental Model	Purchase Price	12,513

As at December 31, 2022

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Investment Funds	Internal Fundamental Model	Purchase Price	11,227

Sensitivity Analysis

The impact of an increase or decrease of one or more variables of these measurement methods would not lead to a significant change of the fair value of the Level 3 investments.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	11,618	–	11,618	581

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	14,817	(2,058)	12,759	638

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
7,906	9.91

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
8,622	9.94

Global Asset Allocation (iA)

IAI Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	158,213	158,870
Derivative financial instruments		
Futures contracts	2	33
Cash	469	1,387
Margin	15	22
Receivable for investments sold	47	29
Interest, dividends and other receivables	42	18
	158,788	160,359
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Futures contracts	-	6
Payable for investments purchased	-	19
Expenses payable	355	358
	355	383
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	158,433	159,976
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAI SRP CS 75/75 My Education+	11.71	10.89
IAI SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.90	11.04
IAI SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.56	-
IAI SRP 75/100	11.55	10.77
IAI SRP 75/100 Prestige 300	11.75	10.93
IAI SRP 75/100 Prestige 500	10.56	-
IAI SRP CS 75/75 F	12.28	11.29
IAI SRP CS 75/75 Prestige 300 F	12.48	11.45
IAI SRP CS 75/75 Prestige 500 F	10.59	-
IAI SRP 75/100 F	12.10	11.17
IAI SRP 75/100 Prestige 300 F	12.32	11.34
IAI SRP 75/100 Prestige 500 F	10.58	-
Ecoflextra CS 75/75	11.71	10.89
PLA000	13.47	12.19
UNITS OUTSTANDING		
IAI SRP CS 75/75 My Education+	5,735	6,108
IAI SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,409	3,774
IAI SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2,162	-
IAI SRP 75/100	2,033	2,145
IAI SRP 75/100 Prestige 300	850	2,487
IAI SRP 75/100 Prestige 500	1,600	-
IAI SRP CS 75/75 F	-	-
IAI SRP CS 75/75 Prestige 300 F	2	2
IAI SRP CS 75/75 Prestige 500 F	-	-
IAI SRP 75/100 F	4	3
IAI SRP 75/100 Prestige 300 F	-	1
IAI SRP 75/100 Prestige 500 F	1	-
Ecoflextra CS 75/75	105	134
PLA000	-	-

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	75	22
Securities lending	9	41
Distributions and allocations from investment funds	6,365	1,553
Foreign exchange gain (loss) on cash	(19)	347
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(454)	(3,744)
Net change in unrealized appreciation (depreciation)	10,186	(11,619)
Net gain (loss) in fair value of investments	9,732	(15,363)
Derivative financial instruments:		
Net realized gain (loss)	(221)	(1,813)
Net change in unrealized appreciation (depreciation)	(26)	(240)
Net gain (loss) in fair value of derivative financial instruments	(247)	(2,053)
Total other changes in fair value of investments and derivative financial instruments	9,485	(17,416)
	15,915	(15,453)
EXPENSES (Note 7)		
Management fees and operating expenses	4,238	4,228
Transaction costs	9	13
Foreign withholding taxes	96	74
	4,343	4,315
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	11,572	(19,768)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAI SRP CS 75/75 My Education+	0.82	(1.35)
IAI SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.49	(1.38)
IAI SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.77	-
IAI SRP 75/100	0.76	(1.38)
IAI SRP 75/100 Prestige 300	0.41	(1.33)
IAI SRP 75/100 Prestige 500	0.76	-
IAI SRP CS 75/75 F	1.02	(1.72)
IAI SRP CS 75/75 Prestige 300 F	1.03	(0.76)
IAI SRP CS 75/75 Prestige 500 F	0.59	-
IAI SRP 75/100 F	0.94	(0.57)
IAI SRP 75/100 Prestige 300 F	0.75	(0.06)
IAI SRP 75/100 Prestige 500 F	0.64	-
Ecoflextra CS 75/75	0.79	(1.38)
PLA000	1.28	(1.17)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Asset Allocation (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	159,976	178,448
Increase (decrease) in net assets from operations attributable to contractholders	11,572	(19,768)
Proceeds from issuances of units	61,072	35,044
Redemption of units	(74,187)	(33,748)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(1,543)	(18,472)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	158,433	159,976

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	11,572	(19,768)
Adjustments		
Interest for allocation purposes	(75)	(22)
Distributions and allocations from investment funds	(6,365)	(1,553)
Foreign withholding taxes	96	74
Foreign exchange loss (gain) on cash	19	(347)
Net realized loss (gain) of investments and derivative financial instruments	675	5,557
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(10,160)	11,859
Transaction costs	9	13
Proceeds from sale and maturity of investments	89,698	64,081
Purchases of investments	(73,922)	(62,184)
Decrease (increase) in margin	7	(22)
Increase (decrease) in expenses payable	(3)	(41)
Interest received (paid)	60	22
Distributions and allocations received (paid) from investment funds	605	433
CASH FLOWS FROM OPERATING ACTIVITIES	12,216	(1,898)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	61,072	35,110
Amounts paid on redemption of redeemable units	(74,187)	(33,774)
CASH FLOWS FROM FINANCING ACTIVITIES	(13,115)	1,336
Foreign exchange gain (loss) on cash	(19)	347
NET INCREASE (DECREASE) IN CASH	(918)	(215)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,387	1,602
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	469	1,387

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Asset Allocation (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (98.94%)			
BMO Short Corporate Bond Index ETF	474,026	6,169	6,361
FCI43 Private Debt Fund	547,342	7,006	6,547
FCI44 Infrastructure Fund	648,987	5,352	6,090
FCI45 Private Equity Fund	436,838	5,370	7,937
Horizon S&P/TSX 60 Index ETF	46,772	2,319	2,498
IA Clarington Floating Rate Income Fund, Series I	348,384	3,265	2,990
IA Clarington Global Dividend Fund, Series I	914,908	9,530	10,002
IA Clarington Loomis Global Multisector Bond Fund, Series I	1,164,984	11,564	10,455
IA Clarington Strategic Corporate Bond Fund, Series I	584,088	5,277	5,353
Industrial Alliance Bond (iA) Fund	93,323	22,297	22,133
Industrial Alliance Canadian Equity (iA) Fund	559,580	8,237	8,949
Industrial Alliance Canadian Equity Small Cap (iA) Fund	100,029	2,705	2,464
Industrial Alliance Dividend (iA) Fund	46,270	5,249	5,620
Industrial Alliance International Equity (iA) Fund	557,295	20,064	19,639
Industrial Alliance Real Estate Income (iA) Fund	333,176	3,287	3,409
Industrial Alliance Thematic Innovation (iA) Fund	218,842	5,406	6,159
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	325,633	5,610	6,052
Industrial Alliance U.S. Equity Multifactor (iA) Fund	160,812	2,992	3,034
iShares Core MSCI Emerging Markets ETF	52,457	3,296	3,499
iShares iBoxx \$ High Yield Corporate Bond ETF	33,676	3,452	3,437
iShares J.P. Morgan USD Emerging Markets Bond ETF	22,915	3,225	2,691
SPDR S&P 500 ETF Trust	11,182	6,745	7,008
Vanguard Short-Term Corporate Bond ETF	43,454	4,422	4,433
TOTAL INVESTMENT FUNDS		152,839	156,760

As at December 31, 2023

In thousands (except number of contracts)

	Average Cost \$	Carrying Value \$
FUTURES CONTRACTS (0.00%)		
Gold 100 oz Futures		
number of contracts: 2, 2024-02-27	-	2

SHORT-TERM INVESTMENTS (0.92%)	1,470	1,453
TOTAL INVESTMENT PORTFOLIO (99.86%)	154,309	158,215
OTHER NET ASSETS (0.14%)		218
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		158,433

Global Asset Allocation (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	136,186	-	20,574	156,760
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	1,453	-	1,453
	136,186	1,453	20,574	158,213
Derivatives				
Derivative financial instruments	2	-	-	2
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	136,188	1,453	20,574	158,215

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	140,437	-	18,433	158,870
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	140,437	-	18,433	158,870
Derivatives				
Derivative financial instruments	33	-	-	33
LIABILITIES				
Derivatives				
Derivative financial instruments	(6)	-	-	(6)
Total	140,464	-	18,433	158,897

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

The following table provides investments recorded at fair value and for which Level 3 inputs were used in determining fair value:

	Fair Value Measurements for Level 3	
	As at December 31, 2023 Investment Funds (\$)	As at December 31, 2022 Investment Funds (\$)
Balance - beginning of the period	18,433	10,571
Net realized gain (loss) on investments	33	345
Net realized gain (loss) on derivatives	-	-
Net change in unrealized appreciation (depreciation) on investments	1,014	44
Net change in unrealized appreciation (depreciation) on derivatives	-	-
Purchases	1,094	7,587
Sales	-	(114)
Transfers into Level 3	-	-
Transfers out of Level 3	-	-
Balance - end of the period	20,574	18,433
Change in unrealized gain (loss) of investments and derivatives held at end of the period	1,014	44

Valuation techniques

The following tables indicate the significant unobservable inputs and valuation techniques used in the fair value measurements of Level 3 financial instruments:

Global Asset Allocation (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management (*continued*)

As at December 31, 2023

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Investment Funds	Internal Fundamental Model	Purchase Price	20,574

As at December 31, 2022

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Investment Funds	Internal Fundamental Model	Purchase Price	18,433

Sensitivity Analysis

The impact of an increase or decrease of one or more variables of these measurement methods would not lead to a significant change of the fair value of the Level 3 investments.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	22,827	–	22,827	1,141

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	19,736	–	19,736	987

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
15,676	9.89

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
15,890	9.93

Global Asset Allocation Opportunity (iA)

IAI Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	53,618	48,980
Derivative financial instruments		
Futures contracts	1	37
Cash	210	1,224
Margin	7	25
Receivable for investments sold	–	16
Interest, dividends and other receivables	14	6
	53,850	50,288
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Futures contracts	–	4
Payable for investments purchased	54	16
Expenses payable	119	113
	173	133
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	53,677	50,155
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAI SRP CS 75/75 My Education+	12.54	11.54
IAI SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.75	11.71
IAI SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.54	–
IAI SRP 75/100	12.37	11.41
IAI SRP 75/100 Prestige 300	12.63	11.62
IAI SRP 75/100 Prestige 500	10.53	–
IAI SRP CS 75/75 F	13.18	11.98
IAI SRP CS 75/75 Prestige 300 F	13.42	12.17
IAI SRP CS 75/75 Prestige 500 F	10.56	–
IAI SRP 75/100 F	12.96	11.82
IAI SRP 75/100 Prestige 300 F	13.17	12.00
IAI SRP 75/100 Prestige 500 F	10.55	–
Ecoflextra CS 75/75	12.54	11.54
PLA000	14.47	12.95
UNITS OUTSTANDING		
IAI SRP CS 75/75 My Education+	2,056	2,073
IAI SRP CS 75/75 Prestige 300 My Education+ Prestige 300	465	1,359
IAI SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,079	–
IAI SRP 75/100	483	490
IAI SRP 75/100 Prestige 300	97	373
IAI SRP 75/100 Prestige 500	274	–
IAI SRP CS 75/75 F	11	11
IAI SRP CS 75/75 Prestige 300 F	9	9
IAI SRP CS 75/75 Prestige 500 F	–	–
IAI SRP 75/100 F	–	–
IAI SRP 75/100 Prestige 300 F	–	–
IAI SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	18	13
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	54	14
Securities lending	3	5
Distributions and allocations from investment funds	2,493	230
Foreign exchange gain (loss) on cash	(17)	106
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	48	(1,212)
Net change in unrealized appreciation (depreciation)	3,234	(2,968)
Net gain (loss) in fair value of investments	3,282	(4,180)
Derivative financial instruments:		
Net realized gain (loss)	(70)	(576)
Net change in unrealized appreciation (depreciation)	(32)	(4)
Net gain (loss) in fair value of derivative financial instruments	(102)	(580)
Total other changes in fair value of investments and derivative financial instruments	3,180	(4,760)
	5,713	(4,405)
EXPENSES (Note 7)		
Management fees and operating expenses	1,378	1,326
Transaction costs	3	3
Foreign withholding taxes	26	21
	1,407	1,350
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	4,306	(5,755)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAI SRP CS 75/75 My Education+	0.99	(1.33)
IAI SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.57	(1.38)
IAI SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.80	–
IAI SRP 75/100	0.96	(1.30)
IAI SRP 75/100 Prestige 300	0.48	(1.33)
IAI SRP 75/100 Prestige 500	0.80	–
IAI SRP CS 75/75 F	1.20	(1.22)
IAI SRP CS 75/75 Prestige 300 F	1.25	(1.19)
IAI SRP CS 75/75 Prestige 500 F	0.55	–
IAI SRP 75/100 F	1.13	(1.16)
IAI SRP 75/100 Prestige 300 F	1.17	(1.23)
IAI SRP 75/100 Prestige 500 F	0.54	–
Ecoflextra CS 75/75	1.12	(1.28)
PLA000	1.52	(1.09)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Asset Allocation Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	50,155	54,301
Increase (decrease) in net assets from operations attributable to contractholders	4,306	(5,755)
Proceeds from issuances of units	24,288	15,319
Redemption of units	(25,072)	(13,710)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	3,522	(4,146)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	53,677	50,155

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	4,306	(5,755)
Adjustments		
Interest for allocation purposes	(54)	(14)
Distributions and allocations from investment funds	(2,493)	(230)
Foreign withholding taxes	26	21
Foreign exchange loss (gain) on cash	17	(106)
Net realized loss (gain) of investments and derivative financial instruments	22	1,788
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(3,202)	2,972
Transaction costs	3	3
Proceeds from sale and maturity of investments	29,897	17,171
Purchases of investments	(28,973)	(18,600)
Decrease (increase) in margin	18	(25)
Increase (decrease) in expenses payable	6	(8)
Interest received (paid)	49	14
Distributions and allocations received (paid) from investment funds	165	124
CASH FLOWS FROM OPERATING ACTIVITIES	(213)	(2,645)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	24,288	15,362
Amounts paid on redemption of redeemable units	(25,072)	(13,715)
CASH FLOWS FROM FINANCING ACTIVITIES	(784)	1,647
Foreign exchange gain (loss) on cash	(17)	106
NET INCREASE (DECREASE) IN CASH	(1,014)	(892)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,224	2,116
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	210	1,224

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Asset Allocation Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (99.27%)			
BMO Short Corporate Bond Index ETF	117,486	1,529	1,577
FCI43 Private Debt Fund	102,354	1,332	1,224
FCI44 Infrastructure Fund	222,913	1,899	2,092
FCI45 Private Equity Fund	169,133	2,039	3,073
Horizon S&P/TSX 60 Index ETF	20,552	1,019	1,097
IA Clarington Floating Rate Income Fund, Series I	74,658	685	641
IA Clarington Global Dividend Fund, Series I	385,780	4,023	4,217
IA Clarington Loomis Global Multisector Bond Fund, Series I	168,999	1,651	1,517
IA Clarington Strategic Corporate Bond Fund, Series I	157,233	1,414	1,441
Industrial Alliance Bond (iA) Fund	17,006	3,892	4,033
Industrial Alliance Canadian Equity (iA) Fund	245,136	3,665	3,921
Industrial Alliance Canadian Equity Small Cap (iA) Fund	45,247	1,223	1,115
Industrial Alliance Dividend (iA) Fund	19,411	2,234	2,358
Industrial Alliance International Equity (iA) Fund	284,294	10,059	10,019
Industrial Alliance Real Estate Income (iA) Fund	142,214	1,402	1,455
Industrial Alliance Thematic Innovation (iA) Fund	94,461	2,349	2,659
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	142,022	2,495	2,639
Industrial Alliance U.S. Equity Multifactor (iA) Fund	68,916	1,283	1,300
iShares Core MSCI Emerging Markets ETF	29,213	1,850	1,948
iShares iBoxx \$ High Yield Corporate Bond ETF	9,916	1,008	1,012
iShares J.P. Morgan USD Emerging Markets Bond ETF	3,390	477	398
SPDR S&P 500 ETF Trust	4,315	2,585	2,704
Vanguard Short-Term Corporate Bond ETF	8,271	848	844
TOTAL INVESTMENT FUNDS		50,961	53,284

As at December 31, 2023

In thousands (except number of contracts)

	Average Cost \$	Carrying Value \$
FUTURES CONTRACTS (0.00%)		
Gold 100 oz Futures		
number of contracts: 1, 2024-02-27	–	1

SHORT-TERM INVESTMENTS (0.62%)	338	334
TOTAL INVESTMENT PORTFOLIO (99.89%)	51,299	53,619
OTHER NET ASSETS (0.11%)		58
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		53,677

Global Asset Allocation Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	46,895	-	6,389	53,284
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	334	-	334
	46,895	334	6,389	53,618
Derivatives				
Derivative financial instruments	1	-	-	1
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	46,896	334	6,389	53,619

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	43,274	-	5,706	48,980
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	43,274	-	5,706	48,980
Derivatives				
Derivative financial instruments	37	-	-	37
LIABILITIES				
Derivatives				
Derivative financial instruments	(4)	-	-	(4)
Total	43,307	-	5,706	49,013

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

The following table provides investments recorded at fair value and for which Level 3 inputs were used in determining fair value:

	Fair Value Measurements for Level 3	
	As at December 31, 2023 Investment Funds (\$)	As at December 31, 2022 Investment Funds (\$)
Balance - beginning of the period	5,706	3,631
Net realized gain (loss) on investments	58	86
Net realized gain (loss) on derivatives	-	-
Net change in unrealized appreciation (depreciation) on investments	331	169
Net change in unrealized appreciation (depreciation) on derivatives	-	-
Purchases	294	1,855
Sales	-	(35)
Transfers into Level 3	-	-
Transfers out of Level 3	-	-
Balance - end of the period	6,389	5,706
Change in unrealized gain (loss) of investments and derivatives held at end of the period	331	169

Valuation techniques

The following tables indicate the significant unobservable inputs and valuation techniques used in the fair value measurements of Level 3 financial instruments:

Global Asset Allocation Opportunity (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

As at December 31, 2023

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Investment Funds	Internal Fundamental Model	Purchase Price	6,389

As at December 31, 2022

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Investment Funds	Internal Fundamental Model	Purchase Price	5,706

Sensitivity Analysis

The impact of an increase or decrease of one or more variables of these measurement methods would not lead to a significant change of the fair value of the Level 3 investments.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	7,361	–	7,361	368

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	6,131	(243)	5,888	294

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
5,328	9.93

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
4,901	9.77

Strategic Equity Income Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	32,501	30,613
Cash	40	59
	32,541	30,672
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	48	58
Redemptions payable	1	–
Expenses payable	65	62
	114	120
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	32,427	30,552
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	17.59	16.45
IAG SRP CS 75/75 Prestige 300	18.21	16.96
IAG SRP CS 75/75 Prestige 500	10.81	–
IAG SRP 75/100	17.30	16.20
IAG SRP 75/100 Prestige 300	18.15	16.90
IAG SRP 75/100 Prestige 500	10.81	–
IAG SRP Other Series	17.26	16.17
IAG SRP CS 75/75 F	18.39	17.02
IAG SRP CS 75/75 Prestige 300 F	19.16	17.64
IAG SRP CS 75/75 Prestige 500 F	10.83	–
IAG SRP 75/100 F	18.06	16.76
IAG SRP 75/100 Prestige 300 F	19.00	17.50
IAG SRP 75/100 Prestige 500 F	10.83	–
IAG SRP SE 100/100 F	18.02	16.72
PLA000	24.23	22.09
UNITS OUTSTANDING		
IAG SRP CS 75/75	421	435
IAG SRP CS 75/75 Prestige 300	95	267
IAG SRP CS 75/75 Prestige 500	332	–
IAG SRP 75/100	372	379
IAG SRP 75/100 Prestige 300	212	423
IAG SRP 75/100 Prestige 500	355	–
IAG SRP Other Series	324	345
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	780	588
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	463	539
Net change in unrealized appreciation (depreciation)	1,651	(3,390)
Net gain (loss) in fair value of investments	2,114	(2,851)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	2,114	(2,851)
	2,894	(2,263)
EXPENSES (Note 7)		
Management fees and operating expenses	778	706
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	2,116	(2,969)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	1.12	(1.78)
IAG SRP CS 75/75 Prestige 300	(0.03)	(1.61)
IAG SRP CS 75/75 Prestige 500	1.22	–
IAG SRP 75/100	1.03	(1.72)
IAG SRP 75/100 Prestige 300	0.32	(1.69)
IAG SRP 75/100 Prestige 500	1.23	–
IAG SRP Other Series	1.06	(1.79)
IAG SRP CS 75/75 F	1.36	(1.62)
IAG SRP CS 75/75 Prestige 300 F	1.51	(1.57)
IAG SRP CS 75/75 Prestige 500 F	0.83	–
IAG SRP 75/100 F	1.22	(1.64)
IAG SRP 75/100 Prestige 300 F	1.49	(1.60)
IAG SRP 75/100 Prestige 500 F	0.83	–
IAG SRP SE 100/100 F	1.29	(1.69)
PLA000	2.14	(1.81)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Strategic Equity Income Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	30,552	28,383
Increase (decrease) in net assets from operations attributable to contractholders	2,116	(2,969)
Proceeds from issuances of units	12,909	10,716
Redemption of units	(13,150)	(5,578)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	1,875	2,169
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	32,427	30,552

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	2,116	(2,969)
Adjustments		
Distributions and allocations from investment funds	(780)	(588)
Net realized loss (gain) of investments and derivative financial instruments	(463)	(539)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(1,651)	3,390
Proceeds from sale and maturity of investments	4,509	3,780
Purchases of investments	(3,513)	(8,236)
Increase (decrease) in expenses payable	3	6
CASH FLOWS FROM OPERATING ACTIVITIES	221	(5,156)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	12,909	10,725
Amounts paid on redemption of redeemable units	(13,149)	(5,580)
CASH FLOWS FROM FINANCING ACTIVITIES	(240)	5,145
NET INCREASE (DECREASE) IN CASH	(19)	(11)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	59	70
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	40	59

The accompanying Notes to the Financial Statements are an integral part of these statements.

Strategic Equity Income Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.23%)			
IA Clarington Strategic Equity Income Fund, Series I	1,449,919	19,849	24,475
Industrial Alliance Bond (iA) Fund	33,843	8,088	8,026
TOTAL INVESTMENT FUNDS		27,937	32,501
TOTAL INVESTMENT PORTFOLIO (100.23%)			
		27,937	32,501
OTHER NET ASSETS (-0.23%)			(74)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			32,427

Top 5 Holdings of the Underlying Funds

As at December 31, 2023						
In thousands (except number of securities)			No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Strategic Equity Income Fund, Series I						
Royal Bank of Canada			263,200	29,766	35,269	4.53
The Toronto-Dominion Bank			373,802	30,267	32,005	4.11
Stantec Inc.			269,200	9,527	28,637	3.68
Microsoft Corp.			51,700	21,114	25,635	3.29
Waste Connections Inc.			120,652	12,035	23,872	3.07
Industrial Alliance Bond (iA) Fund						
Industrial Alliance Canadian Corporate Bond (iA) Fund			87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	7.17
Government of Canada	5.035%	2024-03-14	123,050	121,827	121,774	3.63
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	3.48
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972	2.09

Strategic Equity Income Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	32,501	-	-	32,501
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	32,501	-	-	32,501
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	32,501	-	-	32,501

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	30,613	-	-	30,613
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	30,613	-	-	30,613
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	30,613	-	-	30,613

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Strategic Equity Income Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
3,250	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
3,061	10.02

Dividend Growth Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	82,219	81,266
Cash	5	79
	82,224	81,345
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	10	122
Redemptions payable	6	17
Expenses payable	172	173
	188	312
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	82,036	81,033
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	17.83	16.89
IAG SRP CS 75/75 Prestige 300	18.50	17.45
IAG SRP CS 75/75 Prestige 500	10.65	–
IAG SRP 75/100	17.42	16.53
IAG SRP 75/100 Prestige 300	18.19	17.18
IAG SRP 75/100 Prestige 500	10.65	–
IAG SRP Other Series	17.33	16.47
IAG SRP CS 75/75 F	18.67	17.50
IAG SRP CS 75/75 Prestige 300 F	19.40	18.09
IAG SRP CS 75/75 Prestige 500 F	10.68	–
IAG SRP 75/100 F	18.22	17.11
IAG SRP 75/100 Prestige 300 F	19.06	17.81
IAG SRP 75/100 Prestige 500 F	10.67	–
IAG SRP SE 100/100 F	18.14	17.05
PLA000	24.66	22.78
UNITS OUTSTANDING		
IAG SRP CS 75/75	1,102	1,145
IAG SRP CS 75/75 Prestige 300	306	736
IAG SRP CS 75/75 Prestige 500	825	–
IAG SRP 75/100	675	689
IAG SRP 75/100 Prestige 300	285	847
IAG SRP 75/100 Prestige 500	861	–
IAG SRP Other Series	1,251	1,385
IAG SRP CS 75/75 F	–	4
IAG SRP CS 75/75 Prestige 300 F	6	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	1
IAG SRP 75/100 Prestige 500 F	2	–
IAG SRP SE 100/100 F	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	2,473	1,716
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	1,116	932
Net change in unrealized appreciation (depreciation)	2,811	(6,670)
Net gain (loss) in fair value of investments	3,927	(5,738)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	3,927	(5,738)
	6,400	(4,022)
EXPENSES (Note 7)		
Management fees and operating expenses	2,085	1,975
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	4,315	(5,997)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	0.90	(1.33)
IAG SRP CS 75/75 Prestige 300	0.12	(1.29)
IAG SRP CS 75/75 Prestige 500	1.00	–
IAG SRP 75/100	0.81	(1.38)
IAG SRP 75/100 Prestige 300	0.07	(1.28)
IAG SRP 75/100 Prestige 500	0.98	–
IAG SRP Other Series	0.83	(1.32)
IAG SRP CS 75/75 F	0.64	(1.20)
IAG SRP CS 75/75 Prestige 300 F	1.72	(0.39)
IAG SRP CS 75/75 Prestige 500 F	0.67	–
IAG SRP 75/100 F	1.14	(1.16)
IAG SRP 75/100 Prestige 300 F	(0.38)	(4.20)
IAG SRP 75/100 Prestige 500 F	1.02	–
IAG SRP SE 100/100 F	1.09	(1.16)
PLA000	1.88	(1.14)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Dividend Growth Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	81,033	73,369
Increase (decrease) in net assets from operations attributable to contractholders	4,315	(5,997)
Proceeds from issuances of units	33,156	27,124
Redemption of units	(36,468)	(13,463)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	1,003	7,664
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	82,036	81,033

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	4,315	(5,997)
Adjustments		
Distributions and allocations from investment funds	(2,473)	(1,716)
Net realized loss (gain) of investments and derivative financial instruments	(1,116)	(932)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(2,811)	6,670
Proceeds from sale and maturity of investments	12,811	7,501
Purchases of investments	(7,476)	(19,181)
Increase (decrease) in expenses payable	(1)	20
CASH FLOWS FROM OPERATING ACTIVITIES	3,249	(13,635)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	33,156	27,156
Amounts paid on redemption of redeemable units	(36,479)	(13,456)
CASH FLOWS FROM FINANCING ACTIVITIES	(3,323)	13,700
NET INCREASE (DECREASE) IN CASH	(74)	65
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	79	14
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	5	79

The accompanying Notes to the Financial Statements are an integral part of these statements.

Dividend Growth Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.22%)			
IA Clarington Dividend Growth Class, Series I	2,436,916	52,588	61,880
Industrial Alliance Bond (iA) Fund	85,761	20,570	20,339
TOTAL INVESTMENT FUNDS		73,158	82,219
TOTAL INVESTMENT PORTFOLIO (100.22%)			
		73,158	82,219
OTHER NET ASSETS (-0.22%)			(183)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			82,036

Top 5 Holdings of the Underlying Funds

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Dividend Growth Class, Series I				
Royal Bank of Canada	1,000,273	101,461	134,037	7.05
The Toronto-Dominion Bank	1,264,102	87,392	108,232	5.70
Enbridge Inc.	1,963,448	96,717	93,656	4.93
Waste Connections Inc.	356,539	57,638	70,545	3.71
Canadian National Railway Co.	408,500	53,379	68,036	3.58
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500% 2030-12-01 286,130	230,891	240,360	7.17
Government of Canada	5.035% 2024-03-14 123,050	121,827	121,774	3.63
Government of Canada	3.250% 2033-12-01 115,250	111,353	116,752	3.48
Province of Ontario	2.900% 2046-12-02 84,015	68,419	69,972	2.09

Dividend Growth Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	82,219	-	-	82,219
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	82,219	-	-	82,219
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	82,219	-	-	82,219

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	81,266	-	-	81,266
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	81,266	-	-	81,266
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	81,266	-	-	81,266

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Dividend Growth Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
8,222	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
8,127	10.03

Canadian Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	133,055	135,885
Receivable for investments sold	69	–
	133,124	135,885
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	159	10
Redemptions payable	1	–
Expenses payable	302	315
	462	325
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	132,662	135,560
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	12.15	11.23
PLA000	13.28	11.95
UNITS OUTSTANDING		
IAG SRP Other Series	10,917	12,067
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	4,480	4,177
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	1,012	1,100
Net change in unrealized appreciation (depreciation)	8,518	(16,246)
Net gain (loss) in fair value of investments	9,530	(15,146)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	9,530	(15,146)
	14,010	(10,969)
EXPENSES (Note 7)		
Management fees and operating expenses	3,605	3,876
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	10,405	(14,845)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	0.90	(1.19)
PLA000	1.33	(0.90)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Disciplined Equity Hybrid (iA) 75/25

IAI Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	135,560	160,205
Increase (decrease) in net assets from operations attributable to contractholders	10,405	(14,845)
Proceeds from issuances of units	583	1,805
Redemption of units	(13,886)	(11,605)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(2,898)	(24,645)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	132,662	135,560

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	10,405	(14,845)
Adjustments		
Distributions and allocations from investment funds	(4,480)	(4,177)
Net realized loss (gain) of investments and derivative financial instruments	(1,012)	(1,100)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(8,518)	16,246
Proceeds from sale and maturity of investments	19,927	21,602
Purchases of investments	(3,156)	(7,885)
Increase (decrease) in expenses payable	(13)	(43)
CASH FLOWS FROM OPERATING ACTIVITIES	13,153	9,798
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	583	1,810
Amounts paid on redemption of redeemable units	(13,885)	(11,611)
CASH FLOWS FROM FINANCING ACTIVITIES	(13,302)	(9,801)
NET INCREASE (DECREASE) IN CASH	(149)	(3)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(10)	(7)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(159)	(10)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.30%)			
Industrial Alliance Canadian Disciplined Equity (iA) Fund	6,716,363	87,117	99,559
Industrial Alliance Disciplined Bond (iA) Fund	3,595,272	34,373	33,496
TOTAL INVESTMENT FUNDS		121,490	133,055
TOTAL INVESTMENT PORTFOLIO (100.30%)			
		121,490	133,055
OTHER NET ASSETS (-0.30%)			(393)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			132,662

Top 5 Holdings of the Underlying Funds

As at December 31, 2023		No. of			% of
In thousands		Securities/	Average	Carrying	Net
(except number		Face Value	Cost	Value	Assets
of securities)		\$	\$	\$	
Industrial Alliance Canadian Disciplined Equity (iA) Fund					
Royal Bank of Canada		286,400	30,831	38,378	7.83
The Toronto-Dominion Bank		372,800	26,454	31,919	6.51
Shopify Inc., Class 'A'		235,400	25,677	24,284	4.95
Enbridge Inc.		417,800	18,423	19,929	4.06
Canadian National Railway Co.		118,500	17,053	19,736	4.02
Industrial Alliance Disciplined Bond (iA) Fund					
Government of Canada	0.500%	2030-12-01	47,195	37,466	7.85
Government of Canada	3.250%	2033-12-01	19,080	18,333	3.83
Government of Canada	5.035%	2024-03-14	18,850	18,663	3.69
Government of Canada	3.500%	2028-03-01	12,915	12,641	2.58
Government of Canada	1.750%	2053-12-01	16,275	11,042	2.42

Canadian Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	133,055	-	-	133,055
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	133,055	-	-	133,055
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	133,055	-	-	133,055

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	135,885	-	-	135,885
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	135,885	-	-	135,885
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	135,885	-	-	135,885

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Canadian Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
13,306	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
13,589	10.02

Canadian Equity Index Hybrid (iA) 75/25

IAI Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	9,036	7,747
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	1	2
Expenses payable	20	17
	21	19
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	9,015	7,728
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAI SRP CS 75/75	15.99	14.80
IAI SRP CS 75/75 Prestige 300	16.49	15.21
IAI SRP CS 75/75 Prestige 500	10.76	–
IAI SRP 75/100	15.60	14.46
IAI SRP 75/100 Prestige 300	16.22	14.97
IAI SRP 75/100 Prestige 500	10.76	–
IAI SRP Other Series	15.63	14.48
IAI SRP CS 75/75 F	16.74	15.34
IAI SRP CS 75/75 Prestige 300 F	17.31	15.78
IAI SRP CS 75/75 Prestige 500 F	10.79	–
IAI SRP 75/100 F	16.28	14.95
IAI SRP 75/100 Prestige 300 F	17.05	15.54
IAI SRP 75/100 Prestige 500 F	10.78	–
IAI SRP SE 100/100 F	16.17	14.88
PLA000	22.22	20.04
UNITS OUTSTANDING		
IAI SRP CS 75/75	87	69
IAI SRP CS 75/75 Prestige 300	33	48
IAI SRP CS 75/75 Prestige 500	35	–
IAI SRP 75/100	113	106
IAI SRP 75/100 Prestige 300	22	38
IAI SRP 75/100 Prestige 500	34	–
IAI SRP Other Series	269	268
IAI SRP CS 75/75 F	–	–
IAI SRP CS 75/75 Prestige 300 F	–	–
IAI SRP CS 75/75 Prestige 500 F	–	–
IAI SRP 75/100 F	–	–
IAI SRP 75/100 Prestige 300 F	–	–
IAI SRP 75/100 Prestige 500 F	–	–
IAI SRP SE 100/100 F	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	265	166
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	46	42
Net change in unrealized appreciation (depreciation)	550	(740)
Net gain (loss) in fair value of investments	596	(698)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	596	(698)
	861	(532)
EXPENSES (Note 7)		
Management fees and operating expenses	220	185
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	641	(717)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAI SRP CS 75/75	1.29	(1.53)
IAI SRP CS 75/75 Prestige 300	0.69	(1.58)
IAI SRP CS 75/75 Prestige 500	1.07	–
IAI SRP 75/100	1.11	(1.42)
IAI SRP 75/100 Prestige 300	0.44	(1.35)
IAI SRP 75/100 Prestige 500	1.08	–
IAI SRP Other Series	1.07	(1.54)
IAI SRP CS 75/75 F	2.29	(1.42)
IAI SRP CS 75/75 Prestige 300 F	1.53	(1.39)
IAI SRP CS 75/75 Prestige 500 F	0.79	–
IAI SRP 75/100 F	1.33	(1.45)
IAI SRP 75/100 Prestige 300 F	1.51	(1.38)
IAI SRP 75/100 Prestige 500 F	0.79	–
IAI SRP SE 100/100 F	1.31	(1.46)
PLA000	2.18	(1.55)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Index Hybrid (iA) 75/25

IAI Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	7,728	6,099
Increase (decrease) in net assets from operations attributable to contractholders	641	(717)
Proceeds from issuances of units	2,784	3,345
Redemption of units	(2,138)	(999)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	1,287	1,629
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	9,015	7,728

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	641	(717)
Adjustments		
Distributions and allocations from investment funds	(265)	(166)
Net realized loss (gain) of investments and derivative financial instruments	(46)	(42)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(550)	740
Proceeds from sale and maturity of investments	1,253	828
Purchases of investments	(1,681)	(3,007)
Increase (decrease) in expenses payable	3	4
CASH FLOWS FROM OPERATING ACTIVITIES	(645)	(2,360)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	2,784	3,356
Amounts paid on redemption of redeemable units	(2,138)	(999)
CASH FLOWS FROM FINANCING ACTIVITIES	646	2,357
NET INCREASE (DECREASE) IN CASH	1	(3)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(2)	1
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(1)	(2)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Index Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.23%)			
Industrial Alliance Bond (iA) Fund	9,595	2,267	2,276
Industrial Alliance Canadian Equity Index (iA) Fund	116,576	6,070	6,760
TOTAL INVESTMENT FUNDS		8,337	9,036
TOTAL INVESTMENT PORTFOLIO (100.23%)		8,337	9,036
OTHER NET ASSETS (-0.23%)			(21)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			9,015

Top 5 Holdings of the Underlying Funds

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500% 2030-12-01 286,130	230,891	240,360	7.17
Government of Canada	5.035% 2024-03-14 123,050	121,827	121,774	3.63
Government of Canada	3.250% 2033-12-01 115,250	111,353	116,752	3.48
Province of Ontario	2.900% 2046-12-02 84,015	68,419	69,972	2.09
Industrial Alliance Canadian Equity Index (iA) Fund				
Royal Bank of Canada	474,696	48,646	63,609	7.24
The Toronto-Dominion Bank	618,604	44,081	52,965	6.03
iShares S&P/TSX 60 Index ETF	1,433,879	43,580	45,913	5.22
Shopify Inc., Class 'A'	407,907	33,293	42,080	4.79
Enbridge Inc.	719,502	35,597	34,320	3.90

Canadian Equity Index Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	9,036	-	-	9,036
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	9,036	-	-	9,036
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	9,036	-	-	9,036

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	7,747	-	-	7,747
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	7,747	-	-	7,747
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	7,747	-	-	7,747

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Canadian Equity Index Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
904	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
775	10.02

Fidelity True North® Hybrid 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	29,056	25,394
Cash	–	73
Receivable for investments sold	58	–
	29,114	25,467
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	13	37
Expenses payable	72	65
	85	102
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	29,029	25,365
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	19.38	17.89
IAG SRP CS 75/75 Prestige 300	19.72	18.18
IAG SRP CS 75/75 Prestige 500	10.61	–
IAG SRP 75/100	18.53	17.16
IAG SRP 75/100 Prestige 300	18.88	17.46
IAG SRP 75/100 Prestige 500	10.61	–
IAG SRP Other Series	18.09	16.82
IAG SRP CS 75/75 F	20.24	18.50
IAG SRP CS 75/75 Prestige 300 F	20.65	18.87
IAG SRP CS 75/75 Prestige 500 F	10.64	–
IAG SRP 75/100 F	19.36	17.74
IAG SRP 75/100 Prestige 300 F	19.72	18.07
IAG SRP 75/100 Prestige 500 F	10.63	–
IAG SRP SE 100/100 F	18.93	17.41
PLA000	27.70	24.88
UNITS OUTSTANDING		
IAG SRP CS 75/75	397	374
IAG SRP CS 75/75 Prestige 300	90	158
IAG SRP CS 75/75 Prestige 500	200	–
IAG SRP 75/100	257	231
IAG SRP 75/100 Prestige 300	64	114
IAG SRP 75/100 Prestige 500	134	–
IAG SRP Other Series	555	585
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	1,256	1,079
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	383	569
Net change in unrealized appreciation (depreciation)	1,284	(2,920)
Net gain (loss) in fair value of investments	1,667	(2,351)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	1,667	(2,351)
	2,923	(1,272)
EXPENSES (Note 7)		
Management fees and operating expenses	812	728
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	2,111	(2,000)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	1.50	(1.43)
IAG SRP CS 75/75 Prestige 300	0.98	(1.32)
IAG SRP CS 75/75 Prestige 500	0.86	–
IAG SRP 75/100	1.37	(1.32)
IAG SRP 75/100 Prestige 300	0.74	(1.46)
IAG SRP 75/100 Prestige 500	0.86	–
IAG SRP Other Series	1.24	(1.52)
IAG SRP CS 75/75 F	1.74	(1.34)
IAG SRP CS 75/75 Prestige 300 F	1.78	(1.25)
IAG SRP CS 75/75 Prestige 500 F	0.65	–
IAG SRP 75/100 F	1.52	(1.27)
IAG SRP 75/100 Prestige 300 F	1.64	(1.31)
IAG SRP 75/100 Prestige 500 F	0.62	–
IAG SRP SE 100/100 F	1.51	(1.22)
PLA000	2.81	(1.33)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity True North® Hybrid 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	25,365	23,333
Increase (decrease) in net assets from operations attributable to contractholders	2,111	(2,000)
Proceeds from issuances of units	10,663	11,270
Redemption of units	(9,110)	(7,238)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	3,664	2,032
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	29,029	25,365

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	2,111	(2,000)
Adjustments		
Distributions and allocations from investment funds	(1,256)	(1,079)
Net realized loss (gain) of investments and derivative financial instruments	(383)	(569)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(1,284)	2,920
Proceeds from sale and maturity of investments	4,336	5,339
Purchases of investments	(5,157)	(8,599)
Increase (decrease) in expenses payable	7	7
CASH FLOWS FROM OPERATING ACTIVITIES	(1,626)	(3,981)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	10,663	11,276
Amounts paid on redemption of redeemable units	(9,110)	(7,241)
CASH FLOWS FROM FINANCING ACTIVITIES	1,553	4,035
NET INCREASE (DECREASE) IN CASH	(73)	54
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	73	19
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	-	73

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity True North® Hybrid 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.09%)			
Fidelity True North® Fund, Series O	351,996	19,312	21,879
Industrial Alliance Bond (iA) Fund	30,262	7,161	7,177
TOTAL INVESTMENT FUNDS		26,473	29,056
TOTAL INVESTMENT PORTFOLIO (100.09%)		26,473	29,056
OTHER NET ASSETS (-0.09%)			(27)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			29,029

Top 5 Holdings of the Underlying Funds

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity True North® Fund, Series O				
Canadian National Railway Co.	1,600,000	207,069	266,480	4.94
Royal Bank of Canada	1,987,000	202,763	266,258	4.94
Rogers Communications Inc.	3,350,000	204,794	207,801	3.86
The Toronto-Dominion Bank	2,410,000	156,315	206,344	3.83
Canadian Natural Resources Ltd.	2,290,000	91,622	198,795	3.69
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500% 2030-12-01 286,130	230,891	240,360	7.17
Government of Canada	5.035% 2024-03-14 123,050	121,827	121,774	3.63
Government of Canada	3.250% 2033-12-01 115,250	111,353	116,752	3.48
Province of Ontario	2.900% 2046-12-02 84,015	68,419	69,972	2.09

Fidelity True North® Hybrid 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	29,056	-	-	29,056
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	29,056	-	-	29,056
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	29,056	-	-	29,056

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	25,394	-	-	25,394
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	25,394	-	-	25,394
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	25,394	-	-	25,394

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Fidelity True North[®] Hybrid 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,906	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,539	10.01

Canadian Equity Growth Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	21,764	20,204
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	7	7
Expenses payable	50	47
	57	54
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	21,707	20,150
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	17.59	16.10
IAG SRP CS 75/75 Prestige 300	18.18	16.57
IAG SRP CS 75/75 Prestige 500	10.76	–
IAG SRP 75/100	17.09	15.68
IAG SRP 75/100 Prestige 300	17.82	16.28
IAG SRP 75/100 Prestige 500	10.75	–
IAG SRP Other Series	17.07	15.67
IAG SRP CS 75/75 F	18.39	16.65
IAG SRP CS 75/75 Prestige 300 F	19.07	17.17
IAG SRP CS 75/75 Prestige 500 F	10.78	–
IAG SRP 75/100 F	17.83	16.22
IAG SRP 75/100 Prestige 300 F	18.77	16.91
IAG SRP 75/100 Prestige 500 F	10.78	–
IAG SRP SE 100/100 F	17.82	16.22
PLA000	24.63	21.96
UNITS OUTSTANDING		
IAG SRP CS 75/75	209	207
IAG SRP CS 75/75 Prestige 300	50	115
IAG SRP CS 75/75 Prestige 500	128	–
IAG SRP 75/100	136	143
IAG SRP 75/100 Prestige 300	61	152
IAG SRP 75/100 Prestige 500	157	–
IAG SRP Other Series	622	649
IAG SRP CS 75/75 F	1	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	888	685
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	132	125
Net change in unrealized appreciation (depreciation)	1,391	(1,918)
Net gain (loss) in fair value of investments	1,523	(1,793)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	1,523	(1,793)
	2,411	(1,108)
EXPENSES (Note 7)		
Management fees and operating expenses	574	553
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	1,837	(1,661)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	1.52	(1.32)
IAG SRP CS 75/75 Prestige 300	0.85	(1.34)
IAG SRP CS 75/75 Prestige 500	1.05	–
IAG SRP 75/100	1.40	(1.34)
IAG SRP 75/100 Prestige 300	0.67	(1.13)
IAG SRP 75/100 Prestige 500	1.08	–
IAG SRP Other Series	1.36	(1.38)
IAG SRP CS 75/75 F	1.76	(1.21)
IAG SRP CS 75/75 Prestige 300 F	1.89	(1.14)
IAG SRP CS 75/75 Prestige 500 F	0.78	–
IAG SRP 75/100 F	1.62	(1.21)
IAG SRP 75/100 Prestige 300 F	1.85	(1.12)
IAG SRP 75/100 Prestige 500 F	0.78	–
IAG SRP SE 100/100 F	1.62	(1.21)
PLA000	2.67	(1.21)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Growth Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	20,150	20,409
Increase (decrease) in net assets from operations attributable to contractholders	1,837	(1,661)
Proceeds from issuances of units	6,188	4,436
Redemption of units	(6,468)	(3,034)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	1,557	(259)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	21,707	20,150

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	1,837	(1,661)
Adjustments		
Distributions and allocations from investment funds	(888)	(685)
Net realized loss (gain) of investments and derivative financial instruments	(132)	(125)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(1,391)	1,918
Proceeds from sale and maturity of investments	3,079	2,565
Purchases of investments	(2,228)	(3,432)
Increase (decrease) in expenses payable	3	1
CASH FLOWS FROM OPERATING ACTIVITIES	280	(1,419)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	6,188	4,437
Amounts paid on redemption of redeemable units	(6,468)	(3,046)
CASH FLOWS FROM FINANCING ACTIVITIES	(280)	1,391
NET INCREASE (DECREASE) IN CASH	-	(28)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(7)	21
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(7)	(7)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Growth Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.26%)			
Industrial Alliance Bond (iA) Fund	22,642	5,465	5,370
Industrial Alliance Canadian Equity Growth (iA) Fund	197,525	14,579	16,394
TOTAL INVESTMENT FUNDS		20,044	21,764
TOTAL INVESTMENT PORTFOLIO (100.26%)		20,044	21,764
OTHER NET ASSETS (-0.26%)			(57)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			21,707

Top 5 Holdings of the Underlying Funds

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500% 2030-12-01 286,130	230,891	240,360	7.17
Government of Canada	5.035% 2024-03-14 123,050	121,827	121,774	3.63
Government of Canada	3.250% 2033-12-01 115,250	111,353	116,752	3.48
Province of Ontario	2.900% 2046-12-02 84,015	68,419	69,972	2.09
Industrial Alliance Canadian Equity Growth (iA) Fund				
Royal Bank of Canada	420,840	43,172	56,393	5.65
The Toronto-Dominion Bank	566,700	38,298	48,521	4.86
Canadian National Railway Co.	182,700	24,677	30,429	3.05
Canadian Pacific Kansas City Ltd.	285,890	23,752	29,973	3.00
Bank of Montreal	225,100	23,830	29,513	2.96

Canadian Equity Growth Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	21,764	-	-	21,764
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	21,764	-	-	21,764
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	21,764	-	-	21,764

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	20,204	-	-	20,204
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	20,204	-	-	20,204
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	20,204	-	-	20,204

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Canadian Equity Growth Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,176	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,020	10.03

Fidelity Canadian Opportunities Hybrid 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	96,027	63,457
Cash	145	636
Receivable for investments sold	38	–
	96,210	64,093
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	99	590
Expenses payable	214	146
	313	736
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	95,897	63,357
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	23.05	20.17
IAG SRP CS 75/75 Prestige 300	23.53	20.55
IAG SRP CS 75/75 Prestige 500	10.85	–
IAG SRP 75/100	22.09	19.37
IAG SRP 75/100 Prestige 300	22.60	19.77
IAG SRP 75/100 Prestige 500	10.84	–
IAG SRP Other Series	21.47	18.91
IAG SRP CS 75/75 F	24.11	20.88
IAG SRP CS 75/75 Prestige 300 F	24.68	21.33
IAG SRP CS 75/75 Prestige 500 F	10.87	–
IAG SRP 75/100 F	23.11	20.05
IAG SRP 75/100 Prestige 300 F	23.66	20.50
IAG SRP 75/100 Prestige 500 F	10.86	–
PLA000	32.91	28.03
UNITS OUTSTANDING		
IAG SRP CS 75/75	1,637	1,312
IAG SRP CS 75/75 Prestige 300	403	652
IAG SRP CS 75/75 Prestige 500	1,193	–
IAG SRP 75/100	686	490
IAG SRP 75/100 Prestige 300	225	503
IAG SRP 75/100 Prestige 500	952	–
IAG SRP Other Series	191	208
IAG SRP CS 75/75 F	4	4
IAG SRP CS 75/75 Prestige 300 F	5	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	2
IAG SRP 75/100 Prestige 500 F	80	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	5	–
Distributions and allocations from investment funds	4,926	2,175
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	509	272
Net change in unrealized appreciation (depreciation)	7,262	(3,915)
Net gain (loss) in fair value of investments	7,771	(3,643)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	7,771	(3,643)
	12,702	(1,468)
EXPENSES (Note 7)		
Management fees and operating expenses	2,146	1,591
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	10,556	(3,059)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	2.93	(1.00)
IAG SRP CS 75/75 Prestige 300	1.79	(1.07)
IAG SRP CS 75/75 Prestige 500	1.12	–
IAG SRP 75/100	2.85	(1.01)
IAG SRP 75/100 Prestige 300	1.53	(0.98)
IAG SRP 75/100 Prestige 500	1.10	–
IAG SRP Other Series	2.52	(1.28)
IAG SRP CS 75/75 F	3.36	0.15
IAG SRP CS 75/75 Prestige 300 F	3.38	(1.04)
IAG SRP CS 75/75 Prestige 500 F	0.87	–
IAG SRP 75/100 F	2.82	(0.95)
IAG SRP 75/100 Prestige 300 F	(0.86)	(0.91)
IAG SRP 75/100 Prestige 500 F	1.14	–
PLA000	4.89	(0.80)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Canadian Opportunities Hybrid 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	63,357	55,292
Increase (decrease) in net assets from operations attributable to contractholders	10,556	(3,059)
Proceeds from issuances of units	60,937	26,987
Redemption of units	(38,953)	(15,863)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	32,540	8,065
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	95,897	63,357

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	10,556	(3,059)
Adjustments		
Interest for allocation purposes	(5)	–
Distributions and allocations from investment funds	(4,926)	(2,175)
Net realized loss (gain) of investments and derivative financial instruments	(509)	(272)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(7,262)	3,915
Proceeds from sale and maturity of investments	5,929	7,428
Purchases of investments	(26,331)	(16,503)
Increase (decrease) in expenses payable	68	23
Interest received (paid)	5	–
CASH FLOWS FROM OPERATING ACTIVITIES	(22,475)	(10,643)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	60,937	27,066
Amounts paid on redemption of redeemable units	(38,953)	(15,884)
CASH FLOWS FROM FINANCING ACTIVITIES	21,984	11,182
NET INCREASE (DECREASE) IN CASH	(491)	539
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	636	97
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	145	636

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Canadian Opportunities Hybrid 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
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INVESTMENT FUNDS (100.14%)

Fidelity Canadian Opportunities Fund, Series O	1,945,781	64,272	72,431
Industrial Alliance Bond (IA) Fund	99,493	23,451	23,596
TOTAL INVESTMENT FUNDS		87,723	96,027

TOTAL INVESTMENT PORTFOLIO (100.14%)		87,723	96,027
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OTHER NET ASSETS (-0.14%)			(130)
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TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			95,897
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Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
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Fidelity Canadian Opportunities Fund, Series O

Onex Corp.	2,200,000	144,711	203,566	4.58
Lightspeed Commerce Inc.	6,063,371	135,240	168,683	3.79
SNC-Lavalin Group Inc.	3,800,000	102,934	162,108	3.64
Franco-Nevada Corp.	1,050,000	174,183	154,109	3.46
Canadian National Railway Co.	875,000	134,859	145,731	3.28

Industrial Alliance Bond (IA) Fund

Industrial Alliance Canadian Corporate Bond (IA) Fund			87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	7.17
Government of Canada	5.035%	2024-03-14	123,050	121,827	121,774	3.63
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	3.48
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972	2.09

Fidelity Canadian Opportunities Hybrid 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	96,027	-	-	96,027
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	96,027	-	-	96,027
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	96,027	-	-	96,027

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	63,457	-	-	63,457
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	63,457	-	-	63,457
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	63,457	-	-	63,457

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Fidelity Canadian Opportunities Hybrid 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
9,603	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
6,346	10.02

Canadian Equity Small Cap (QV) Hybrid 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	18,096	16,617
Cash	–	22
Receivable for investments sold	36	28
	18,132	16,667
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	20	–
Redemptions payable	1	–
Expenses payable	44	41
	65	41
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	18,067	16,626
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	21.92	20.19
IAG SRP CS 75/75 Prestige 300	22.31	20.51
IAG SRP CS 75/75 Prestige 500	10.82	–
IAG SRP 75/100	21.27	19.65
IAG SRP 75/100 Prestige 300	21.99	20.24
IAG SRP 75/100 Prestige 500	10.82	–
IAG SRP Other Series	21.29	19.66
IAG SRP CS 75/75 F	22.88	20.85
IAG SRP CS 75/75 Prestige 300 F	23.32	21.22
IAG SRP CS 75/75 Prestige 500 F	10.84	–
IAG SRP 75/100 F	22.26	20.35
IAG SRP 75/100 Prestige 300 F	23.01	20.96
IAG SRP 75/100 Prestige 500 F	10.84	–
PLA000	32.21	28.79
UNITS OUTSTANDING		
IAG SRP CS 75/75	300	300
IAG SRP CS 75/75 Prestige 300	46	148
IAG SRP CS 75/75 Prestige 500	186	–
IAG SRP 75/100	169	152
IAG SRP 75/100 Prestige 300	94	219
IAG SRP 75/100 Prestige 500	248	–
IAG SRP Other Series	5	5
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	833	627
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	319	425
Net change in unrealized appreciation (depreciation)	784	(1,092)
Net gain (loss) in fair value of investments	1,103	(667)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	1,103	(667)
	1,936	(40)
EXPENSES (Note 7)		
Management fees and operating expenses	516	468
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	1,420	(508)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	1.72	(0.65)
IAG SRP CS 75/75 Prestige 300	0.47	(0.66)
IAG SRP CS 75/75 Prestige 500	1.14	–
IAG SRP 75/100	1.58	(0.71)
IAG SRP 75/100 Prestige 300	0.63	(0.58)
IAG SRP 75/100 Prestige 500	1.15	–
IAG SRP Other Series	1.64	(0.66)
IAG SRP CS 75/75 F	1.79	(0.42)
IAG SRP CS 75/75 Prestige 300 F	2.11	(0.43)
IAG SRP CS 75/75 Prestige 500 F	0.83	–
IAG SRP 75/100 F	1.95	(0.49)
IAG SRP 75/100 Prestige 300 F	2.06	(0.42)
IAG SRP 75/100 Prestige 500 F	0.83	–
PLA000	3.42	(0.05)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Small Cap (QV) Hybrid 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	16,626	15,713
Increase (decrease) in net assets from operations attributable to contractholders	1,420	(508)
Proceeds from issuances of units	8,003	6,115
Redemption of units	(7,982)	(4,694)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	1,441	913
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	18,067	16,626

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	1,420	(508)
Adjustments		
Distributions and allocations from investment funds	(833)	(627)
Net realized loss (gain) of investments and derivative financial instruments	(319)	(425)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(784)	1,092
Proceeds from sale and maturity of investments	2,466	2,974
Purchases of investments	(2,017)	(3,856)
Increase (decrease) in expenses payable	3	2
CASH FLOWS FROM OPERATING ACTIVITIES	(64)	(1,348)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	8,003	6,123
Amounts paid on redemption of redeemable units	(7,981)	(4,710)
CASH FLOWS FROM FINANCING ACTIVITIES	22	1,413
NET INCREASE (DECREASE) IN CASH	(42)	65
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	22	(43)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(20)	22

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Small Cap (QV) Hybrid 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.16%)			
IA Clarington Canadian Small Cap Fund, Series I	141,738	11,103	13,592
Industrial Alliance Bond (iA) Fund	18,992	4,534	4,504
TOTAL INVESTMENT FUNDS		15,637	18,096
TOTAL INVESTMENT PORTFOLIO (100.16%)		15,637	18,096
OTHER NET ASSETS (-0.16%)			(29)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			18,067

Top 5 Holdings of the Underlying Funds

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Canadian Small Cap Fund, Series I				
Canadian Western Bank	1,327,645	33,794	40,984	4.90
Winnipeg Ltd.	959,393	34,324	39,239	4.69
AltaGas Ltd.	1,274,801	31,669	35,465	4.24
Parkland Corp.	819,391	22,050	34,996	4.18
iA Financial Inc.	357,815	17,067	32,321	3.86
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500% 2030-12-01 286,130	230,891	240,360	7.17
Government of Canada	5.035% 2024-03-14 123,050	121,827	121,774	3.63
Government of Canada	3.250% 2033-12-01 115,250	111,353	116,752	3.48
Province of Ontario	2.900% 2046-12-02 84,015	68,419	69,972	2.09

Canadian Equity Small Cap (QV) Hybrid 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	18,096	-	-	18,096
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	18,096	-	-	18,096
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	18,096	-	-	18,096

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	16,617	-	-	16,617
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	16,617	-	-	16,617
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	16,617	-	-	16,617

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Canadian Equity Small Cap (QV) Hybrid 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
1,810	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
1,662	9.99

Global Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	56,897	55,428
Receivable for investments sold	72	–
	56,969	55,428
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	74	2
Expenses payable	149	147
	223	149
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	56,746	55,279
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	11.44	10.18
PLA000	12.68	10.95
UNITS OUTSTANDING		
IAG SRP Other Series	4,961	5,427
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	3,534	(1,309)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	365	(181)
Net change in unrealized appreciation (depreciation)	4,301	(5,714)
Net gain (loss) in fair value of investments	4,666	(5,895)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	4,666	(5,895)
	8,200	(7,204)
EXPENSES (Note 7)		
Management fees and operating expenses	1,722	1,808
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	6,478	(9,012)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	1.25	(1.58)
PLA000	1.73	(1.21)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	55,279	73,286
Increase (decrease) in net assets from operations attributable to contractholders	6,478	(9,012)
Proceeds from issuances of units	787	220
Redemption of units	(5,798)	(9,215)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	1,467	(18,007)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	56,746	55,279

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	6,478	(9,012)
Adjustments		
Distributions and allocations from investment funds	(3,534)	1,309
Net realized loss (gain) of investments and derivative financial instruments	(365)	181
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(4,301)	5,714
Proceeds from sale and maturity of investments	8,639	12,647
Purchases of investments	(1,980)	(1,748)
Increase (decrease) in expenses payable	2	(42)
CASH FLOWS FROM OPERATING ACTIVITIES	4,939	9,049
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	787	221
Amounts paid on redemption of redeemable units	(5,798)	(9,219)
CASH FLOWS FROM FINANCING ACTIVITIES	(5,011)	(8,998)
NET INCREASE (DECREASE) IN CASH	(72)	51
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(2)	(53)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(74)	(2)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.27%)			
Industrial Alliance Disciplined Bond (iA) Fund	1,534,157	14,705	14,293
Industrial Alliance Global Disciplined Equity (iA) Fund	3,051,462	38,120	42,604
TOTAL INVESTMENT FUNDS		52,825	56,897
TOTAL INVESTMENT PORTFOLIO (100.27%)		52,825	56,897
OTHER NET ASSETS (-0.27%)			(151)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			56,746

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

As at December 31, 2025			No. of Securities/ Face Value	Average Cost	Carrying Value	% of Net Assets
In thousands (except number of securities)			\$	\$	\$	
Industrial Alliance Disciplined Bond (iA) Fund						
Government of Canada	0.500%	2030-12-01	47,195	37,466	39,646	7.85
Government of Canada	3.250%	2033-12-01	19,080	18,333	19,329	3.83
Government of Canada	5.035%	2024-03-14	18,850	18,663	18,655	3.69
Government of Canada	3.500%	2028-03-01	12,915	12,641	13,051	2.58
Government of Canada	1.750%	2053-12-01	16,275	11,042	12,230	2.42
Industrial Alliance Global Disciplined Equity (iA) Fund						
Industrial Alliance U.S. Disciplined Equity (iA) Fund			6,424,986	83,498	93,456	67.30
Industrial Alliance International Disciplined Equity (iA) Fund			3,086,941	35,834	39,240	28.26
Industrial Alliance Canadian Disciplined Equity (iA) Fund			439,606	5,983	6,516	4.69

Global Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	56,897	-	-	56,897
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	56,897	-	-	56,897
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	56,897	-	-	56,897

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	55,428	-	-	55,428
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	55,428	-	-	55,428
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	55,428	-	-	55,428

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
5,690	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
5,543	10.03

Global Dividend Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	173,906	186,137
Receivable for investments sold	149	35
	174,055	186,172
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	253	58
Redemptions payable	–	22
Expenses payable	426	461
	679	541
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	173,376	185,631
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	22.00	21.25
IAG SRP CS 75/75 Prestige 300	22.43	21.62
IAG SRP CS 75/75 Prestige 500	10.53	–
IAG SRP 75/100	21.32	20.64
IAG SRP 75/100 Prestige 300	21.94	21.18
IAG SRP 75/100 Prestige 500	10.53	–
IAG SRP Other Series	21.15	20.50
IAG SRP CS 75/75 F	23.03	21.99
IAG SRP CS 75/75 Prestige 300 F	23.40	22.34
IAG SRP CS 75/75 Prestige 500 F	10.56	–
IAG SRP 75/100 F	22.33	21.39
IAG SRP 75/100 Prestige 300 F	22.99	21.93
IAG SRP 75/100 Prestige 500 F	10.55	–
IAG SRP SE 100/100 F	22.24	21.30
PLA000	31.87	29.91
UNITS OUTSTANDING		
IAG SRP CS 75/75	2,696	2,894
IAG SRP CS 75/75 Prestige 300	718	1,698
IAG SRP CS 75/75 Prestige 500	1,703	–
IAG SRP 75/100	1,139	1,248
IAG SRP 75/100 Prestige 300	327	1,132
IAG SRP 75/100 Prestige 500	1,391	–
IAG SRP Other Series	1,589	1,823
IAG SRP CS 75/75 F	4	7
IAG SRP CS 75/75 Prestige 300 F	2	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	2	2
IAG SRP 75/100 Prestige 300 F	4	4
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	10	–
Distributions and allocations from investment funds	390	886
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,736)	(502)
Net change in unrealized appreciation (depreciation)	12,362	(32,634)
Net gain (loss) in fair value of investments	10,626	(33,136)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	10,626	(33,136)
	11,026	(32,250)
EXPENSES (Note 7)		
Management fees and operating expenses	5,204	5,423
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	5,822	(37,673)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	0.72	(4.34)
IAG SRP CS 75/75 Prestige 300	–	(4.47)
IAG SRP CS 75/75 Prestige 500	0.83	–
IAG SRP 75/100	0.64	(4.30)
IAG SRP 75/100 Prestige 300	(0.26)	(4.15)
IAG SRP 75/100 Prestige 500	0.82	–
IAG SRP Other Series	0.59	(4.46)
IAG SRP CS 75/75 F	0.60	(3.41)
IAG SRP CS 75/75 Prestige 300 F	2.01	(4.40)
IAG SRP CS 75/75 Prestige 500 F	0.56	–
IAG SRP 75/100 F	0.94	(4.30)
IAG SRP 75/100 Prestige 300 F	1.06	(1.17)
IAG SRP 75/100 Prestige 500 F	0.55	–
IAG SRP SE 100/100 F	0.94	(3.57)
PLA000	1.96	(5.29)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Dividend Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	185,631	211,520
Increase (decrease) in net assets from operations attributable to contractholders	5,822	(37,673)
Proceeds from issuances of units	56,999	49,045
Redemption of units	(75,076)	(37,261)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(12,255)	(25,889)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	173,376	185,631

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	5,822	(37,673)
Adjustments		
Interest for allocation purposes	(10)	–
Distributions and allocations from investment funds	(390)	(886)
Net realized loss (gain) of investments and derivative financial instruments	1,736	502
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(12,362)	32,634
Proceeds from sale and maturity of investments	159,664	15,562
Purchases of investments	(136,531)	(22,154)
Increase (decrease) in expenses payable	(35)	(49)
Interest received (paid)	10	–
CASH FLOWS FROM OPERATING ACTIVITIES	17,904	(12,064)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	56,999	49,223
Amounts paid on redemption of redeemable units	(75,098)	(37,277)
CASH FLOWS FROM FINANCING ACTIVITIES	(18,099)	11,946
NET INCREASE (DECREASE) IN CASH	(195)	(118)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(58)	60
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(253)	(58)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Dividend Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.31%)			
IA Clarington Global Dividend Fund, Series I	11,901,256	122,436	130,102
Industrial Alliance Bond (iA) Fund	184,700	45,014	43,804
TOTAL INVESTMENT FUNDS		167,450	173,906
TOTAL INVESTMENT PORTFOLIO (100.31%)		167,450	173,906
OTHER NET ASSETS (-0.31%)			(530)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			173,376

Top 5 Holdings of the Underlying Funds

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Global Dividend Fund, Series I				
Microsoft Corp.	44,559	20,601	22,094	4.32
CMS Energy Corp.	265,121	20,306	20,301	3.97
Mastercard Inc., Class 'A'	35,893	19,128	20,186	3.94
Linde PLC	37,238	19,297	19,993	3.91
Ashtead Group PLC	211,000	17,876	19,373	3.78
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada 0.500% 2030-12-01	286,130	230,891	240,360	7.17
Government of Canada 5.035% 2024-03-14	123,050	121,827	121,774	3.63
Government of Canada 3.250% 2033-12-01	115,250	111,353	116,752	3.48
Province of Ontario 2.900% 2046-12-02	84,015	68,419	69,972	2.09

Global Dividend Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	173,906	-	-	173,906
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	173,906	-	-	173,906
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	173,906	-	-	173,906

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	186,137	-	-	186,137
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	186,137	-	-	186,137
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	186,137	-	-	186,137

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Dividend Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
17,391	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
18,614	10.03

Global Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	28,568	24,572
Cash	18	6
Receivable for investments sold	–	5
	28,586	24,583
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	14	–
Redemptions payable	2	–
Expenses payable	69	62
	85	62
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	28,501	24,521
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	21.83	19.24
IAG SRP CS 75/75 Prestige 300	22.58	19.83
IAG SRP CS 75/75 Prestige 500	10.59	–
IAG SRP 75/100	21.20	18.73
IAG SRP 75/100 Prestige 300	22.05	19.41
IAG SRP 75/100 Prestige 500	10.59	–
IAG SRP Other Series	20.96	18.55
IAG SRP CS 75/75 F	22.88	19.93
IAG SRP CS 75/75 Prestige 300 F	23.66	20.54
IAG SRP CS 75/75 Prestige 500 F	10.62	–
IAG SRP 75/100 F	22.11	19.36
IAG SRP 75/100 Prestige 300 F	23.05	20.05
IAG SRP 75/100 Prestige 500 F	10.62	–
IAG SRP SE 100/100 F	21.91	19.19
PLA000	31.10	26.67
UNITS OUTSTANDING		
IAG SRP CS 75/75	227	212
IAG SRP CS 75/75 Prestige 300	59	113
IAG SRP CS 75/75 Prestige 500	201	–
IAG SRP 75/100	136	137
IAG SRP 75/100 Prestige 300	30	109
IAG SRP 75/100 Prestige 500	180	–
IAG SRP Other Series	697	729
IAG SRP CS 75/75 F	1	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	1	1
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	2,010	339
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	128	(124)
Net change in unrealized appreciation (depreciation)	1,977	(3,138)
Net gain (loss) in fair value of investments	2,105	(3,262)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	2,105	(3,262)
	4,115	(2,923)
EXPENSES (Note 7)		
Management fees and operating expenses	786	738
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	3,329	(3,661)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	2.61	(2.76)
IAG SRP CS 75/75 Prestige 300	1.81	(2.74)
IAG SRP CS 75/75 Prestige 500	0.88	–
IAG SRP 75/100	2.49	(2.70)
IAG SRP 75/100 Prestige 300	1.64	(2.54)
IAG SRP 75/100 Prestige 500	0.88	–
IAG SRP Other Series	2.39	(2.80)
IAG SRP CS 75/75 F	2.72	(0.95)
IAG SRP CS 75/75 Prestige 300 F	3.56	(2.71)
IAG SRP CS 75/75 Prestige 500 F	0.61	–
IAG SRP 75/100 F	2.75	(3.30)
IAG SRP 75/100 Prestige 300 F	3.00	(2.35)
IAG SRP 75/100 Prestige 500 F	0.61	–
IAG SRP SE 100/100 F	2.72	(2.58)
PLA000	4.43	(2.94)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	24,521	29,083
Increase (decrease) in net assets from operations attributable to contractholders	3,329	(3,661)
Proceeds from issuances of units	8,630	3,310
Redemption of units	(7,979)	(4,211)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	3,980	(4,562)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	28,501	24,521

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	3,329	(3,661)
Adjustments		
Distributions and allocations from investment funds	(2,010)	(339)
Net realized loss (gain) of investments and derivative financial instruments	(128)	124
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(1,977)	3,138
Proceeds from sale and maturity of investments	3,634	4,077
Purchases of investments	(3,496)	(2,501)
Increase (decrease) in expenses payable	7	(9)
CASH FLOWS FROM OPERATING ACTIVITIES	(641)	829
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	8,630	3,313
Amounts paid on redemption of redeemable units	(7,977)	(4,226)
CASH FLOWS FROM FINANCING ACTIVITIES	653	(913)
NET INCREASE (DECREASE) IN CASH	12	(84)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	6	90
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	18	6

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.24%)			
IA Clarington Global Value Fund, Series I	1,026,233	20,229	21,367
Industrial Alliance Bond (iA) Fund	30,362	7,301	7,201
TOTAL INVESTMENT FUNDS		27,530	28,568
TOTAL INVESTMENT PORTFOLIO (100.24%)		27,530	28,568
OTHER NET ASSETS (-0.24%)			(67)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			28,501

Top 5 Holdings of the Underlying Funds

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Global Value Fund, Series I				
Apple Inc.	71,698	11,829	18,202	6.54
SPDR S&P 500 ETF Trust	15,396	8,643	9,649	3.47
Alphabet Inc., Class 'A'	37,456	5,240	6,899	2.48
Microsoft Corp.	13,303	4,543	6,596	2.37
Alphabet Inc., Class 'C'	35,219	5,476	6,545	2.35
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500% 2030-12-01 286,130	230,891	240,360	7.17
Government of Canada	5.035% 2024-03-14 123,050	121,827	121,774	3.63
Government of Canada	3.250% 2033-12-01 115,250	111,353	116,752	3.48
Province of Ontario	2.900% 2046-12-02 84,015	68,419	69,972	2.09

Global Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	28,568	-	-	28,568
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	28,568	-	-	28,568
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	28,568	-	-	28,568

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	24,572	-	-	24,572
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	24,572	-	-	24,572
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	24,572	-	-	24,572

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,857	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,457	10.02

Fidelity NorthStar® Hybrid 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	26,781	23,108
Receivable for investments sold	46	–
	26,827	23,108
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	42	2
Expenses payable	70	61
	112	63
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	26,715	23,045
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	21.30	19.13
IAG SRP CS 75/75 Prestige 300	21.74	19.48
IAG SRP CS 75/75 Prestige 500	10.66	–
IAG SRP 75/100	20.49	18.45
IAG SRP 75/100 Prestige 300	20.88	18.78
IAG SRP 75/100 Prestige 500	10.65	–
IAG SRP Other Series	20.22	18.25
IAG SRP CS 75/75 F	22.30	19.81
IAG SRP CS 75/75 Prestige 300 F	22.72	20.17
IAG SRP CS 75/75 Prestige 500 F	10.68	–
IAG SRP 75/100 F	21.45	19.12
IAG SRP 75/100 Prestige 300 F	21.90	19.47
IAG SRP 75/100 Prestige 500 F	10.68	–
IAG SRP SE 100/100 F	21.14	18.90
PLA000	31.09	27.11
UNITS OUTSTANDING		
IAG SRP CS 75/75	285	272
IAG SRP CS 75/75 Prestige 300	50	144
IAG SRP CS 75/75 Prestige 500	176	–
IAG SRP 75/100	181	164
IAG SRP 75/100 Prestige 300	30	84
IAG SRP 75/100 Prestige 500	128	–
IAG SRP Other Series	556	571
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	69	–
IAG SRP SE 100/100 F	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	2,481	823
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	289	121
Net change in unrealized appreciation (depreciation)	610	(2,492)
Net gain (loss) in fair value of investments	899	(2,371)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	899	(2,371)
	3,380	(1,548)
EXPENSES (Note 7)		
Management fees and operating expenses	777	715
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	2,603	(2,263)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	2.15	(1.83)
IAG SRP CS 75/75 Prestige 300	1.44	(1.82)
IAG SRP CS 75/75 Prestige 500	0.91	–
IAG SRP 75/100	2.06	(1.73)
IAG SRP 75/100 Prestige 300	1.35	(1.84)
IAG SRP 75/100 Prestige 500	0.88	–
IAG SRP Other Series	1.95	(1.87)
IAG SRP CS 75/75 F	2.49	(1.66)
IAG SRP CS 75/75 Prestige 300 F	2.55	(1.62)
IAG SRP CS 75/75 Prestige 500 F	0.67	–
IAG SRP 75/100 F	2.21	(1.52)
IAG SRP 75/100 Prestige 300 F	(0.72)	(1.65)
IAG SRP 75/100 Prestige 500 F	0.94	–
IAG SRP SE 100/100 F	2.24	(1.69)
PLA000	3.98	(1.74)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity NorthStar® Hybrid 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	23,045	25,550
Increase (decrease) in net assets from operations attributable to contractholders	2,603	(2,263)
Proceeds from issuances of units	9,456	3,594
Redemption of units	(8,389)	(3,836)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	3,670	(2,505)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	26,715	23,045

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	2,603	(2,263)
Adjustments		
Distributions and allocations from investment funds	(2,481)	(823)
Net realized loss (gain) of investments and derivative financial instruments	(289)	(121)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(610)	2,492
Proceeds from sale and maturity of investments	3,764	2,900
Purchases of investments	(4,103)	(1,936)
Increase (decrease) in expenses payable	9	(7)
CASH FLOWS FROM OPERATING ACTIVITIES	(1,107)	242
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	9,456	3,597
Amounts paid on redemption of redeemable units	(8,389)	(3,839)
CASH FLOWS FROM FINANCING ACTIVITIES	1,067	(242)
NET INCREASE (DECREASE) IN CASH	(40)	-
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(2)	(2)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(42)	(2)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity NorthStar® Hybrid 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.25%)			
Fidelity NorthStar® Fund, Series O	581,987	18,978	20,126
Industrial Alliance Bond (iA) Fund	28,063	6,735	6,655
TOTAL INVESTMENT FUNDS		25,713	26,781
TOTAL INVESTMENT PORTFOLIO (100.25%)			
		25,713	26,781
OTHER NET ASSETS (-0.25%)			(66)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			26,715

Top 5 Holdings of the Underlying Funds

As at December 31, 2023			No. of			% of
In thousands			Securities/	Average	Carrying	Net
(except number			Face Value	Cost	Value	Assets
of securities)			\$	\$	\$	
Fidelity NorthStar® Fund, Series O						
Microsoft Corp.			202,600	59,109	100,950	2.58
NVIDIA Corp.			122,592	26,234	80,444	2.06
Metro Inc.			758,200	46,869	52,005	1.33
Meta Platforms Inc.			108,274	31,483	50,782	1.30
Alphabet Inc.			271,360	34,340	50,674	1.30
Industrial Alliance Bond (iA) Fund						
Industrial Alliance Canadian Corporate Bond (iA) Fund			87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	7.17
Government of Canada	5.035%	2024-03-14	123,050	121,827	121,774	3.63
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	3.48
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972	2.09

Fidelity NorthStar® Hybrid 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	26,781	-	-	26,781
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	26,781	-	-	26,781
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	26,781	-	-	26,781

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	23,108	-	-	23,108
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	23,108	-	-	23,108
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	23,108	-	-	23,108

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,678	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,311	10.03

Thematic Innovation Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	30,870	25,190
Cash	9	22
	30,879	25,212
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	6	28
Expenses payable	74	62
	80	90
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	30,799	25,122
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	19.84	16.69
IAG SRP CS 75/75 Prestige 300	20.28	17.02
IAG SRP CS 75/75 Prestige 500	10.70	–
IAG SRP 75/100	19.10	16.12
IAG SRP 75/100 Prestige 300	19.59	16.49
IAG SRP 75/100 Prestige 500	10.70	–
IAG SRP Other Series	18.83	15.92
IAG SRP CS 75/75 F	20.75	17.28
IAG SRP CS 75/75 Prestige 300 F	21.21	17.61
IAG SRP CS 75/75 Prestige 500 F	10.73	–
IAG SRP 75/100 F	19.95	16.68
IAG SRP 75/100 Prestige 300 F	20.46	17.06
IAG SRP 75/100 Prestige 500 F	10.72	–
PLA000	28.39	23.23
UNITS OUTSTANDING		
IAG SRP CS 75/75	500	481
IAG SRP CS 75/75 Prestige 300	154	267
IAG SRP CS 75/75 Prestige 500	340	–
IAG SRP 75/100	257	254
IAG SRP 75/100 Prestige 300	66	147
IAG SRP 75/100 Prestige 500	153	–
IAG SRP Other Series	328	374
IAG SRP CS 75/75 F	–	1
IAG SRP CS 75/75 Prestige 300 F	2	2
IAG SRP CS 75/75 Prestige 500 F	5	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	1,272	(659)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	198	(60)
Net change in unrealized appreciation (depreciation)	4,128	(4,760)
Net gain (loss) in fair value of investments	4,326	(4,820)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	4,326	(4,820)
	5,598	(5,479)
EXPENSES (Note 7)		
Management fees and operating expenses	806	754
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	4,792	(6,233)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75	3.15	(4.09)
IAG SRP CS 75/75 Prestige 300	2.48	(4.25)
IAG SRP CS 75/75 Prestige 500	1.03	–
IAG SRP 75/100	2.98	(3.97)
IAG SRP 75/100 Prestige 300	2.47	(4.03)
IAG SRP 75/100 Prestige 500	1.01	–
IAG SRP Other Series	2.90	(4.25)
IAG SRP CS 75/75 F	4.20	(2.71)
IAG SRP CS 75/75 Prestige 300 F	2.54	(4.07)
IAG SRP CS 75/75 Prestige 500 F	1.06	–
IAG SRP 75/100 F	3.27	(4.04)
IAG SRP 75/100 Prestige 300 F	3.41	(4.09)
IAG SRP 75/100 Prestige 500 F	0.71	–
PLA000	5.16	(5.06)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Thematic Innovation Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	25,122	30,073
Increase (decrease) in net assets from operations attributable to contractholders	4,792	(6,233)
Proceeds from issuances of units	11,906	6,461
Redemption of units	(11,021)	(5,179)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	5,677	(4,951)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	30,799	25,122

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	4,792	(6,233)
Adjustments		
Distributions and allocations from investment funds	(1,272)	659
Net realized loss (gain) of investments and derivative financial instruments	(198)	60
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(4,128)	4,760
Proceeds from sale and maturity of investments	3,527	2,620
Purchases of investments	(3,631)	(3,084)
Increase (decrease) in expenses payable	12	(11)
CASH FLOWS FROM OPERATING ACTIVITIES	(898)	(1,229)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	11,906	6,471
Amounts paid on redemption of redeemable units	(11,021)	(5,247)
CASH FLOWS FROM FINANCING ACTIVITIES	885	1,224
NET INCREASE (DECREASE) IN CASH	(13)	(5)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	22	27
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	9	22

The accompanying Notes to the Financial Statements are an integral part of these statements.

Thematic Innovation Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.23%)			
Industrial Alliance Bond (iA) Fund	19,787	4,751	4,693
Industrial Alliance Thematic Innovation (iA) Fund	930,079	22,552	26,177
TOTAL INVESTMENT FUNDS		27,303	30,870
TOTAL INVESTMENT PORTFOLIO (100.23%)		27,303	30,870
OTHER NET ASSETS (-0.23%)			(71)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			30,799

Top 5 Holdings of the Underlying Funds

As at December 31, 2023				No. of			% of
In thousands				Securities/	Average	Carrying	Net
(except number				Face Value	Cost	Value	Assets
of securities)				\$	\$	\$	
Industrial Alliance Bond (iA) Fund							
Industrial Alliance Canadian Corporate Bond (iA) Fund			87,425,612	1,050,460	1,073,989	32.04	
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	7.17	
Government of Canada	5.035%	2024-03-14	123,050	121,827	121,774	3.63	
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	3.48	
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972	2.09	
Industrial Alliance Thematic Innovation (iA) Fund							
Microsoft Corp.			137,770	54,379	68,313	8.00	
Amazon.com Inc.			209,405	37,013	41,954	4.91	
Alphabet Inc., Class 'A'			223,340	37,073	41,138	4.82	
NVIDIA Corp.			49,450	23,753	32,291	3.78	
Apple Inc.			118,250	26,217	30,020	3.51	

Thematic Innovation Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	30,870	-	-	30,870
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	30,870	-	-	30,870
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	30,870	-	-	30,870

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	25,190	-	-	25,190
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	25,190	-	-	25,190
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	25,190	-	-	25,190

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Thematic Innovation Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
3,087	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
2,519	10.03

U.S. Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	36,708	33,689
Receivable for investments sold	16	–
	36,724	33,689
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	17	1
Expenses payable	89	84
	106	85
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	36,618	33,604
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	11.87	10.52
PLA000	13.05	11.23
UNITS OUTSTANDING		
IAG SRP Other Series	3,085	3,196
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	2,634	772
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	215	26
Net change in unrealized appreciation (depreciation)	2,325	(5,218)
Net gain (loss) in fair value of investments	2,540	(5,192)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	2,540	(5,192)
	5,174	(4,420)
EXPENSES (Note 7)		
Management fees and operating expenses	994	1,021
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	4,180	(5,441)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	1.35	(1.64)
PLA000	1.82	(1.34)

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	33,604	41,357
Increase (decrease) in net assets from operations attributable to contractholders	4,180	(5,441)
Proceeds from issuances of units	1,689	552
Redemption of units	(2,855)	(2,864)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	3,014	(7,753)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	36,618	33,604

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	4,180	(5,441)
Adjustments		
Distributions and allocations from investment funds	(2,634)	(772)
Net realized loss (gain) of investments and derivative financial instruments	(215)	(26)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(2,325)	5,218
Proceeds from sale and maturity of investments	4,530	3,981
Purchases of investments	(2,391)	(635)
Increase (decrease) in expenses payable	5	(15)
CASH FLOWS FROM OPERATING ACTIVITIES	1,150	2,310
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	1,689	552
Amounts paid on redemption of redeemable units	(2,855)	(2,865)
CASH FLOWS FROM FINANCING ACTIVITIES	(1,166)	(2,313)
NET INCREASE (DECREASE) IN CASH	(16)	(3)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(1)	2
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(17)	(1)

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.25%)			
Industrial Alliance Disciplined Bond (iA) Fund	991,268	9,491	9,235
Industrial Alliance U.S. Disciplined Equity (iA) Fund	1,888,733	24,682	27,473
TOTAL INVESTMENT FUNDS		34,173	36,708
TOTAL INVESTMENT PORTFOLIO (100.25%)			
		34,173	36,708
OTHER NET ASSETS (-0.25%)			(90)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			36,618

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

			No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Disciplined Bond (iA) Fund						
Government of Canada	0.500%	2030-12-01	47,195	37,466	39,646	7.85
Government of Canada	3.250%	2033-12-01	19,080	18,333	19,329	3.83
Government of Canada	5.035%	2024-03-14	18,850	18,663	18,655	3.69
Government of Canada	3.500%	2028-03-01	12,915	12,641	13,051	2.58
Government of Canada	1.750%	2053-12-01	16,275	11,042	12,230	2.42
Industrial Alliance U.S. Disciplined Equity (iA) Fund						
Apple Inc.			75,189	13,896	19,088	6.18
Microsoft Corp.			23,346	8,090	11,576	3.75
Alphabet Inc., Class 'A'			60,878	7,683	11,213	3.63
SPDR S&P 500 ETF Trust			17,222	10,230	10,794	3.50
Alphabet Inc., Class 'C'			56,153	8,445	10,435	3.38

U.S. Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	36,708	-	-	36,708
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	36,708	-	-	36,708
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	36,708	-	-	36,708

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	33,689	-	-	33,689
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	33,689	-	-	33,689
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	33,689	-	-	33,689

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

U.S. Disciplined Equity Hybrid (iA) 75/25

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
3,671	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
3,369	10.03

Canadian Disciplined Equity (iA)

Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	489,647	489,034
Cash	243	785
Interest, dividends and other receivables	1,202	1,205
	491,092	491,024
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	51	995
Redemptions payable	–	1
Expenses payable	648	674
	699	1,670
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	490,393	489,354
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Ecoflextra GSS	13.50	12.36
COL003	14.82	13.18
PLA000	14.82	13.18
UNITS OUTSTANDING		
Ecoflextra GSS	20,090	22,201
COL003	14,783	16,313
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	165	75
Dividends	16,588	16,368
Securities lending	61	65
Income from income trusts	212	158
Foreign exchange gain (loss) on cash	20	11
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	9,681	14,005
Net change in unrealized appreciation (depreciation)	30,325	(62,040)
Net gain (loss) in fair value of investments	40,006	(48,035)
Derivative financial instruments:		
Net realized gain (loss)	1	(4)
Net change in unrealized appreciation (depreciation)	–	5
Net gain (loss) in fair value of derivative financial instruments	1	1
Total other changes in fair value of investments and derivative financial instruments	40,007	(48,034)
	57,053	(31,357)
EXPENSES (Note 7)		
Management fees and operating expenses	7,722	8,220
Transaction costs	204	393
Foreign withholding taxes	1	–
	7,927	8,613
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	49,126	(39,970)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Ecoflextra GSS	1.13	(1.13)
COL003	1.59	(0.77)
PLA000	1.65	(0.80)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Disciplined Equity (iA)

Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	489,354	590,003
Increase (decrease) in net assets from operations attributable to contractholders	49,126	(39,970)
Proceeds from issuances of units	10,285	20,390
Redemption of units	(58,372)	(81,069)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	1,039	(100,649)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	490,393	489,354

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	49,126	(39,970)
Adjustments		
Interest for allocation purposes	(165)	(75)
Dividends	(16,588)	(16,368)
Income from income trusts	(212)	(158)
Foreign withholding taxes	1	–
Foreign exchange loss (gain) on cash	(20)	(11)
Net realized loss (gain) of investments and derivative financial instruments	(9,682)	(14,001)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(30,325)	62,035
Transaction costs	204	393
Proceeds from sale and maturity of investments	172,587	360,384
Purchases of investments	(134,210)	(308,103)
Increase (decrease) in expenses payable	(26)	(80)
Interest received (paid)	34	3
Dividends received, net of withholding taxes	16,591	16,522
Income from income trusts received	211	155
CASH FLOWS FROM OPERATING ACTIVITIES	47,526	60,726
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	10,285	20,408
Amounts paid on redemption of redeemable units	(58,373)	(81,093)
CASH FLOWS FROM FINANCING ACTIVITIES	(48,088)	(60,685)
Foreign exchange gain (loss) on cash	20	11
NET INCREASE (DECREASE) IN CASH	(542)	52
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	785	733
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	243	785

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Disciplined Equity (iA)

Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
CANADIAN EQUITIES (96.02%)			
COMMUNICATION SERVICES (4.44%)			
BCE Inc.	159,800	9,324	8,337
Rogers Communications Inc., Class 'B'	98,000	5,824	6,079
TELUS Corp.	312,600	8,153	7,371
		23,301	21,787
CONSUMER DISCRETIONARY (3.83%)			
Canadian Tire Corp. Ltd., Class 'A'	16,300	2,522	2,294
Dollarama Inc.	45,600	2,623	4,354
Gildan Activewear Inc.	37,300	1,573	1,635
Magna International Inc.	59,110	4,861	4,628
Restaurant Brands International Inc.	56,500	4,306	5,849
		15,885	18,760
CONSUMER STAPLES (4.00%)			
Alimentation Couche-Tard Inc.	146,633	7,145	11,442
George Weston Ltd.	5,300	808	872
Loblaw Cos. Ltd.	31,300	2,716	4,015
Metro Inc.	33,808	2,341	2,319
Saputo Inc.	36,390	1,181	976
		14,191	19,624
ENERGY (17.29%)			
ARC Resources Ltd.	34,900	771	686
Cameco Corp.	113,900	3,032	6,507
Canadian Natural Resources Ltd.	215,900	8,147	18,742
Cenovus Energy Inc.	286,490	4,772	6,326
Enbridge Inc.	417,800	18,423	19,929
Imperial Oil Ltd.	38,180	2,106	2,882
Pembina Pipeline Corp.	96,900	3,577	4,421
Suncor Energy Inc.	261,000	6,340	11,079
TC Energy Corp.	197,200	11,713	10,207
Tourmaline Oil Corp.	63,200	4,446	3,766
Trican Well Service Ltd.	59,363	240	245
		63,567	84,790
FINANCIALS (35.18%)			
Bank of Montreal	149,100	15,108	19,549
Brookfield Asset Management Ltd., Class 'A'	83,725	3,249	4,456
Brookfield Corp.	303,000	13,283	16,104
Canadian Imperial Bank of Commerce	168,900	10,223	10,776
Intact Financial Corp.	31,718	5,740	6,466
Manulife Financial Corp.	385,100	8,661	11,276
National Bank of Canada	67,500	5,429	6,817
Power Corp. of Canada	90,400	2,657	3,425
Royal Bank of Canada	286,400	30,831	38,378
Sun Life Financial Inc.	122,600	7,403	8,425
The Bank of Nova Scotia	231,100	14,805	14,906
The Toronto-Dominion Bank	372,800	26,454	31,919
		143,843	172,497
INDUSTRIALS (10.11%)			
CAE Inc.	35,500	1,225	1,015
Canadian National Railway Co.	118,500	17,053	19,736
Canadian Pacific Kansas City Ltd.	186,820	16,300	19,586
RB Global Inc.	13,800	1,042	1,224
SNC-Lavalin Group Inc.	24,100	1,024	1,028
TFI International Inc.	7,670	1,215	1,382
Thomson Reuters Corp.	29,043	3,189	5,627
		41,048	49,598

As at December 31, 2023
In thousands (except number of securities)

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$	
INFORMATION TECHNOLOGY (9.76%)				
Celestica Inc.	23,600	855	916	
CGI Inc.	36,300	3,600	5,153	
Constellation Software Inc.	4,140	7,269	13,601	
Constellation Software Inc., Warrants, 2040-03-31	4,520	–	–	
Open Text Corp.	70,400	3,554	3,920	
Shopify Inc., Class 'A'	235,400	25,677	24,284	
		40,955	47,874	
MATERIALS (7.75%)				
Agnico-Eagle Mines Ltd.	99,551	8,102	7,232	
Barrick Gold Corp.	292,100	9,567	6,993	
CCL Industries Inc., Class 'B'	36,100	2,046	2,151	
Foran Mining Corp.	243,700	1,003	950	
Franco-Nevada Corp.	35,100	6,382	5,152	
Kinross Gold Corp.	315,100	1,721	2,527	
Nutrien Ltd.	98,300	6,404	7,338	
Teck Resources Ltd., Class 'B'	101,300	3,400	5,674	
		38,625	38,017	
REAL ESTATE (0.49%)				
Boardwalk REIT	17,093	901	1,220	
Granite REIT	15,157	1,123	1,156	
		2,024	2,376	
UTILITIES (3.17%)				
Algonquin Power & Utilities Corp.	96,800	863	809	
Brookfield Infrastructure Partners LP	102,800	4,223	4,293	
Emera Inc.	59,400	3,253	2,988	
Fortis Inc.	89,500	4,979	4,879	
Hydro One Ltd.	65,000	2,421	2,580	
		15,739	15,549	
TOTAL CANADIAN EQUITIES		399,178	470,872	
U.S. EQUITIES (2.04%)				
CONSUMER DISCRETIONARY (0.24%)				
BRP Inc.	12,554	1,182	1,190	
INDUSTRIALS (1.80%)				
Waste Connections Inc.	44,600	6,476	8,825	
TOTAL U.S. EQUITIES		7,658	10,015	
FOREIGN EQUITIES (1.37%)				
MATERIALS (1.37%)				
First Quantum Minerals Ltd.	Zambia	116,680	2,615	1,266
Wheaton Precious Metals Corp.	Brazil	83,600	5,162	5,465
		7,777	6,731	
TOTAL FOREIGN EQUITIES		7,777	6,731	
SHORT-TERM INVESTMENTS (0.42%)		2,030	2,029	
TOTAL INVESTMENT PORTFOLIO (99.85%)		416,643	489,647	
OTHER NET ASSETS (0.15%)			746	
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			490,393	

Canadian Disciplined Equity (iA)

Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	487,618	–	–	487,618
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	2,029	–	2,029
	487,618	2,029	–	489,647
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	487,618	2,029	–	489,647

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	485,961	–	–	485,961
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	3,073	–	3,073
	485,961	3,073	–	489,034
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	485,961	3,073	–	489,034

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Financials	35.18	33.66
Energy	17.29	17.49
Industrials	11.91	12.23
Information Technology	9.76	6.19
Materials	9.12	11.07
Communication Services	4.44	5.99
Consumer Discretionary	4.07	4.18
Consumer Staples	4.00	4.18
Utilities	3.17	3.72
Real Estate	0.49	0.59
Short-Term Investments	0.42	0.63
Other net assets	0.15	0.07

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Canadian Disciplined Equity (iA)

Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management (*continued*)

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
48,762	9.94

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
48,596	9.93

Strategic Equity Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	233,887	228,752
Cash	–	394
Receivable for investments sold	74	95
	233,961	229,241
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	54	–
Payable for investments purchased	–	488
Redemptions payable	1	–
Expenses payable	496	498
	551	986
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	233,410	228,255
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	25.02	23.25
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	25.94	24.01
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.81	–
IAG SRP 75/100	24.44	22.76
IAG SRP 75/100 Prestige 300	25.56	23.68
IAG SRP 75/100 Prestige 500	10.80	–
IAG SRP Other Series	24.41	22.74
IAG SRP CS 75/75 F	26.17	24.06
IAG SRP CS 75/75 Prestige 300 F	27.22	24.89
IAG SRP CS 75/75 Prestige 500 F	10.83	–
IAG SRP 75/100 F	25.58	23.57
IAG SRP 75/100 Prestige 300 F	26.83	24.57
IAG SRP 75/100 Prestige 500 F	10.83	–
IAG SRP SE 100/100 F	25.56	23.56
My Education/Ecoflex	22.01	20.47
Ecoflexextra CS 75/75	22.26	20.68
PLA000	34.92	31.62
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,146	2,101
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	559	1,559
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2,240	–
IAG SRP 75/100	779	837
IAG SRP 75/100 Prestige 300	347	992
IAG SRP 75/100 Prestige 500	1,424	–
IAG SRP Other Series	633	716
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	9
IAG SRP CS 75/75 Prestige 500 F	18	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	3,629	3,948
Ecoflexextra CS 75/75	98	101
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	7,496	6,612
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	6,260	2,942
Net change in unrealized appreciation (depreciation)	8,913	(24,932)
Net gain (loss) in fair value of investments	15,173	(21,990)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	15,173	(21,990)
	22,669	(15,378)
EXPENSES (Note 7)		
Management fees and operating expenses	5,926	5,788
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	16,743	(21,166)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.75	(2.24)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.26	(2.20)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.34	–
IAG SRP 75/100	1.56	(2.22)
IAG SRP 75/100 Prestige 300	0.19	(2.21)
IAG SRP 75/100 Prestige 500	1.32	–
IAG SRP Other Series	1.62	(2.30)
IAG SRP CS 75/75 F	5.88	(1.06)
IAG SRP CS 75/75 Prestige 300 F	(0.49)	(1.79)
IAG SRP CS 75/75 Prestige 500 F	1.35	–
IAG SRP 75/100 F	2.04	(2.02)
IAG SRP 75/100 Prestige 300 F	2.26	(1.72)
IAG SRP 75/100 Prestige 500 F	0.83	–
IAG SRP SE 100/100 F	1.99	(2.08)
My Education/Ecoflex	1.50	(2.02)
Ecoflexextra CS 75/75	1.60	(1.99)
PLA000	3.30	(2.18)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Strategic Equity Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	228,255	224,750
Increase (decrease) in net assets from operations attributable to contractholders	16,743	(21,166)
Proceeds from issuances of units	75,952	64,732
Redemption of units	(87,540)	(40,061)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	5,155	3,505
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	233,410	228,255

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	16,743	(21,166)
Adjustments		
Distributions and allocations from investment funds	(7,496)	(6,612)
Net realized loss (gain) of investments and derivative financial instruments	(6,260)	(2,942)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(8,913)	24,932
Proceeds from sale and maturity of investments	26,123	10,286
Purchases of investments	(9,056)	(28,975)
Increase (decrease) in expenses payable	(2)	28
CASH FLOWS FROM OPERATING ACTIVITIES	11,139	(24,449)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	75,952	64,865
Amounts paid on redemption of redeemable units	(87,539)	(40,105)
CASH FLOWS FROM FINANCING ACTIVITIES	(11,587)	24,760
NET INCREASE (DECREASE) IN CASH	(448)	311
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	394	83
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(54)	394

The accompanying Notes to the Financial Statements are an integral part of these statements.

Strategic Equity Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.20%)			
IA Clarington Strategic Equity Income Fund, Series I	13,855,858	170,700	233,887
TOTAL INVESTMENT PORTFOLIO (100.20%)			
		170,700	233,887
OTHER NET ASSETS (-0.20%)			(477)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			233,410

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Strategic Equity Income Fund, Series I				
Royal Bank of Canada	263,200	29,766	35,269	4.53
The Toronto-Dominion Bank	373,802	30,267	32,005	4.11
Stantec Inc.	269,200	9,527	28,637	3.68
Microsoft Corp.	51,700	21,114	25,635	3.29
Waste Connections Inc.	120,652	12,035	23,872	3.07
Brookfield Corp.	446,650	18,383	23,739	3.05
Canadian Pacific Kansas City Ltd.	226,100	18,765	23,704	3.04
Loblaw Cos. Ltd.	165,100	8,473	21,179	2.72
Broadcom Inc.	14,200	16,844	20,901	2.68
JPMorgan Chase & Co.	92,500	17,078	20,747	2.66
Air Canada	1,057,600	22,221	19,767	2.54
The Home Depot Inc.	42,500	16,433	19,421	2.49
Brookfield Infrastructure Partners LP	464,950	11,621	19,416	2.49
CGI Inc.	136,600	13,717	19,390	2.49
Canadian Natural Resources Ltd.	219,200	17,950	19,029	2.44
Manulife Financial Corp.	598,500	14,617	17,524	2.25
Fortis Inc.	317,800	13,538	17,323	2.23
Magna International Inc.	210,600	16,513	16,488	2.12
Rogers Communications Inc., Class 'B'	265,000	16,192	16,438	2.11
Granite REIT	209,500	15,544	15,981	2.05
TELUS Corp.	669,100	14,417	15,777	2.03
Superior Plus Corp.	1,551,500	14,401	14,941	1.92
Russel Metals Inc.	324,150	7,718	14,596	1.87
SNC-Lavalin Group Inc.	328,100	9,007	13,997	1.80
Alphabet Inc., Class 'A'	72,000	11,786	13,262	1.70
	397,927	509,038	65.36	

Strategic Equity Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	233,887	-	-	233,887
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	233,887	-	-	233,887
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	233,887	-	-	233,887

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	228,752	-	-	228,752
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	228,752	-	-	228,752
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	228,752	-	-	228,752

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Strategic Equity Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
23,389	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
22,875	10.02

Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	1,442,490	1,440,378
Cash	–	2,570
Receivable for investments sold	350	–
	1,442,840	1,442,948
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	215	–
Payable for investments purchased	–	1,940
Redemptions payable	9	–
Expenses payable	3,177	3,234
	3,401	5,174
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	1,439,439	1,437,774
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	30.97	29.28
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	32.10	30.23
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.59	–
IAG SRP 75/100	30.10	28.53
IAG SRP 75/100 Prestige 300	31.59	29.78
IAG SRP 75/100 Prestige 500	10.59	–
IAG SRP Other Series	30.12	28.55
IAG SRP CS 75/75 F	32.43	30.33
IAG SRP CS 75/75 Prestige 300 F	33.64	31.34
IAG SRP CS 75/75 Prestige 500 F	10.62	–
IAG SRP 75/100 F	31.50	29.54
IAG SRP 75/100 Prestige 300 F	33.16	30.91
IAG SRP 75/100 Prestige 500 F	10.62	–
IAG SRP SE 100/100 F	31.46	29.51
My Education/Ecoflex	26.15	24.81
Ecoflextra CS 75/75	27.08	25.60
PLA000	43.42	39.98
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	10,641	10,999
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3,155	9,216
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	15,677	–
IAG SRP 75/100	4,081	3,700
IAG SRP 75/100 Prestige 300	1,695	5,676
IAG SRP 75/100 Prestige 500	12,271	–
IAG SRP Other Series	5,249	5,725
IAG SRP CS 75/75 F	6	4
IAG SRP CS 75/75 Prestige 300 F	1	10
IAG SRP CS 75/75 Prestige 500 F	27	–
IAG SRP 75/100 F	4	4
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	55	–
IAG SRP SE 100/100 F	25	23
My Education/Ecoflex	13,965	15,562
Ecoflextra CS 75/75	399	459
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	–	9
Distributions and allocations from investment funds	58,099	43,667
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	24,053	7,620
Net change in unrealized appreciation (depreciation)	35,284	(98,095)
Net gain (loss) in fair value of investments	59,337	(90,475)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	59,337	(90,475)
	117,436	(46,799)
EXPENSES (Note 7)		
Management fees and operating expenses	38,547	36,780
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	78,889	(83,579)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.64	(1.90)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.29	(1.88)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.01	–
IAG SRP 75/100	1.50	(1.95)
IAG SRP 75/100 Prestige 300	(0.12)	(1.87)
IAG SRP 75/100 Prestige 500	1.00	–
IAG SRP Other Series	1.53	(1.70)
IAG SRP CS 75/75 F	1.97	(1.86)
IAG SRP CS 75/75 Prestige 300 F	(0.21)	(2.59)
IAG SRP CS 75/75 Prestige 500 F	1.04	–
IAG SRP 75/100 F	1.94	(2.21)
IAG SRP 75/100 Prestige 300 F	(2.21)	(1.21)
IAG SRP 75/100 Prestige 500 F	0.75	–
IAG SRP SE 100/100 F	1.87	(2.16)
My Education/Ecoflex	1.30	(1.47)
Ecoflextra CS 75/75	1.36	(1.66)
PLA000	3.43	(1.15)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	1,437,774	1,247,359
Increase (decrease) in net assets from operations attributable to contractholders	78,889	(83,579)
Proceeds from issuances of units	580,914	544,324
Redemption of units	(658,138)	(270,330)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	1,665	190,415
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	1,439,439	1,437,774

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	78,889	(83,579)
Adjustments		
Interest for allocation purposes	-	(9)
Distributions and allocations from investment funds	(58,099)	(43,667)
Net realized loss (gain) of investments and derivative financial instruments	(24,053)	(7,620)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(35,284)	98,095
Proceeds from sale and maturity of investments	154,695	38,346
Purchases of investments	(41,661)	(274,295)
Increase (decrease) in expenses payable	(57)	500
Interest received (paid)	-	9
CASH FLOWS FROM OPERATING ACTIVITIES	74,430	(272,220)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	580,914	545,373
Amounts paid on redemption of redeemable units	(658,129)	(271,140)
CASH FLOWS FROM FINANCING ACTIVITIES	(77,215)	274,233
NET INCREASE (DECREASE) IN CASH	(2,785)	2,013
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	2,570	557
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(215)	2,570

The accompanying Notes to the Financial Statements are an integral part of these statements.

Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.21%)			
IA Clarington Dividend Growth Class, Series I	56,807,045	1,202,070	1,442,490
TOTAL INVESTMENT PORTFOLIO (100.21%)		1,202,070	1,442,490
OTHER NET ASSETS (-0.21%)			(3,051)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			1,439,439

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Dividend Growth Class, Series I				
Royal Bank of Canada	1,000,273	101,461	134,037	7.05
The Toronto-Dominion Bank	1,264,102	87,392	108,232	5.70
Enbridge Inc.	1,963,448	96,717	93,656	4.93
Waste Connections Inc.	356,539	57,638	70,545	3.71
Canadian National Railway Co.	408,500	53,379	68,036	3.58
Canadian Natural Resources Ltd.	781,264	46,059	67,822	3.57
Canadian Pacific Kansas City Ltd.	644,502	58,347	67,570	3.56
Loblaws Cos. Ltd.	489,693	53,681	62,818	3.31
Brookfield Corp.	1,098,546	46,839	58,388	3.07
Microsoft Corp.	113,995	39,765	56,524	2.97
UnitedHealth Group Inc.	78,508	48,102	54,501	2.87
Sun Life Financial Inc.	761,346	38,734	52,320	2.75
Constellation Software Inc.	15,774	36,612	51,822	2.73
Intact Financial Corp.	252,560	42,064	51,487	2.71
Agnico-Eagle Mines Ltd.	704,631	48,107	51,191	2.69
Rogers Communications Inc., Class 'B'	792,148	51,281	49,137	2.59
TELUS Corp.	1,901,421	47,936	44,836	2.36
Bank of Montreal	340,774	35,089	44,679	2.35
The Bank of Nova Scotia	667,032	47,192	43,024	2.26
Fortis Inc.	789,209	40,588	43,020	2.26
Alimentation Couche-Tard Inc.	520,927	26,512	40,648	2.14
Manulife Financial Corp.	1,309,231	32,369	38,334	2.02
Suncor Energy Inc.	902,211	32,160	38,299	2.02
Thermo Fisher Scientific Inc.	51,050	34,979	35,730	1.88
Open Text Corp.	631,711	34,920	35,180	1.85
	1,237,923	1,461,836	76.93	

Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,442,490	-	-	1,442,490
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	1,442,490	-	-	1,442,490
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,442,490	-	-	1,442,490

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,440,378	-	-	1,440,378
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	1,440,378	-	-	1,440,378
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,440,378	-	-	1,440,378

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
144,249	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
144,038	10.02

Dividend (iA)

My Education/Ecoflex

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	1,017,708	914,912
Derivative financial instruments		
Open currency contracts	-	36
Cash	2,508	1,793
Receivable for investments sold	-	3,012
Interest, dividends and other receivables	1,471	2,328
	1,021,687	922,081
LIABILITIES		
CURRENT LIABILITIES		
Expenses payable	456	479
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	1,021,231	921,602
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
My Education/Ecoflex	67.91	64.02
COL001	73.85	69.34
COL002	120.86	111.23
COL003	121.46	111.73
COL008	120.87	111.23
COL010	90.13	84.71
COL011	104.39	97.06
COL012	103.61	96.27
COL013	101.50	94.48
COL015	95.64	89.52
COL019	116.76	107.75
COL020	73.37	68.90
COL022	116.71	107.71
COL024	103.76	96.55
COL025	116.73	107.73
COL026	120.86	111.22
COL028	96.58	90.26
COLBR2	120.86	111.23
PLA000	121.43	111.72
UNITS OUTSTANDING		
My Education/Ecoflex	2,673	2,993
COL001	45	52
COL002	481	659
COL003	3,839	3,329
COL008	982	1,035
COL010	17	15
COL011	27	30
COL012	-	-
COL013	9	9
COL015	15	13
COL019	244	246
COL020	7	7
COL022	157	162
COL024	121	105
COL025	902	807
COL026	1	1
COL028	23	21
COLBR2	158	146
PLA000	-	-

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	1,279	172
Dividends	30,515	31,520
Securities lending	107	76
Income from income trusts	1,394	1,386
Foreign exchange gain (loss) on cash	(201)	1,182
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	6,895	58,753
Net change in unrealized appreciation (depreciation)	41,292	(113,497)
Net gain (loss) in fair value of investments	48,187	(54,744)
Derivative financial instruments:		
Net realized gain (loss)	121	(3,404)
Net change in unrealized appreciation (depreciation)	(36)	(855)
Net gain (loss) in fair value of derivative financial instruments	85	(4,259)
Total other changes in fair value of investments and derivative financial instruments	48,272	(59,003)
	81,366	(24,667)
EXPENSES (Note 7)		
Management fees and operating expenses	5,484	5,910
Transaction costs	394	430
Foreign withholding taxes	163	162
	6,041	6,502
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	75,325	(31,169)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
My Education/Ecoflex	3.83	(3.47)
COL001	4.66	(3.44)
COL002	9.29	(2.66)
COL003	9.95	(2.78)
COL008	9.60	(3.27)
COL010	5.25	(3.95)
COL011	6.57	(5.65)
COL012	7.33	23.35
COL013	7.04	(5.56)
COL015	6.26	(1.42)
COL019	8.97	(3.00)
COL020	4.53	(3.42)
COL022	8.90	(4.16)
COL024	7.31	(3.86)
COL025	9.08	(3.22)
COL026	9.45	(2.74)
COL028	6.39	(4.67)
COLBR2	9.69	(1.44)
PLA000	9.71	(3.43)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Dividend (iA)

My Education/Ecoflex

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	921,602	1,060,713
Increase (decrease) in net assets from operations attributable to contractholders	75,325	(31,169)
Proceeds from issuances of units	179,465	113,756
Redemption of units	(155,161)	(221,698)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	99,629	(139,111)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	1,021,231	921,602

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	75,325	(31,169)
Adjustments		
Interest for allocation purposes	(1,279)	(172)
Dividends	(30,515)	(31,520)
Income from income trusts	(1,394)	(1,386)
Foreign withholding taxes	163	162
Foreign exchange loss (gain) on cash	201	(1,182)
Net realized loss (gain) of investments and derivative financial instruments	(7,016)	(55,349)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(41,256)	114,352
Transaction costs	394	430
Proceeds from sale and maturity of investments	541,881	533,092
Purchases of investments	(592,590)	(452,656)
Increase (decrease) in expenses payable	(23)	(46)
Interest received (paid)	118	(23)
Dividends received, net of withholding taxes	31,156	32,008
Income from income trusts received	1,447	1,330
CASH FLOWS FROM OPERATING ACTIVITIES	(23,388)	107,871
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	179,465	116,250
Amounts paid on redemption of redeemable units	(155,161)	(224,708)
CASH FLOWS FROM FINANCING ACTIVITIES	24,304	(108,458)
Foreign exchange gain (loss) on cash	(201)	1,182
NET INCREASE (DECREASE) IN CASH	715	595
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,793	1,198
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	2,508	1,793

The accompanying Notes to the Financial Statements are an integral part of these statements.

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
CANADIAN EQUITIES (85.27%)			
COMMUNICATION SERVICES (6.67%)			
Quebecor Inc., Class 'B'	569,759	17,084	17,959
Rogers Communications Inc., Class 'B'	425,556	27,292	26,397
TELUS Corp.	1,008,552	24,489	23,782
		68,865	68,138
CONSUMER DISCRETIONARY (2.60%)			
Dollarama Inc.	152,981	10,671	14,608
Magna International Inc.	115,349	9,047	9,031
Pet Valu Holdings Ltd.	102,111	2,894	2,939
		22,612	26,578
CONSUMER STAPLES (5.44%)			
Alimentation Couche-Tard Inc.	282,206	14,575	22,021
Loblaws Cos. Ltd.	260,917	28,485	33,470
		43,060	55,491
ENERGY (13.91%)			
ARC Resources Ltd.	401,675	4,857	7,901
Canadian Natural Resources Ltd.	420,086	24,039	36,468
Enbridge Inc.	1,057,292	48,215	50,433
Suncor Energy Inc.	486,783	17,558	20,664
TC Energy Corp.	201,358	10,869	10,422
Topaz Energy Corp.	421,904	6,814	8,176
Tourmaline Oil Corp.	133,574	6,719	7,960
		119,071	142,024
FINANCIALS (30.91%)			
Bank of Montreal	181,718	17,888	23,825
Brookfield Asset Management Ltd., Class 'A'	261,010	9,167	13,891
Brookfield Corp.	596,161	22,078	31,686
Fairfax Financial Holdings Ltd.	12,880	15,247	15,746
Intact Financial Corp.	136,524	22,381	27,832
Manulife Financial Corp.	709,968	17,283	20,788
Royal Bank of Canada	540,366	49,730	72,409
Sun Life Financial Inc.	413,334	19,964	28,404
The Bank of Nova Scotia	357,954	23,379	23,088
The Toronto-Dominion Bank	677,500	43,552	58,007
		240,669	315,676
INDUSTRIALS (10.41%)			
Canadian National Railway Co.	222,432	28,149	37,046
Canadian Pacific Kansas City Ltd.	349,146	31,476	36,605
Cargojet Inc.	50,164	8,638	5,978
Thomson Reuters Corp.	54,397	8,138	10,538
WSP Global Inc.	86,767	12,905	16,116
		89,306	106,283
INFORMATION TECHNOLOGY (4.48%)			
Constellation Software Inc.	8,318	19,666	27,327
Constellation Software Inc., Warrants, 2040-03-31	4,720	–	–
Open Text Corp.	330,748	18,020	18,419
		37,686	45,746
MATERIALS (4.11%)			
Agnico-Eagle Mines Ltd.	380,889	25,790	27,672
CCL Industries Inc., Class 'B'	122,214	7,753	7,283
Franco-Nevada Corp.	47,990	8,600	7,043
		42,143	41,998

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
REAL ESTATE (1.05%)			
Canadian Apartment Properties REIT	220,492	10,210	10,760
UTILITIES (5.69%)			
Brookfield Infrastructure Partners LP	148,439	6,680	6,199
Emera Inc.	200,972	9,843	10,109
Fortis Inc.	424,825	21,475	23,157
Hydro One Ltd.	468,010	17,164	18,580
		55,162	58,045
TOTAL CANADIAN EQUITIES			
		728,784	870,739
U.S. EQUITIES (13.71%)			
HEALTH CARE (4.65%)			
Thermo Fisher Scientific Inc.	26,619	18,143	18,631
UnitedHealth Group Inc.	41,572	25,709	28,859
		43,852	47,490
INDUSTRIALS (3.71%)			
Waste Connections Inc.	191,314	31,435	37,854
INFORMATION TECHNOLOGY (3.88%)			
Broadcom Inc.	6,288	4,166	9,255
Microsoft Corp.	61,356	21,338	30,423
		25,504	39,678
MATERIALS (1.47%)			
Linde PLC	27,735	15,043	15,020
TOTAL U.S. EQUITIES			
		115,834	140,042
SHORT-TERM INVESTMENTS (0.68%)			
		6,930	6,927
TOTAL INVESTMENT PORTFOLIO (99.66%)			
		851,548	1,017,708
OTHER NET ASSETS (0.34%)			
			3,523
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			
			1,021,231

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	1,010,781	–	–	1,010,781
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	6,927	–	6,927
	1,010,781	6,927	–	1,017,708
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	1,010,781	6,927	–	1,017,708

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	898,437	–	–	898,437
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	16,475	–	16,475
	898,437	16,475	–	914,912
Derivatives				
Derivative financial instruments	–	36	–	36
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	898,437	16,511	–	914,948

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Financials	30.91	30.18
Industrials	14.12	10.43
Energy	13.91	15.89
Information Technology	8.36	5.30
Communication Services	6.67	8.67
Utilities	5.69	7.08
Materials	5.58	3.86
Consumer Staples	5.44	4.13
Health Care	4.65	4.88
Consumer Discretionary	2.60	3.38
Real Estate	1.05	3.68
Short-Term Investments	0.68	1.79
Other net assets	0.34	0.73

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity date of greater than 30 days.

**Discussion of Investment and Derivative Financial
Instrument Risk Management (continued)****Interest Rate Risk**

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	105,624	–	105,624	5,281

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	73,497	(44,712)	28,785	1,439

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
101,078	9.90

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
89,847	9.75

Canadian Equity Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	876,289	734,200
Cash	707	–
Subscriptions receivable	47	4
Interest, dividends and other receivables	2,110	1,757
	879,153	735,961
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	–	262
Payable for investments purchased	–	1,202
Redemptions payable	1	–
Expenses payable	207	177
	208	1,641
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	878,945	734,320
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	40.32	37.02
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	41.82	38.21
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.74	–
IAG SRP 75/100	39.38	36.21
IAG SRP 75/100 Prestige 300	41.07	37.59
IAG SRP 75/100 Prestige 500	10.74	–
IAG SRP Other Series	49.13	45.12
IAG SRP CS 75/75 F	42.31	38.35
IAG SRP CS 75/75 Prestige 300 F	43.82	39.59
IAG SRP CS 75/75 Prestige 500 F	10.77	–
IAG SRP 75/100 F	41.24	37.52
IAG SRP 75/100 Prestige 300 F	43.03	38.98
IAG SRP 75/100 Prestige 500 F	10.77	–
IAG SRP SE 100/100 F	51.43	46.76
My Education/Ecoflex	30.68	28.25
Ecoflextra CS 75/75	31.88	29.25
Ecoflextra GSS	31.15	28.59
COL003	57.99	51.78
PLA000	58.06	51.85
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	644	586
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	164	501
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,236	–
IAG SRP 75/100	326	214
IAG SRP 75/100 Prestige 300	98	163
IAG SRP 75/100 Prestige 500	565	–
IAG SRP Other Series	57	45
IAG SRP CS 75/75 F	3	1
IAG SRP CS 75/75 Prestige 300 F	1	1
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	469	487
Ecoflextra CS 75/75	16	13
Ecoflextra GSS	208	242
COL003	13,547	12,679
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	179	33
Dividends	25,850	21,735
Securities lending	178	88
Distributions and allocations from investment funds	813	–
Income from income trusts	337	204
Foreign exchange gain (loss) on cash	2	(1)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	6,558	7,713
Net change in unrealized appreciation (depreciation)	58,838	(72,339)
Net gain (loss) in fair value of investments	65,396	(64,626)
Derivative financial instruments:		
Net realized gain (loss)	1	(1)
Net change in unrealized appreciation (depreciation)	–	7
Net gain (loss) in fair value of derivative financial instruments	1	6
Total other changes in fair value of investments and derivative financial instruments	65,397	(64,620)
	92,756	(42,561)
EXPENSES (Note 7)		
Management fees and operating expenses	2,354	1,885
Transaction costs	68	148
	2,422	2,033
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	90,334	(44,594)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	3.11	(3.66)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.91	(3.72)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.15	–
IAG SRP 75/100	3.12	(3.69)
IAG SRP 75/100 Prestige 300	0.68	(3.71)
IAG SRP 75/100 Prestige 500	1.15	–
IAG SRP Other Series	3.97	(4.97)
IAG SRP CS 75/75 F	4.62	(3.43)
IAG SRP CS 75/75 Prestige 300 F	4.09	(2.75)
IAG SRP CS 75/75 Prestige 500 F	1.01	–
IAG SRP 75/100 F	2.46	(2.67)
IAG SRP 75/100 Prestige 300 F	4.06	(3.05)
IAG SRP 75/100 Prestige 500 F	0.78	–
IAG SRP SE 100/100 F	4.67	(3.96)
My Education/Ecoflex	2.34	(2.87)
Ecoflextra CS 75/75	2.80	(2.90)
Ecoflextra GSS	2.56	(2.87)
COL003	6.42	(3.08)
PLA000	6.22	(3.43)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	734,320	745,278
Increase (decrease) in net assets from operations attributable to contractholders	90,334	(44,594)
Proceeds from issuances of units	150,887	184,489
Redemption of units	(96,596)	(150,853)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	144,625	(10,958)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	878,945	734,320

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	90,334	(44,594)
Adjustments		
Interest for allocation purposes	(179)	(33)
Dividends	(25,850)	(21,735)
Distributions and allocations from investment funds	(813)	-
Income from income trusts	(337)	(204)
Foreign exchange loss (gain) on cash	(2)	1
Net realized loss (gain) of investments and derivative financial instruments	(6,559)	(7,712)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(58,838)	72,332
Transaction costs	68	148
Proceeds from sale and maturity of investments	287,275	285,724
Purchases of investments	(365,067)	(341,074)
Increase (decrease) in expenses payable	30	48
Interest received (paid)	9	(11)
Dividends received, net of withholding taxes	25,497	21,891
Distributions and allocations received (paid) from investment funds	813	-
Income from income trusts received	337	198
CASH FLOWS FROM OPERATING ACTIVITIES	(53,282)	(35,021)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	150,844	184,714
Amounts paid on redemption of redeemable units	(96,595)	(150,894)
CASH FLOWS FROM FINANCING ACTIVITIES	54,249	33,820
Foreign exchange gain (loss) on cash	2	(1)
NET INCREASE (DECREASE) IN CASH	969	(1,202)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(262)	940
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	707	(262)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
CANADIAN EQUITIES (90.51%)			
COMMUNICATION SERVICES (4.04%)			
BCE Inc.	308,802	18,062	16,110
Rogers Communications Inc., Class 'B'	125,751	7,027	7,801
TELUS Corp.	492,326	12,364	11,609
		37,453	35,520
CONSUMER DISCRETIONARY (3.65%)			
Canadian Tire Corp. Ltd., Class 'A'	17,668	2,586	2,486
Dollarama Inc.	95,197	4,934	9,090
Gildan Activewear Inc.	58,289	2,166	2,554
Magna International Inc.	90,147	7,004	7,058
Restaurant Brands International Inc.	105,621	7,663	10,935
		24,353	32,123
CONSUMER STAPLES (4.17%)			
Alimentation Couche-Tard Inc.	247,921	10,142	19,345
George Weston Ltd.	20,225	2,309	3,327
Loblaw Cos. Ltd.	49,999	3,810	6,414
Metro Inc.	77,559	4,140	5,320
Saputo Inc.	83,122	2,858	2,230
		23,259	36,636
ENERGY (15.99%)			
Cameco Corp.	146,862	3,503	8,390
Canadian Natural Resources Ltd.	366,733	16,227	31,836
Cenovus Energy Inc.	453,141	7,474	10,005
Enbridge Inc.	719,502	35,597	34,320
Imperial Oil Ltd.	56,354	2,397	4,254
Pembina Pipeline Corp.	185,911	7,235	8,481
Suncor Energy Inc.	438,360	14,508	18,609
TC Energy Corp.	351,187	20,218	18,178
Tourmaline Oil Corp.	108,429	8,324	6,461
		115,483	140,534
FINANCIALS (32.92%)			
Bank of Montreal	244,029	25,013	31,995
Brookfield Asset Management Ltd., Class 'A'	117,373	4,066	6,247
Brookfield Corp.	483,967	18,808	25,723
Canadian Imperial Bank of Commerce	312,960	17,247	19,967
Intact Financial Corp.	60,361	11,383	12,305
Manulife Financial Corp.	613,490	13,954	17,963
National Bank of Canada	114,499	8,069	11,564
Power Corp. of Canada	187,382	6,102	7,100
Royal Bank of Canada	474,696	48,646	63,609
Sun Life Financial Inc.	197,780	10,704	13,591
The Bank of Nova Scotia	408,008	28,150	26,316
The Toronto-Dominion Bank	618,604	44,081	52,965
		236,223	289,345
INDUSTRIALS (9.87%)			
CAE Inc.	107,735	3,826	3,081
Canadian National Railway Co.	197,539	24,400	32,900
Canadian Pacific Kansas City Ltd.	315,411	24,919	33,068
Thomson Reuters Corp.	50,880	5,022	9,857
WSP Global Inc.	42,187	7,093	7,836
		65,260	86,742
INFORMATION TECHNOLOGY (8.99%)			
CGI Inc.	69,687	6,090	9,892
Constellation Software Inc.	6,671	9,870	21,916
Constellation Software Inc., Warrants, 2040-03-31	6,374	—	—
Open Text Corp.	91,810	4,602	5,113

As at December 31, 2023

In thousands (except number of securities)

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$	
INFORMATION TECHNOLOGY (continued)				
Shopify Inc., Class 'A'	407,907	33,293	42,080	
		53,855	79,001	
MATERIALS (7.22%)				
Agnico-Eagle Mines Ltd.	167,984	10,681	12,204	
Barrick Gold Corp.	594,240	13,065	14,226	
CCL Industries Inc., Class 'B'	48,880	3,023	2,913	
Franco-Nevada Corp.	65,031	8,676	9,545	
Kinross Gold Corp.	415,573	2,597	3,333	
Nutrien Ltd.	167,403	13,267	12,497	
Teck Resources Ltd., Class 'B'	156,053	4,313	8,740	
		55,622	63,458	
REAL ESTATE (0.65%)				
Canadian Apartment Properties REIT	56,707	2,760	2,767	
FirstService Corp.	13,899	3,123	2,984	
		5,883	5,751	
UTILITIES (3.01%)				
Algonquin Power & Utilities Corp.	233,224	4,046	1,950	
Brookfield Infrastructure Partners LP	156,432	5,981	6,532	
Emera Inc.	92,850	4,883	4,670	
Fortis Inc.	165,344	8,411	9,013	
Hydro One Ltd.	107,476	3,595	4,267	
		26,916	26,432	
TOTAL CANADIAN EQUITIES		644,307	795,542	
U.S. EQUITIES (1.96%)				
INDUSTRIALS (1.96%)				
Waste Connections Inc.	87,210	11,177	17,255	
TOTAL U.S. EQUITIES		11,177	17,255	
FOREIGN EQUITIES (1.38%)				
MATERIALS (1.38%)				
First Quantum Minerals Ltd.	Zambia	190,172	3,842	2,063
Wheaton Precious Metals Corp.	Brazil	153,338	6,571	10,024
		10,413	12,087	
TOTAL FOREIGN EQUITIES		10,413	12,087	
INVESTMENT FUNDS (5.22%)				
iShares S&P/TSX 60 Index ETF	1,433,879	43,580	45,913	
SHORT-TERM INVESTMENTS (0.63%)				
		5,495	5,492	
TOTAL INVESTMENT PORTFOLIO (99.70%)		714,972	876,289	
OTHER NET ASSETS (0.30%)				
			2,656	
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			878,945	

As at December 31, 2023

In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (1.38%)				
MATERIALS (1.38%)				
First Quantum Minerals Ltd.	Zambia	190,172	3,842	2,063
Wheaton Precious Metals Corp.	Brazil	153,338	6,571	10,024
			10,413	12,087
TOTAL FOREIGN EQUITIES			10,413	12,087

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (5.22%)			
iShares S&P/TSX 60 Index ETF	1,433,879	43,580	45,913
SHORT-TERM INVESTMENTS (0.63%)			
		5,495	5,492
TOTAL INVESTMENT PORTFOLIO (99.70%)		714,972	876,289
OTHER NET ASSETS (0.30%)			
			2,656
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			878,945

Canadian Equity Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	824,884	–	–	824,884
Investment funds	45,913	–	–	45,913
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	5,492	–	5,492
	870,797	5,492	–	876,289
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	870,797	5,492	–	876,289

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	691,358	–	–	691,358
Investment funds	39,521	–	–	39,521
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	3,321	–	3,321
	730,879	3,321	–	734,200
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	730,879	3,321	–	734,200

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Financials	32.92	32.99
Energy	15.99	17.25
Industrials	11.83	11.33
Information Technology	8.99	5.57
Materials	8.60	9.97
Investment Fund(s) - Equity	5.22	5.38
Consumer Staples	4.17	4.25
Communication Services	4.04	5.49
Consumer Discretionary	3.65	3.53
Utilities	3.01	3.20
Real Estate	0.65	0.57
Short-Term Investments	0.63	0.45
Other net assets	0.30	0.02

Canadian Equity Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

**Discussion of Investment and Derivative Financial
Instrument Risk Management (continued)****Liquidity Risk**

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
87,080	9.91

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
73,088	9.95

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	381,704	345,630
Cash	323	207
Receivable for investments sold	162	–
	382,189	345,837
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	259	234
Redemptions payable	–	3
Expenses payable	941	876
	1,200	1,113
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	380,989	344,724
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	76.25	69.72
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	77.71	70.92
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.55	–
IAG SRP 75/100	73.08	66.99
IAG SRP 75/100 Prestige 300	74.70	68.37
IAG SRP 75/100 Prestige 500	10.54	–
IAG SRP CS 75/75 F	79.73	72.19
IAG SRP CS 75/75 Prestige 300 F	81.69	73.64
IAG SRP CS 75/75 Prestige 500 F	10.57	–
IAG SRP 75/100 F	76.47	69.36
IAG SRP 75/100 Prestige 300 F	78.27	70.86
IAG SRP 75/100 Prestige 500 F	10.57	–
My Education/Ecoflex	49.66	45.81
Ecoflextra CS 75/75	54.97	50.26
COL001	59.96	54.84
COL002	118.28	105.12
COL008	96.69	86.66
COL011	86.04	77.78
COL015	78.47	71.36
COL018	98.15	87.91
COL019	96.66	86.63
COL020	59.69	54.60
COL022	96.70	86.67
COL025	99.00	88.51
COLBR2	118.30	105.14
PLA000	118.89	105.60

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	1,104	1,038
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	319	733
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	3,367	–
IAG SRP 75/100	467	408
IAG SRP 75/100 Prestige 300	155	369
IAG SRP 75/100 Prestige 500	1,645	–
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	1	2
IAG SRP CS 75/75 Prestige 500 F	20	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	1
IAG SRP 75/100 Prestige 500 F	5	–
My Education/Ecoflex	2,610	2,764
Ecoflextra CS 75/75	48	49
COL001	15	16
COL002	9	10
COL008	182	198
COL011	–	–
COL015	–	–
COL018	25	22
COL019	13	14
COL020	16	16
COL022	13	13
COL025	155	161
COLBR2	1	1
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	22,107	20,025
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	6,610	5,679
Net change in unrealized appreciation (depreciation)	14,201	(36,938)
Net gain (loss) in fair value of investments	20,811	(31,259)
Derivative financial instruments:		
Net realized gain (loss)	-	-
Net change in unrealized appreciation (depreciation)	-	-
Net gain (loss) in fair value of derivative financial instruments	-	-
Total other changes in fair value of investments and derivative financial instruments	20,811	(31,259)
	42,918	(11,234)
EXPENSES (Note 7)		
Management fees and operating expenses	10,786	10,021
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	32,132	(21,255)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	6.45	(4.18)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.89	(4.21)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.86	-
IAG SRP 75/100	6.10	(4.08)
IAG SRP 75/100 Prestige 300	3.40	(4.13)
IAG SRP 75/100 Prestige 500	0.85	-
IAG SRP CS 75/75 F	(6.77)	(3.81)
IAG SRP CS 75/75 Prestige 300 F	4.55	(3.56)
IAG SRP CS 75/75 Prestige 500 F	0.87	-
IAG SRP 75/100 F	7.81	(9.00)
IAG SRP 75/100 Prestige 300 F	2.09	(3.72)
IAG SRP 75/100 Prestige 500 F	0.87	-
My Education/Ecoflex	3.84	(3.33)
Ecoflextra CS 75/75	4.60	(3.17)
COL001	5.09	(3.34)
COL002	13.22	(3.87)
COL008	10.13	(3.94)
COL011	8.26	(4.01)
COL015	7.12	(4.20)
COL018	10.12	(4.24)
COL019	9.82	(3.95)
COL020	5.12	(3.59)
COL022	10.09	(3.67)
COL025	10.89	(3.75)
COLBR2	13.12	0.30
PLA000	13.29	(3.51)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	344,724	334,167
Increase (decrease) in net assets from operations attributable to contractholders	32,132	(21,255)
Proceeds from issuances of units	130,417	94,622
Redemption of units	(126,284)	(62,810)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	36,265	10,557
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	380,989	344,724

The accompanying Notes to the Financial Statements are an integral part of these statements.

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	32,132	(21,255)
Adjustments		
Distributions and allocations from investment funds	(22,107)	(20,025)
Net realized loss (gain) of investments and derivative financial instruments	(6,610)	(5,679)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(14,201)	36,938
Proceeds from sale and maturity of investments	24,258	18,774
Purchases of investments	(17,551)	(40,852)
Increase (decrease) in expenses payable	65	56
CASH FLOWS FROM OPERATING ACTIVITIES	(4,014)	(32,043)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	130,417	94,841
Amounts paid on redemption of redeemable units	(126,287)	(62,964)
CASH FLOWS FROM FINANCING ACTIVITIES	4,130	31,877
NET INCREASE (DECREASE) IN CASH	116	(166)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	207	373
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	323	207

The accompanying Notes to the Financial Statements are an integral part of these statements.

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.19%)			
Fidelity True North® Fund, Series O	6,141,039	285,765	381,704
TOTAL INVESTMENT PORTFOLIO (100.19%)		285,765	381,704
OTHER NET ASSETS (-0.19%)			(715)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			380,989

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity True North® Fund, Series O				
Canadian National Railway Co.	1,600,000	207,069	266,480	4.94
Royal Bank of Canada	1,987,000	202,763	266,258	4.94
Rogers Communications Inc.	3,350,000	204,794	207,801	3.86
The Toronto-Dominion Bank	2,410,000	156,315	206,344	3.83
Canadian Natural Resources Ltd.	2,290,000	91,622	198,795	3.69
Alimentation Couche-Tard Inc.	2,400,000	66,961	187,272	3.47
Constellation Software Inc.	47,000	41,306	154,408	2.86
Agnico-Eagle Mines Ltd.	2,085,000	152,964	151,475	2.81
Intact Financial Corp.	710,000	70,395	144,741	2.69
TMX Group Ltd.	4,235,000	65,866	135,732	2.52
SNC-Lavalin Group Inc.	3,168,774	110,209	135,180	2.51
Fairfax Financial Holdings Ltd.	110,000	97,794	134,476	2.50
Dollarama Inc.	1,260,000	51,074	120,317	2.23
CGI Inc.	795,000	65,463	112,850	2.09
George Weston Ltd.	645,000	95,554	106,103	1.97
Franco-Nevada Corp.	710,000	86,394	104,207	1.93
Shopify Inc.	977,000	77,625	100,787	1.87
Metro Inc.	1,350,000	26,794	92,597	1.72
Emera Inc.	1,800,000	85,774	90,540	1.68
Boyd Group Services Inc.	320,000	58,480	89,117	1.65
Thomson Reuters Corp.	450,000	54,516	87,179	1.62
Enbridge Inc.	1,750,000	80,806	83,475	1.55
Fortis Inc.	1,525,000	83,871	83,128	1.54
Canadian Pacific Kansas City Ltd.	763,000	65,003	79,993	1.48
Restaurant Brands International Inc.	685,000	65,398	70,918	1.32
	2,364,810	3,410,173	63.27	

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	381,704	-	-	381,704
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	381,704	-	-	381,704
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	381,704	-	-	381,704

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	345,630	-	-	345,630
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	345,630	-	-	345,630
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	345,630	-	-	345,630

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
38,170	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
34,563	10.03

Canadian Equity Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	993,041	836,176
Derivative financial instruments		
Open currency contracts	–	5
Cash	3,423	1,375
Receivable for investments sold	935	2,365
Interest, dividends and other receivables	2,054	1,809
	999,453	841,730
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Open currency contracts	–	3
Payable for investments purchased	341	1,702
Expenses payable	757	703
	1,098	2,408
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	998,355	839,322
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	58.34	52.71
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	60.32	54.28
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.74	–
IAG SRP 75/100	56.72	51.37
IAG SRP 75/100 Prestige 300	59.22	53.38
IAG SRP 75/100 Prestige 500	10.73	–
IAG SRP Other Series	44.22	40.04
IAG SRP CS 75/75 F	61.26	54.70
IAG SRP CS 75/75 Prestige 300 F	63.14	56.24
IAG SRP CS 75/75 Prestige 500 F	10.76	–
IAG SRP 75/100 F	59.55	53.30
IAG SRP 75/100 Prestige 300 F	61.86	55.29
IAG SRP 75/100 Prestige 500 F	10.76	–
IAG SRP SE 100/100 F	60.57	54.19
My Education/Ecoflex/APEX	43.82	39.72
Ecoflexextra CS 75/75	45.42	41.04
COL001	60.05	53.87
COL002	82.62	72.63
COL003	83.00	72.93
COL008	82.62	72.63
COL018	79.03	69.69
COL019	79.82	70.37
COL020	60.02	53.85
COL022	79.79	70.34
COL024	67.06	59.78
COL025	79.80	70.35
COL026	82.61	72.63
COL029	79.15	69.80
COLBR2	82.61	72.63
PLA000	82.97	72.94

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	865	744
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	232	625
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2,591	–
IAG SRP 75/100	322	292
IAG SRP 75/100 Prestige 300	128	296
IAG SRP 75/100 Prestige 500	1,071	–
IAG SRP Other Series	142	89
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	2
IAG SRP CS 75/75 Prestige 500 F	17	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex/APEX	3,474	3,744
Ecoflexextra CS 75/75	66	63
COL001	4	4
COL002	358	390
COL003	4,709	4,021
COL008	1,014	1,235
COL018	–	–
COL019	253	258
COL020	1	1
COL022	294	302
COL024	176	160
COL025	1,427	1,301
COL026	2	2
COL029	–	–
COLBR2	400	389
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflex*extra*

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	1,296	498
Dividends	25,190	22,850
Securities lending	111	74
Distributions and allocations from investment funds	67	(95)
Income from income trusts	1,174	500
Foreign exchange gain (loss) on cash	(38)	192
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	38,152	20,293
Net change in unrealized appreciation (depreciation)	57,101	(72,299)
Net gain (loss) in fair value of investments	95,253	(52,006)
Derivative financial instruments:		
Net realized gain (loss)	(491)	(672)
Net change in unrealized appreciation (depreciation)	(3)	(98)
Net gain (loss) in fair value of derivative financial instruments	(494)	(770)
Total other changes in fair value of investments and derivative financial instruments	94,759	(52,776)
	122,559	(28,757)
EXPENSES (Note 7)		
Management fees and operating expenses	8,648	8,048
Transaction costs	884	952
Foreign withholding taxes	10	5
	9,542	9,005
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	113,017	(37,762)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	5.60	(3.59)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.58	(3.87)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.14	-
IAG SRP 75/100	5.19	(3.64)
IAG SRP 75/100 Prestige 300	2.74	(3.21)
IAG SRP 75/100 Prestige 500	1.14	-
IAG SRP Other Series	4.37	(2.89)
IAG SRP CS 75/75 F	7.23	(3.43)
IAG SRP CS 75/75 Prestige 300 F	1.00	(2.88)
IAG SRP CS 75/75 Prestige 500 F	1.13	-
IAG SRP 75/100 F	5.87	(3.33)
IAG SRP 75/100 Prestige 300 F	6.57	(2.79)
IAG SRP 75/100 Prestige 500 F	0.77	-
IAG SRP SE 100/100 F	6.38	(1.88)
My Education/Ecoflex/APEX	4.07	(2.75)
Ecoflex <i>extra</i> CS 75/75	4.39	(2.79)
COL001	6.26	(2.88)
COL002	9.88	(2.05)
COL003	11.16	(2.34)
COL008	9.47	(2.45)
COL018	9.33	(2.83)
COL019	9.35	(2.40)
COL020	6.14	(2.58)
COL022	9.24	(3.69)
COL024	7.29	(2.74)
COL025	9.47	(2.51)
COL026	9.72	(2.29)
COL029	9.35	(2.81)
COLBR2	10.01	(2.57)
PLA000	10.02	(2.67)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	839,322	920,425
Increase (decrease) in net assets from operations attributable to contractholders	113,017	(37,762)
Proceeds from issuances of units	291,297	224,921
Redemption of units	(245,281)	(268,262)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	159,033	(81,103)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	998,355	839,322

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	113,017	(37,762)
Adjustments		
Interest for allocation purposes	(1,296)	(498)
Dividends	(25,190)	(22,850)
Distributions and allocations from investment funds	(67)	95
Income from income trusts	(1,174)	(500)
Foreign withholding taxes	10	5
Foreign exchange loss (gain) on cash	38	(192)
Net realized loss (gain) of investments and derivative financial instruments	(37,661)	(19,621)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(57,098)	72,397
Transaction costs	884	952
Proceeds from sale and maturity of investments	599,597	649,667
Purchases of investments	(661,329)	(622,188)
Increase (decrease) in expenses payable	54	49
Interest received (paid)	109	26
Dividends received, net of withholding taxes	25,009	22,880
Distributions and allocations received (paid) from investment funds	67	-
Income from income trusts received	1,100	487
CASH FLOWS FROM OPERATING ACTIVITIES	(43,930)	42,947
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	291,297	232,759
Amounts paid on redemption of redeemable units	(245,281)	(276,298)
CASH FLOWS FROM FINANCING ACTIVITIES	46,016	(43,539)
Foreign exchange gain (loss) on cash	(38)	192
NET INCREASE (DECREASE) IN CASH	2,048	(400)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,375	1,775
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	3,423	1,375

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
CANADIAN EQUITIES (93.24%)			
COMMUNICATION SERVICES (3.86%)			
BCE Inc.	108,808	6,328	5,676
Quebecor Inc., Class 'B'	111,600	3,247	3,518
Rogers Communications Inc., Class 'B'	255,100	15,173	15,824
TELUS Corp.	574,700	14,317	13,551
		39,065	38,569

CONSUMER DISCRETIONARY (4.80%)

Canadian Tire Corp. Ltd., Class 'A'	45,252	6,900	6,368
Dollarama Inc.	137,900	8,101	13,168
Gildan Activewear Inc.	104,400	4,298	4,575
Magna International Inc.	103,100	8,264	8,072
Martinrea International Inc.	173,731	2,064	2,491
Restaurant Brands International Inc.	100,500	8,275	10,405
Spin Master Corp.	81,106	2,722	2,827
		40,624	47,906

CONSUMER STAPLES (5.64%)

Alimentation Couche-Tard Inc.	272,536	12,410	21,266
Empire Co. Ltd., Class 'A'	158,401	5,761	5,552
Loblaws Cos. Ltd.	109,550	10,100	14,053
Maple Leaf Foods Inc.	131,732	3,294	3,325
Metro Inc.	104,625	7,117	7,176
Saputo Inc.	184,297	6,276	4,945
		44,958	56,317

ENERGY (13.38%)

Advantage Energy Ltd.	10	–	–
ARC Resources Ltd.	334,500	5,406	6,580
Cameco Corp.	135,600	5,857	7,747
Canadian Natural Resources Ltd.	322,800	13,692	28,022
Cathedral Energy Services Ltd.	775,998	919	543
Cenovus Energy Inc.	328,746	6,405	7,259
Crescent Point Energy Corp.	131,200	1,330	1,206
Crew Energy Inc.	231,875	1,212	1,053
Enbridge Inc.	459,757	21,923	21,931
Enerflex Ltd.	100,216	692	614
Enerplus Corp.	99,900	1,853	2,029
Imperial Oil Ltd.	79,560	4,878	6,005
MEG Energy Corp.	51,300	576	1,214
Parkland Corp.	55,500	1,914	2,370
Pembina Pipeline Corp.	132,500	5,829	6,045
PHX Energy Services Corp.	122,214	901	990
Suncor Energy Inc.	403,820	13,409	17,142
Surge Energy Inc.	304,672	2,392	1,974
TC Energy Corp.	203,400	11,618	10,528
Tourmaline Oil Corp.	119,300	3,999	7,109
Trican Well Service Ltd.	781,499	2,554	3,220
		107,359	133,581

FINANCIALS (28.33%)

Bank of Montreal	225,100	23,830	29,513
Brookfield Asset Management Ltd., Class 'A'	154,415	5,031	8,218
Brookfield Corp.	424,162	14,728	22,544
Canadian Imperial Bank of Commerce	151,700	8,404	9,678
Canadian Western Bank	46,600	1,414	1,438
Equitable Group Inc.	3,800	303	331
Fairfax Financial Holdings Ltd.	10,160	8,185	12,421
goeasy Ltd.	22,100	2,745	3,493
Great-West Lifeco Inc.	97,300	2,944	4,268
Intact Financial Corp.	85,800	13,652	17,491
Manulife Financial Corp.	550,400	12,195	16,116
National Bank of Canada	120,300	9,609	12,150
Nuvei Corp.	80,200	3,357	2,792

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
FINANCIALS (continued)			
Power Corp. of Canada	106,935	3,376	4,052
Royal Bank of Canada	420,840	43,172	56,393
Sun Life Financial Inc.	232,600	12,910	15,984
The Bank of Nova Scotia	270,000	18,204	17,415
The Toronto-Dominion Bank	566,700	38,298	48,521
		222,357	282,818

INDUSTRIALS (14.92%)

Ag Growth International Inc.	30,776	1,792	1,555
Bombardier Inc., Class 'B'	46,500	2,409	2,474
Boyd Group Services Inc.	7,502	1,635	2,089
CAE Inc.	52,100	1,667	1,490
Canadian National Railway Co.	182,700	24,677	30,429
Canadian Pacific Kansas City Ltd.	285,890	23,752	29,973
Cargojet Inc.	33,429	2,953	3,984
Element Fleet Management Corp.	239,400	4,151	5,161
Finning International Inc.	173,500	4,947	6,648
Hammond Power Solutions Inc.	30,138	1,251	2,462
Hardwoods Distribution Inc.	111,237	3,939	3,556
RB Global Inc.	115,600	9,185	10,250
SNC-Lavalin Group Inc.	193,035	7,108	8,235
Stantec Inc.	67,257	4,543	7,155
TFI International Inc.	45,460	5,719	8,194
Thomson Reuters Corp.	65,362	6,688	12,663
Toromont Industries Ltd.	43,900	4,313	5,097
WSP Global Inc.	40,436	4,829	7,511
		115,558	148,926

INFORMATION TECHNOLOGY (9.32%)

Celestica Inc.	159,611	3,016	6,195
CGI Inc.	140,150	14,012	19,894
Constellation Software Inc.	8,800	16,237	28,910
Constellation Software Inc., Warrants, 2040-03-31	8,150	–	–
Lightspeed Commerce Inc.	71,800	1,611	1,997
Open Text Corp.	259,163	13,201	14,433
Shopify Inc., Class 'A'	209,400	15,143	21,602
		63,220	93,031

MATERIALS (7.50%)

Agnico-Eagle Mines Ltd.	170,528	11,428	12,389
Artemis Gold Inc.	162,412	974	1,027
Barrick Gold Corp.	149,300	3,600	3,574
Capstone Copper Corp.	290,100	1,733	1,871
CCL Industries Inc., Class 'B'	107,150	5,827	6,385
Centerra Gold Inc.	271,100	2,227	2,145
Foran Mining Corp.	654,300	2,180	2,552
Franco-Nevada Corp.	32,800	5,831	4,814
HudBay Minerals Inc.	317,200	1,916	2,312
Interfor Corp.	116,561	2,936	2,737
Karora Resources Inc.	487,781	2,181	2,376
Kinross Gold Corp.	391,800	2,366	3,142
Nutrien Ltd.	156,452	11,354	11,679
Pan American Silver Corp.	48,600	1,043	1,051
Stella-Jones Inc.	84,415	5,600	6,510
Teck Resources Ltd., Class 'B'	145,800	5,605	8,166
West Fraser Timber Co. Ltd.	19,313	2,175	2,189
		68,976	74,919

REAL ESTATE (2.14%)

Allied Properties REIT	93,882	2,040	1,894
Boardwalk REIT	49,224	2,703	3,512
Canadian Apartment Properties REIT	53,700	2,445	2,621
Colliers International Group Inc.	17,900	1,904	3,000
Granite REIT	36,346	2,660	2,772
InterRent REIT	183,472	2,276	2,427
Nexus Industrial REIT	289,141	2,754	2,339

Canadian Equity Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
REAL ESTATE (continued)			
RioCan REIT	148,968	2,932	2,774
		19,714	21,339

UTILITIES (3.35%)

AltaGas Ltd.	148,100	4,047	4,120
Boralex Inc., Class 'A'	85,800	3,364	2,890
Brookfield Infrastructure Partners LP	85,150	3,974	3,556
Brookfield Renewable Partners LP	77,937	3,071	2,713
Capital Power Corp.	71,621	3,005	2,710
Emera Inc.	63,700	3,223	3,204
Fortis Inc.	133,900	7,259	7,299
Hydro One Ltd.	143,500	5,003	5,697
TransAlta Corp.	115,767	1,213	1,276
		34,159	33,465

TOTAL CANADIAN EQUITIES		755,990	930,871
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U.S. EQUITIES (3.03%)**COMMUNICATION SERVICES (0.40%)**

Meta Platforms Inc., Class 'A'	5,400	2,200	2,520
Snap Inc., Class 'A'	64,800	1,432	1,447
		3,632	3,967

CONSUMER DISCRETIONARY (0.56%)

BRP Inc.	58,749	5,615	5,570
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INDUSTRIALS (1.48%)

AECOM	20,000	2,248	2,438
Waste Connections Inc.	62,100	8,269	12,287
		10,517	14,725

INFORMATION TECHNOLOGY (0.59%)

Enphase Energy Inc.	10,400	1,898	1,812
Microsoft Corp.	4,370	1,980	2,167
NVIDIA Corp.	3,000	1,998	1,959
		5,876	5,938

TOTAL U.S. EQUITIES		25,640	30,200
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As at December 31, 2023

In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
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FOREIGN EQUITIES (1.54%)**INDUSTRIALS (0.17%)**

TELUS International CDA Inc.	Philippines	146,944	1,510	1,672
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MATERIALS (1.37%)

Aris Mining Corp.	Colombia	122,370	540	535
Champion Iron Ltd.	Australia	140,286	845	1,046
Endeavour Mining PLC	Burkina Faso	92,703	2,558	2,760
First Quantum Minerals Ltd.	Zambia	157,180	3,609	1,705
Wheaton Precious Metals Corp.	Brazil	117,100	6,316	7,655
			13,868	13,701

TOTAL FOREIGN EQUITIES		15,378	15,373
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SHORT-TERM INVESTMENTS (1.66%)	16,604	16,597
TOTAL INVESTMENT PORTFOLIO (99.47%)	813,612	993,041
OTHER NET ASSETS (0.53%)		5,314
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		998,355

Canadian Equity Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	976,444	–	–	976,444
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	16,597	–	16,597
	976,444	16,597	–	993,041
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	976,444	16,597	–	993,041

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	807,378	–	–	807,378
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	28,798	–	28,798
	807,378	28,798	–	836,176
Derivatives				
Derivative financial instruments	–	5	–	5
LIABILITIES				
Derivatives				
Derivative financial instruments	–	(3)	–	(3)
Total	807,378	28,800	–	836,178

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Financials	28.33	28.51
Industrials	16.57	13.83
Energy	13.38	14.81
Information Technology	9.91	7.21
Materials	8.87	8.43
Consumer Staples	5.64	6.25
Consumer Discretionary	5.36	5.58
Communication Services	4.26	5.01
Utilities	3.35	4.61
Real Estate	2.14	1.95
Short-Term Investments	1.66	3.43
Other net assets	0.53	0.38

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity date of greater than 30 days.

Canadian Equity Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management (*continued*)

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
97,644	9.78

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
80,738	9.62

Fidelity Canadian Opportunities

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	1,255,239	767,612
Cash	4,805	1,943
Subscriptions receivable	–	1
	1,260,044	769,556
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	3,407	1,527
Redemptions payable	8	7
Expenses payable	2,948	1,875
	6,363	3,409
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	1,253,681	766,147
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	114.79	97.70
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	117.47	99.76
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.86	–
IAG SRP 75/100	109.75	93.66
IAG SRP 75/100 Prestige 300	112.67	95.90
IAG SRP 75/100 Prestige 500	10.85	–
IAG SRP CS 75/75 F	120.19	101.21
IAG SRP CS 75/75 Prestige 300 F	123.26	103.50
IAG SRP CS 75/75 Prestige 500 F	10.88	–
IAG SRP 75/100 F	114.91	97.00
IAG SRP 75/100 Prestige 300 F	117.82	99.26
IAG SRP 75/100 Prestige 500 F	10.88	–
My Education/Ecoflex	74.52	64.00
Ecoflextra CS 75/75	82.63	70.34
PLA000	178.84	147.85
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	4,372	3,161
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,247	2,290
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	21,545	–
IAG SRP 75/100	1,193	773
IAG SRP 75/100 Prestige 300	496	843
IAG SRP 75/100 Prestige 500	9,429	–
IAG SRP CS 75/75 F	2	2
IAG SRP CS 75/75 Prestige 300 F	2	4
IAG SRP CS 75/75 Prestige 500 F	23	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	103	–
My Education/Ecoflex	1,019	1,123
Ecoflextra CS 75/75	53	44
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	102	7
Distributions and allocations from investment funds	85,965	36,548
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	1,881	1,822
Net change in unrealized appreciation (depreciation)	98,869	(34,701)
Net gain (loss) in fair value of investments	100,750	(32,879)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	100,750	(32,879)
	186,817	3,676
EXPENSES (Note 7)		
Management fees and operating expenses	28,700	19,763
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	158,117	(16,087)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	17.06	(1.74)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.31	(2.23)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.19	–
IAG SRP 75/100	16.00	(2.21)
IAG SRP 75/100 Prestige 300	9.69	(2.12)
IAG SRP 75/100 Prestige 500	1.18	–
IAG SRP CS 75/75 F	18.89	(0.13)
IAG SRP CS 75/75 Prestige 300 F	15.52	3.65
IAG SRP CS 75/75 Prestige 500 F	1.21	–
IAG SRP 75/100 F	18.42	(3.70)
IAG SRP 75/100 Prestige 300 F	0.32	(1.86)
IAG SRP 75/100 Prestige 500 F	1.26	–
My Education/Ecoflex	10.52	(2.71)
Ecoflextra CS 75/75	11.84	(2.26)
PLA000	31.00	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Canadian Opportunities

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	766,147	633,964
Increase (decrease) in net assets from operations attributable to contractholders	158,117	(16,087)
Proceeds from issuances of units	863,194	291,964
Redemption of units	(533,777)	(143,694)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	487,534	132,183
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	1,253,681	766,147

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	158,117	(16,087)
Adjustments		
Interest for allocation purposes	(102)	(7)
Distributions and allocations from investment funds	(85,965)	(36,548)
Net realized loss (gain) of investments and derivative financial instruments	(1,881)	(1,822)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(98,869)	34,701
Proceeds from sale and maturity of investments	13,105	19,635
Purchases of investments	(312,137)	(149,128)
Increase (decrease) in expenses payable	1,073	368
Interest received (paid)	102	7
CASH FLOWS FROM OPERATING ACTIVITIES	(326,557)	(148,881)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	863,195	292,738
Amounts paid on redemption of redeemable units	(533,776)	(143,994)
CASH FLOWS FROM FINANCING ACTIVITIES	329,419	148,744
NET INCREASE (DECREASE) IN CASH	2,862	(137)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,943	2,080
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	4,805	1,943

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Canadian Opportunities

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.12%)			
Fidelity Canadian Opportunities Fund, Series O	33,720,426	1,091,534	1,255,239
TOTAL INVESTMENT PORTFOLIO (100.12%)			
		1,091,534	1,255,239
OTHER NET ASSETS (-0.12%)			(1,558)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			1,253,681

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Canadian Opportunities Fund, Series O				
Onex Corp.	2,200,000	144,711	203,566	4.58
Lightspeed Commerce Inc.	6,063,371	135,240	168,683	3.79
SNC-Lavalin Group Inc.	3,800,000	102,934	162,108	3.64
Franco-Nevada Corp.	1,050,000	174,183	154,109	3.46
Canadian National Railway Co.	875,000	134,859	145,731	3.28
Dollarama Inc.	1,450,000	82,639	138,461	3.11
Boyd Group Services Inc.	494,688	85,996	137,766	3.10
Rogers Communications Inc.	2,200,000	128,223	136,466	3.07
Brookfield Renewable Partners LP	3,800,000	114,727	132,278	2.97
Constellation Software Inc.	39,000	73,743	128,126	2.88
Metro Inc.	1,650,000	106,342	113,174	2.54
Agnico-Eagle Mines Ltd.	1,325,000	86,931	96,261	2.16
Parkland Corp.	2,250,000	74,456	96,098	2.16
TFI International Inc.	500,000	84,546	90,120	2.03
Restaurant Brands International Inc.	850,000	71,382	88,001	1.98
Finning International Inc.	2,274,439	66,838	87,157	1.96
Bausch+Lomb Corp.	3,600,000	81,144	81,379	1.83
Fairfax Financial Holdings Ltd.	58,000	44,359	70,906	1.59
Dollar Tree Inc.	375,000	52,601	70,584	1.59
Spin Master Corp.	1,985,000	71,114	69,197	1.56
Methanex Corp.	1,100,000	53,934	68,948	1.55
Enghouse Systems Ltd.	1,949,340	64,955	68,422	1.54
TMX Group Ltd.	2,000,000	47,144	64,100	1.44
Intact Financial Corp.	300,000	46,336	61,158	1.37
CGI Inc.	425,000	42,792	60,329	1.36
	2,172,129	2,693,128	60.54	

Fidelity Canadian Opportunities

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,255,239	-	-	1,255,239
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	1,255,239	-	-	1,255,239
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,255,239	-	-	1,255,239

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	767,612	-	-	767,612
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	767,612	-	-	767,612
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	767,612	-	-	767,612

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Fidelity Canadian Opportunities

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
125,524	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
76,761	10.02

Canadian Equity Small Cap (QV)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	202,404	206,064
Cash	–	1,198
Receivable for investments sold	143	–
	202,547	207,262
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	113	–
Payable for investments purchased	–	1,169
Expenses payable	444	457
	557	1,626
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	201,990	205,636
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	32.67	29.72
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	33.43	30.34
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.84	–
IAG SRP 75/100	31.64	28.86
IAG SRP 75/100 Prestige 300	32.69	29.71
IAG SRP 75/100 Prestige 500	10.83	–
IAG SRP CS 75/75 F	34.28	30.82
IAG SRP CS 75/75 Prestige 300 F	35.00	31.45
IAG SRP CS 75/75 Prestige 500 F	10.86	–
IAG SRP 75/100 F	33.08	29.87
IAG SRP 75/100 Prestige 300 F	34.15	30.72
IAG SRP 75/100 Prestige 500 F	10.86	–
Ecoflextra CS 75/75	41.29	37.56
COL001	30.65	27.82
COL002	47.90	42.33
COL008	42.79	38.06
COL011	38.07	34.14
COL015	34.93	31.55
COL018	43.39	38.52
COL019	42.83	38.09
COL020	30.66	27.84
COL022	42.79	38.07
COL025	43.76	38.83
COL026	47.87	42.35
COL029	43.74	38.72
COLBR2	47.91	42.33
PLA000	48.64	42.89

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,375	2,611
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	583	1,915
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2,782	–
IAG SRP 75/100	656	624
IAG SRP 75/100 Prestige 300	216	673
IAG SRP 75/100 Prestige 500	1,243	–
IAG SRP CS 75/75 F	2	–
IAG SRP CS 75/75 Prestige 300 F	–	4
IAG SRP CS 75/75 Prestige 500 F	12	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	5	–
Ecoflextra CS 75/75	32	44
COL001	6	7
COL002	51	52
COL008	215	239
COL011	–	–
COL015	–	–
COL018	–	–
COL019	89	84
COL020	–	–
COL022	33	33
COL025	207	217
COL026	–	–
COL029	–	–
COLBR2	120	135
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Small Cap (QV)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	12,464	10,666
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	5,553	2,348
Net change in unrealized appreciation (depreciation)	7,116	(6,658)
Net gain (loss) in fair value of investments	12,669	(4,310)
Derivative financial instruments:		
Net realized gain (loss)	-	-
Net change in unrealized appreciation (depreciation)	-	-
Net gain (loss) in fair value of derivative financial instruments	-	-
Total other changes in fair value of investments and derivative financial instruments	12,669	(4,310)
	25,133	6,356
EXPENSES (Note 7)		
Management fees and operating expenses	5,343	4,866
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	19,790	1,490
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	2.89	0.17
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.37	0.10
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.23	-
IAG SRP 75/100	2.70	(0.04)
IAG SRP 75/100 Prestige 300	0.98	0.20
IAG SRP 75/100 Prestige 500	1.22	-
IAG SRP CS 75/75 F	7.49	0.02
IAG SRP CS 75/75 Prestige 300 F	0.70	0.74
IAG SRP CS 75/75 Prestige 500 F	1.23	-
IAG SRP 75/100 F	2.75	0.30
IAG SRP 75/100 Prestige 300 F	(1.90)	0.39
IAG SRP 75/100 Prestige 500 F	1.23	-
Ecoflextra CS 75/75	3.35	(0.25)
COL001	2.63	0.35
COL002	5.38	1.31
COL008	4.58	0.89
COL011	3.92	0.55
COL015	3.39	0.29
COL018	4.87	(3.13)
COL019	4.69	0.97
COL020	2.94	0.31
COL022	4.66	1.00
COL025	4.85	1.16
COL026	5.53	1.35
COL029	5.02	1.15
COLBR2	5.47	1.51
PLA000	5.75	1.42

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	205,636	167,814
Increase (decrease) in net assets from operations attributable to contractholders	19,790	1,490
Proceeds from issuances of units	102,312	98,370
Redemption of units	(125,748)	(62,038)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(3,646)	37,822
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	201,990	205,636

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Small Cap (QV)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	19,790	1,490
Adjustments		
Distributions and allocations from investment funds	(12,464)	(10,666)
Net realized loss (gain) of investments and derivative financial instruments	(5,553)	(2,348)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(7,116)	6,658
Proceeds from sale and maturity of investments	36,945	15,680
Purchases of investments	(9,464)	(46,237)
Increase (decrease) in expenses payable	(13)	116
CASH FLOWS FROM OPERATING ACTIVITIES	22,125	(35,307)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	102,312	98,957
Amounts paid on redemption of redeemable units	(125,748)	(62,604)
CASH FLOWS FROM FINANCING ACTIVITIES	(23,436)	36,353
NET INCREASE (DECREASE) IN CASH	(1,311)	1,046
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,198	152
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(113)	1,198

The accompanying Notes to the Financial Statements are an integral part of these statements.

Canadian Equity Small Cap (QV)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.20%)			
IA Clarington Canadian Small Cap Fund, Series I	2,110,620	171,053	202,404
TOTAL INVESTMENT PORTFOLIO (100.20%)		171,053	202,404
OTHER NET ASSETS (-0.20%)			(414)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			201,990

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Canadian Small Cap Fund, Series I				
Canadian Western Bank	1,327,645	33,794	40,984	4.90
Winnpak Ltd.	959,393	34,324	39,239	4.69
AltaGas Ltd.	1,274,801	31,669	35,465	4.24
Parkland Corp.	819,391	22,050	34,996	4.18
iA Financial Inc.	357,815	17,067	32,321	3.86
Mullen Group Ltd.	2,286,309	31,955	32,100	3.84
Stella-Jones Inc.	409,484	15,767	31,579	3.77
Richelieu Hardware Ltd.	656,323	20,313	31,490	3.76
Secure Energy Services Inc.	3,105,604	21,157	29,286	3.50
E-L Financial Corp. Ltd.	27,925	13,963	29,272	3.50
Calian Group Ltd.	491,537	30,034	28,160	3.37
Guardian Capital Group Ltd., Class 'A'	619,531	13,373	27,420	3.28
Lassonde Industries Inc., Class 'A'	185,748	13,993	26,051	3.11
Information Services Corp.	1,162,095	21,192	25,775	3.08
Cargojet Inc.	183,125	17,393	21,823	2.61
Major Drilling Group International Inc.	2,227,907	16,545	20,519	2.45
Pet Valu Holdings Ltd.	712,787	18,756	20,514	2.45
Andlauer Healthcare Group Inc.	494,402	17,453	20,261	2.42
Definity Financial Corp.	505,860	14,165	18,990	2.27
Transcontinental Inc., Class 'A'	1,234,031	20,671	16,906	2.02
Enghouse Systems Ltd.	481,420	18,549	16,898	2.02
Pason Systems Inc.	1,034,529	14,590	16,728	2.00
Evertz Technologies Ltd.	1,188,571	17,795	16,557	1.98
GDI Integrated Facility Services Inc.	444,136	22,430	16,246	1.94
Cogeco Inc.	280,727	23,975	16,049	1.92
	522,973	645,629	77.16	

Canadian Equity Small Cap (QV)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	202,404	-	-	202,404
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	202,404	-	-	202,404
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	202,404	-	-	202,404

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	206,064	-	-	206,064
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	206,064	-	-	206,064
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	206,064	-	-	206,064

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Canadian Equity Small Cap (QV)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
20,240	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
20,606	10.02

North American Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	116,667	111,440
Derivative financial instruments		
Open currency contracts	260	20
Cash	852	2,420
Receivable for investments sold	61	–
Interest, dividends and other receivables	165	170
	118,005	114,050
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	144	–
Expenses payable	289	282
	433	282
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	117,572	113,768
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	69.38	61.33
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	71.67	63.12
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.76	–
IAG SRP 75/100	67.07	59.45
IAG SRP 75/100 Prestige 300	69.64	61.49
IAG SRP 75/100 Prestige 500	10.76	–
IAG SRP CS 75/75 F	72.76	63.61
IAG SRP CS 75/75 Prestige 300 F	75.10	65.46
IAG SRP CS 75/75 Prestige 500 F	10.78	–
IAG SRP 75/100 F	70.21	61.62
IAG SRP 75/100 Prestige 300 F	72.81	63.67
IAG SRP 75/100 Prestige 500 F	10.78	–
My Education/Ecoflex/APEX	63.29	56.13
Ecoflexextra CS 75/75	65.95	58.29
PPP	562.20	493.74
PPwl - Inv. Opt.	63.20	56.07
COL001	562.19	493.73
COL003	483.80	415.72
COL027	83.33	71.64
PLA000	958.68	824.17
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	100	105
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	37	131
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	494	–
IAG SRP 75/100	42	39
IAG SRP 75/100 Prestige 300	16	39
IAG SRP 75/100 Prestige 500	151	–
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
My Education/Ecoflex/APEX	1,452	1,592
Ecoflexextra CS 75/75	10	11
PPP	–	1
PPwl - Inv. Opt.	16	18
COL001	–	–
COL003	–	–
COL027	39	42
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	86	30
Dividends	2,655	2,432
Securities lending	18	18
Distributions and allocations from investment funds	1	4
Income from income trusts	58	87
Foreign exchange gain (loss) on cash	(11)	322
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	5,371	1,705
Net change in unrealized appreciation (depreciation)	9,378	(13,835)
Net gain (loss) in fair value of investments	14,749	(12,130)
Derivative financial instruments:		
Net realized gain (loss)	(297)	(919)
Net change in unrealized appreciation (depreciation)	240	(151)
Net gain (loss) in fair value of derivative financial instruments	(57)	(1,070)
Total other changes in fair value of investments and derivative financial instruments	14,692	(13,200)
	17,499	(10,307)
EXPENSES (Note 7)		
Management fees and operating expenses	3,375	3,452
Transaction costs	74	91
Foreign withholding taxes	56	50
	3,505	3,593
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	13,994	(13,900)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	8.07	(7.31)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	4.60	(6.96)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.16	–
IAG SRP 75/100	7.75	(7.26)
IAG SRP 75/100 Prestige 300	4.49	(6.84)
IAG SRP 75/100 Prestige 500	1.17	–
IAG SRP CS 75/75 F	14.10	(5.41)
IAG SRP CS 75/75 Prestige 300 F	7.88	(12.46)
IAG SRP CS 75/75 Prestige 500 F	0.89	–
IAG SRP 75/100 F	9.74	(6.83)
IAG SRP 75/100 Prestige 300 F	9.15	(6.77)
IAG SRP 75/100 Prestige 500 F	0.78	–
My Education/Ecoflex/APEX	7.12	(6.96)
Ecoflexextra CS 75/75	7.73	(6.73)
PPP	68.67	(55.40)
PPwl - Inv. Opt.	6.88	(6.87)
COL001	68.46	(55.45)
COL003	68.02	(36.77)
COL027	11.61	(6.29)
PLA000	134.52	(73.04)

The accompanying Notes to the Financial Statements are an integral part of these statements.

North American Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	113,768	131,060
Increase (decrease) in net assets from operations attributable to contractholders	13,994	(13,900)
Proceeds from issuances of units	16,755	11,741
Redemption of units	(26,945)	(15,133)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	3,804	(17,292)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	117,572	113,768

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	13,994	(13,900)
Adjustments		
Interest for allocation purposes	(86)	(30)
Dividends	(2,655)	(2,432)
Distributions and allocations from investment funds	(1)	(4)
Income from income trusts	(58)	(87)
Foreign withholding taxes	56	50
Foreign exchange loss (gain) on cash	11	(322)
Net realized loss (gain) of investments and derivative financial instruments	(5,074)	(786)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(9,618)	13,986
Transaction costs	74	91
Proceeds from sale and maturity of investments	97,019	91,211
Purchases of investments	(87,744)	(85,779)
Increase (decrease) in expenses payable	7	(40)
Interest received (paid)	44	10
Dividends received, net of withholding taxes	2,603	2,425
Distributions and allocations received (paid) from investment funds	1	4
Income from income trusts received	60	86
CASH FLOWS FROM OPERATING ACTIVITIES	8,633	4,483
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	16,755	11,805
Amounts paid on redemption of redeemable units	(26,945)	(15,163)
CASH FLOWS FROM FINANCING ACTIVITIES	(10,190)	(3,358)
Foreign exchange gain (loss) on cash	(11)	322
NET INCREASE (DECREASE) IN CASH	(1,568)	1,447
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	2,420	973
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	852	2,420

The accompanying Notes to the Financial Statements are an integral part of these statements.

North American Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
CANADIAN EQUITIES (61.16%)			
COMMUNICATION SERVICES (2.67%)			
BCE Inc.	11,040	468	576
Cogeco Communications Inc.	2,700	253	160
Quebecor Inc., Class 'B'	13,760	364	434
Rogers Communications Inc., Class 'B'	21,180	1,216	1,314
TELUS Corp.	27,960	505	659
		2,806	3,143
CONSUMER DISCRETIONARY (3.36%)			
Arizia Inc.	8,110	192	223
Canadian Tire Corp. Ltd., Class 'A'	2,600	371	366
Dollarama Inc.	10,660	458	1,018
Gildan Activewear Inc.	9,210	396	404
Magna International Inc.	6,750	540	528
Pet Valu Holdings Ltd.	6,700	163	193
Restaurant Brands International Inc.	7,860	568	814
Sleep Country Canada Holdings Inc.	6,450	215	165
Spin Master Corp.	6,810	290	237
		3,193	3,948
CONSUMER STAPLES (4.31%)			
Alimentation Couche-Tard Inc.	23,850	897	1,861
Empire Co. Ltd., Class 'A'	7,190	256	252
George Weston Ltd.	1,580	171	260
Loblaw Cos. Ltd.	10,350	769	1,328
Maple Leaf Foods Inc.	11,620	325	293
Metro Inc.	12,240	644	840
Saputo Inc.	8,810	311	236
		3,373	5,070
ENERGY (8.14%)			
Advantage Energy Ltd.	25,600	95	218
ARC Resources Ltd.	14,110	116	278
Cameco Corp.	7,830	141	447
Canadian Natural Resources Ltd.	20,990	650	1,822
Cenovus Energy Inc.	35,940	526	794
Enbridge Inc.	29,213	1,416	1,393
Enerplus Corp.	16,150	99	328
Imperial Oil Ltd.	2,750	154	208
MEG Energy Corp.	14,300	97	338
Pason Systems Inc.	12,400	111	201
Pembina Pipeline Corp.	8,730	334	398
PHX Energy Services Corp.	23,390	75	189
Suncor Energy Inc.	30,890	687	1,311
TC Energy Corp.	15,560	920	805
Topaz Energy Corp.	6,290	88	122
Tourmaline Oil Corp.	8,720	202	520
Trican Well Service Ltd.	47,030	130	194
		5,841	9,566
FINANCIALS (18.01%)			
Bank of Montreal	13,130	1,117	1,721
Brookfield Asset Management Ltd., Class 'A'	12,455	409	663
Brookfield Corp.	34,400	1,209	1,828
Canadian Imperial Bank of Commerce	12,720	595	812
Definity Financial Corp.	7,140	165	268
Fairfax Financial Holdings Ltd.	280	346	342
Intact Financial Corp.	6,400	1,008	1,305
Manulife Financial Corp.	54,930	1,129	1,608
National Bank of Canada	7,160	373	723
Nuvei Corp.	6,110	419	213
Payfare Inc.	47,220	289	293
Power Corp. of Canada	17,040	500	646
Royal Bank of Canada	30,900	2,390	4,141

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
FINANCIALS (continued)			
Sun Life Financial Inc.	17,930	732	1,232
The Bank of Nova Scotia	21,640	1,085	1,396
The Toronto-Dominion Bank	40,640	2,002	3,480
TMX Group Ltd.	5,040	137	161
Trisura Group Ltd.	9,970	290	339
		14,195	21,171
INDUSTRIALS (10.22%)			
Air Canada	8,640	193	161
ATS Corp.	7,700	158	440
Boyd Group Services Inc.	1,360	264	379
CAE Inc.	3,610	75	103
Canadian National Railway Co.	14,020	1,276	2,335
Canadian Pacific Kansas City Ltd.	21,180	1,547	2,220
Cargojet Inc.	2,500	218	298
Element Fleet Management Corp.	28,850	312	622
Finning International Inc.	7,460	169	286
GDI Integrated Facility Services Inc.	3,760	162	138
GFL Environmental Inc.	6,200	223	283
Hammond Power Solutions Inc.	5,600	147	458
Hardwoods Distribution Inc.	6,180	266	198
RB Global Inc.	5,400	423	479
SNC-Lavalin Group Inc.	6,870	263	293
Stantec Inc.	5,620	227	598
TFI International Inc.	5,750	718	1,034
Thomson Reuters Corp.	4,956	374	960
Toromont Industries Ltd.	3,040	253	353
WSP Global Inc.	2,020	211	375
		7,479	12,013
INFORMATION TECHNOLOGY (6.10%)			
Celestica Inc.	8,130	265	314
Cgi Inc.	11,890	990	1,688
Constellation Software Inc.	635	1,069	2,086
Constellation Software Inc., Warrants, 2040-03-31	655	-	-
Kinaxis Inc.	1,210	239	180
Lumine Group Inc.	12,505	200	374
Open Text Corp.	16,050	802	894
Shopify Inc., Class 'A'	15,930	1,408	1,643
		4,973	7,179
MATERIALS (4.53%)			
Agnico-Eagle Mines Ltd.	10,348	617	752
Alamos Gold Inc., Class 'A'	16,890	160	301
Barrick Gold Corp.	14,170	393	339
Capstone Copper Corp.	30,140	102	194
Foran Mining Corp.	64,780	173	253
Franco-Nevada Corp.	2,320	270	341
Interfor Corp.	12,220	247	287
Ivanhoe Mines Ltd., Class 'A'	19,780	126	254
Karora Resources Inc.	30,900	161	150
Kinross Gold Corp.	29,440	143	236
Methanex Corp.	4,050	190	254
Nutrien Ltd.	11,980	689	894
Orla Mining Ltd.	40,410	157	175
SilverCrest Metals Inc.	13,970	152	121
Teck Resources Ltd., Class 'B'	9,410	257	527
West Fraser Timber Co. Ltd.	2,210	190	251
		4,027	5,329
REAL ESTATE (1.38%)			
Boardwalk REIT	6,020	272	430
Colliers International Group Inc.	1,220	161	205
InterRent REIT	18,400	224	243
Nexus Industrial REIT	22,660	230	183
Primaris REIT	22,030	280	304

North American Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
REAL ESTATE (continued)			
StorageVault Canada Inc.	49,400	211	258
		1,378	1,623
UTILITIES (2.44%)			
Algonquin Power & Utilities Corp.	10,690	163	89
Boralex Inc., Class 'A'	9,940	338	335
Brookfield Infrastructure Partners LP	8,030	279	335
Brookfield Renewable Partners LP	9,635	315	336
Emera Inc.	7,360	381	370
Fortis Inc.	15,490	787	844
Superior Plus Corp.	18,020	227	174
TransAlta Corp.	34,640	458	382
		2,948	2,865
TOTAL CANADIAN EQUITIES		50,213	71,907
U.S. EQUITIES (35.78%)			
COMMUNICATION SERVICES (4.41%)			
Alphabet Inc., Class 'A'	10,625	1,762	1,957
Integral Ad Science Holding Corp.	10,440	185	198
Meta Platforms Inc., Class 'A'	2,600	925	1,213
Netflix Inc.	670	376	430
Roblox Corp., Class 'A'	3,730	205	225
Take-Two Interactive Software Inc.	1,525	288	324
The Walt Disney Co.	3,840	483	457
T-Mobile US Inc.	1,810	346	383
		4,570	5,187
CONSUMER DISCRETIONARY (3.73%)			
Amazon.com Inc.	9,970	1,802	1,998
Aptiv PLC	2,860	317	338
Aramark	7,980	330	296
Booking Holdings Inc.	80	367	374
Domino's Pizza Inc.	600	318	326
Lowe's Companies Inc.	1,460	435	429
Planet Fitness Inc.	4,190	386	403
Ulta Beauty Inc.	350	200	226
		4,155	4,390
CONSUMER STAPLES (0.73%)			
Constellation Brands Inc., Class 'A'	770	246	245
Dollar General Corp.	1,350	253	242
Target Corp.	2,000	360	376
		859	863
ENERGY (0.88%)			
California Resources Corp.	6,120	462	441
EQT Corp.	3,210	192	164
Occidental Petroleum Corp.	2,240	172	176
Schlumberger Ltd.	3,610	207	248
		1,033	1,029
FINANCIALS (4.37%)			
Bank of America Corp.	12,200	495	542
BlackRock Inc.	330	280	353
Chubb Ltd.	1,710	470	510
Intercontinental Exchange Inc.	2,340	356	396
JPMorgan Chase & Co.	3,710	621	832
Mastercard Inc., Class 'A'	1,370	694	770
S&P Global Inc.	990	472	575
The Charles Schwab Corp.	4,810	384	436
Visa Inc., Class 'A'	2,120	694	728

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
FINANCIALS (continued)			
		4,466	5,142
HEALTH CARE (5.68%)			
Abbott Laboratories	3,210	450	466
Abbvie Inc.	1,610	286	329
Boston Scientific Corp.	5,260	282	401
Danaher Corp.	2,220	741	677
Dexcom Inc.	1,828	257	299
Edwards Lifesciences Corp.	1,480	155	149
Elevance Health Inc.	170	111	106
Eli Lilly and Co.	890	386	684
Humana Inc.	450	307	272
Illumina Inc.	890	225	163
Inari Medical Inc.	2,350	188	201
Intuitive Surgical Inc.	340	160	151
IQVIA Holdings Inc.	810	218	247
Johnson & Johnson	520	116	107
Merck & Co. Inc.	4,060	451	584
Pfizer Inc.	4,000	238	152
Thermo Fisher Scientific Inc.	810	534	567
UnitedHealth Group Inc.	1,015	536	705
Vertex Pharmaceuticals Inc.	770	254	413
		5,895	6,673
INDUSTRIALS (3.71%)			
AECOM	4,347	507	530
Atkore Inc.	1,910	351	403
Beacon Roofing Supply Inc.	2,650	306	304
Honeywell International Inc.	1,270	325	351
nVent Electric PLC	2,770	196	216
Shoals Technologies Group Inc., Class 'A'	20,950	497	429
Uber Technologies Inc.	3,930	197	319
Union Pacific Corp.	1,860	526	602
United Rentals Inc.	320	175	242
Waste Connections Inc.	4,870	675	964
		3,755	4,360
INFORMATION TECHNOLOGY (10.46%)			
Advanced Micro Devices Inc.	3,040	405	591
Amphenol Corp., Class 'A'	6,350	737	830
Apple Inc.	5,640	1,236	1,432
Applied Materials Inc.	1,590	238	340
BILL Holdings Inc.	1,880	206	202
Broadcom Inc.	550	442	810
Cadence Design Systems Inc.	800	250	287
Dynatrace Inc.	4,160	286	300
Entegris Inc.	1,410	200	223
GitLab Inc.	2,490	202	207
Micron Technology Inc.	2,750	257	309
Microsoft Corp.	6,559	2,568	3,252
MongoDB Inc.	410	212	221
Nutanix Inc., Class 'A'	6,505	291	409
NVIDIA Corp.	2,350	1,097	1,535
Palo Alto Networks Inc.	990	325	385
ServiceNow Inc.	700	453	652
Synopsys Inc.	460	292	312
		9,697	12,297
MATERIALS (0.67%)			
Freeport-McMoRan Inc.	6,820	377	383
Linde PLC	750	373	406
		750	789

North American Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands (except number of securities)		Number of Securities	Average Cost \$	Carrying Value \$
REAL ESTATE (0.46%)				
American Homes 4 Rent, REIT, Class 'A'		4,760	235	226
American Tower Corp., REIT		1,100	276	313
			511	539
UTILITIES (0.68%)				
American Water Works Co. Inc.		2,304	409	401
CMS Energy Corp.		5,250	404	402
			813	803
TOTAL U.S. EQUITIES			36,504	42,072
As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (1.28%)				
HEALTH CARE (0.14%)				
Establishment Labs Holdings Inc.	Costa Rica	4,650	121	159
MATERIALS (1.14%)				
Champion Iron Ltd.	Australia	37,940	135	283
Endeavour Mining PLC	Burkina Faso	6,240	119	186
First Quantum Minerals Ltd.	Zambia	11,310	196	123
OceanaGold Corp.	Australia	79,780	209	203
Wheaton Precious Metals Corp.	Brazil	8,330	334	544
			993	1,339
TOTAL FOREIGN EQUITIES			1,114	1,498
SHORT-TERM INVESTMENTS (1.01%)			1,191	1,190
TOTAL INVESTMENT PORTFOLIO (99.23%)			89,022	116,667
OTHER NET ASSETS (0.77%)				905
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)				117,572

North American Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	115,477	–	–	115,477
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	1,190	–	1,190
	115,477	1,190	–	116,667
Derivatives				
Derivative financial instruments	–	260	–	260
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	115,477	1,450	–	116,927

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	109,255	–	–	109,255
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	2,185	–	2,185
	109,255	2,185	–	111,440
Derivatives				
Derivative financial instruments	–	20	–	20
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	109,255	2,205	–	111,460

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Financials	22.38	19.19
Information Technology	16.56	11.62
Industrials	13.93	12.95
Energy	9.02	12.42
Consumer Discretionary	7.09	5.82
Communication Services	7.08	6.88
Materials	6.34	7.46
Health Care	5.82	7.67
Consumer Staples	5.04	6.03
Utilities	3.12	3.23
Real Estate	1.84	2.76
Short-Term Investments	1.01	1.92
Other net assets	0.77	2.05

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

North American Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/APEX/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	42,354	(8,697)	33,657	1,683

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	37,293	(21,025)	16,268	813

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
11,574	9.84

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
10,927	9.61

Global Disciplined Equity (iA)

Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	139,212	133,665
Receivable for investments sold	54	54
	139,266	133,719
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	149	246
Redemptions payable	–	98
Expenses payable	260	251
	409	595
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	138,857	133,124
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Ecoflextra GSS	12.57	10.93
COL003	13.96	11.75
PLA000	13.96	11.75
UNITS OUTSTANDING		
Ecoflextra GSS	7,655	8,357
COL003	3,051	3,556
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	13,266	(1,544)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	1,392	375
Net change in unrealized appreciation (depreciation)	8,713	(15,161)
Net gain (loss) in fair value of investments	10,105	(14,786)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	10,105	(14,786)
	23,371	(16,330)
EXPENSES (Note 7)		
Management fees and operating expenses	2,993	3,037
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	20,378	(19,367)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Ecoflextra GSS	1.65	(1.62)
COL003	2.20	(1.36)
PLA000	2.20	(1.28)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Disciplined Equity (iA)

Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	133,124	168,195
Increase (decrease) in net assets from operations attributable to contractholders	20,378	(19,367)
Proceeds from issuances of units	1,019	2,199
Redemption of units	(15,664)	(17,903)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	5,733	(35,071)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	138,857	133,124

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	20,378	(19,367)
Adjustments		
Distributions and allocations from investment funds	(13,266)	1,544
Net realized loss (gain) of investments and derivative financial instruments	(1,392)	(375)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(8,713)	15,161
Proceeds from sale and maturity of investments	18,544	20,759
Purchases of investments	(720)	(2,169)
Increase (decrease) in expenses payable	9	(51)
CASH FLOWS FROM OPERATING ACTIVITIES	14,840	15,502
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	1,019	2,202
Amounts paid on redemption of redeemable units	(15,762)	(17,880)
CASH FLOWS FROM FINANCING ACTIVITIES	(14,743)	(15,678)
NET INCREASE (DECREASE) IN CASH	97	(176)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(246)	(70)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(149)	(246)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Disciplined Equity (iA)

Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.26%)			
Industrial Alliance Canadian Disciplined Equity (iA) Fund	439,606	5,983	6,516
Industrial Alliance International Disciplined Equity (iA) Fund	3,086,941	35,833	39,240
Industrial Alliance U.S. Disciplined Equity (iA) Fund	6,424,986	83,498	93,456
TOTAL INVESTMENT FUNDS		125,314	139,212
TOTAL INVESTMENT PORTFOLIO (100.26%)		125,314	139,212
OTHER NET ASSETS (-0.26%)			(355)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			138,857

Top 5 Holdings of the Underlying Funds

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Industrial Alliance Canadian Disciplined Equity (iA) Fund				
Royal Bank of Canada	286,400	30,831	38,378	7.83
The Toronto-Dominion Bank	372,800	26,454	31,919	6.51
Shopify Inc., Class 'A'	235,400	25,677	24,284	4.95
Enbridge Inc.	417,800	18,423	19,929	4.06
Canadian National Railway Co.	118,500	17,053	19,736	4.02
Industrial Alliance International Disciplined Equity (iA) Fund				
iShares MSCI EAFE ETF	65,381	6,154	6,496	3.93
Novartis AG	30,388	3,527	4,041	2.44
Roche Holding AG	10,072	4,379	3,858	2.33
Shell PLC	88,781	3,324	3,838	2.32
Mitsubishi UFJ Financial Group Inc.	297,338	2,992	3,369	2.04
Industrial Alliance U.S. Disciplined Equity (iA) Fund				
Apple Inc.	75,189	13,896	19,088	6.18
Microsoft Corp.	23,346	8,090	11,576	3.75
Alphabet Inc., Class 'A'	60,878	7,683	11,213	3.63
SPDR S&P 500 ETF Trust	17,222	10,230	10,794	3.50
Alphabet Inc., Class 'C'	56,153	8,445	10,435	3.38

Global Disciplined Equity (iA)

Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	139,212	-	-	139,212
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	139,212	-	-	139,212
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	139,212	-	-	139,212

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	133,665	-	-	133,665
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	133,665	-	-	133,665
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	133,665	-	-	133,665

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Disciplined Equity (iA)

Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
13,921	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
13,366	10.04

Global Equity Index ACWI (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	158,451	144,777
Receivable for investments sold	10	139
	158,461	144,916
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	1,685	17
Expenses payable	127	95
	1,812	112
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	156,649	144,804
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	32.45	27.97
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	33.13	28.45
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.57	-
IAG SRP 75/100	31.99	27.65
IAG SRP 75/100 Prestige 300	32.78	28.20
IAG SRP 75/100 Prestige 500	10.57	-
IAG SRP Other Series	31.86	27.56
IAG SRP CS 75/75 F	34.02	28.99
IAG SRP CS 75/75 Prestige 300 F	34.67	29.45
IAG SRP CS 75/75 Prestige 500 F	10.59	-
IAG SRP 75/100 F	33.37	28.57
IAG SRP 75/100 Prestige 300 F	34.32	29.27
IAG SRP 75/100 Prestige 500 F	10.59	-
IAG SRP SE 100/100 F	33.41	28.59
My Education/Ecoflex	30.98	26.95
Ecoflexextra CS 75/75	32.45	27.97
COL001	28.85	24.77
COL002	37.00	31.08
COL008	36.31	30.54
COL010	30.60	26.21
COL011	33.96	28.77
COL012	33.59	28.47
COL013	33.46	28.38
COL015	31.93	27.22
COL019	36.31	30.54
COL020	28.82	24.74
COL022	36.31	30.54
COL025	36.31	30.54
COL026	10.87	9.13
COL028	32.22	27.44
COLBR2	37.00	31.08
PLA000	37.17	31.20

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	535	457
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	117	185
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	452	-
IAG SRP 75/100	187	137
IAG SRP 75/100 Prestige 300	76	129
IAG SRP 75/100 Prestige 500	274	-
IAG SRP Other Series	188	183
IAG SRP CS 75/75 F	-	-
IAG SRP CS 75/75 Prestige 300 F	-	-
IAG SRP CS 75/75 Prestige 500 F	-	-
IAG SRP 75/100 F	-	-
IAG SRP 75/100 Prestige 300 F	-	-
IAG SRP 75/100 Prestige 500 F	-	-
IAG SRP SE 100/100 F	-	-
My Education/Ecoflex	197	168
Ecoflexextra CS 75/75	5	6
COL001	3	2
COL002	852	1,414
COL008	264	286
COL010	19	20
COL011	13	14
COL012	-	-
COL013	8	10
COL015	9	10
COL019	34	34
COL020	-	-
COL022	34	26
COL025	728	695
COL026	-	-
COL028	20	22
COLBR2	938	1,019
PLA000	-	-

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity Index ACWI (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	3,190	2,756
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(2,986)	(5,342)
Net change in unrealized appreciation (depreciation)	26,474	(16,391)
Net gain (loss) in fair value of investments	23,488	(21,733)
Derivative financial instruments:		
Net realized gain (loss)	-	-
Net change in unrealized appreciation (depreciation)	-	-
Net gain (loss) in fair value of derivative financial instruments	-	-
Total other changes in fair value of investments and derivative financial instruments	23,488	(21,733)
	26,678	(18,977)
EXPENSES (Note 7)		
Management fees and operating expenses	1,309	1,071
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	25,369	(20,048)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	4.44	(4.31)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.32	(4.53)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.89	-
IAG SRP 75/100	4.23	(4.57)
IAG SRP 75/100 Prestige 300	3.58	(4.22)
IAG SRP 75/100 Prestige 500	0.86	-
IAG SRP Other Series	4.30	(4.77)
IAG SRP CS 75/75 F	5.46	(6.21)
IAG SRP CS 75/75 Prestige 300 F	6.73	(5.30)
IAG SRP CS 75/75 Prestige 500 F	0.79	-
IAG SRP 75/100 F	4.86	(4.69)
IAG SRP 75/100 Prestige 300 F	5.05	(4.62)
IAG SRP 75/100 Prestige 500 F	0.60	-
IAG SRP SE 100/100 F	4.82	(2.72)
My Education/Ecoflex	3.97	(5.13)
Ecoflexextra CS 75/75	4.53	(5.41)
COL001	4.05	(3.89)
COL002	5.54	(3.23)
COL008	5.73	(4.06)
COL010	4.35	(4.11)
COL011	5.29	(6.84)
COL012	5.12	(8.61)
COL013	4.97	(4.28)
COL015	4.62	(4.51)
COL019	5.85	(5.08)
COL020	4.06	(4.63)
COL022	5.46	(4.33)
COL025	5.77	(4.64)
COL026	1.75	(1.32)
COL028	4.82	(4.66)
COLBR2	5.85	(4.11)
PLA000	5.96	(4.50)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	144,804	150,419
Increase (decrease) in net assets from operations attributable to contractholders	25,369	(20,048)
Proceeds from issuances of units	76,671	103,804
Redemption of units	(90,195)	(89,371)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	11,845	(5,615)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	156,649	144,804

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity Index ACWI (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	25,369	(20,048)
Adjustments		
Distributions and allocations from investment funds	(3,190)	(2,756)
Net realized loss (gain) of investments and derivative financial instruments	2,986	5,342
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(26,474)	16,391
Proceeds from sale and maturity of investments	32,821	27,185
Purchases of investments	(19,688)	(40,529)
Increase (decrease) in expenses payable	32	4
CASH FLOWS FROM OPERATING ACTIVITIES	11,856	(14,411)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	76,671	106,809
Amounts paid on redemption of redeemable units	(90,195)	(92,409)
CASH FLOWS FROM FINANCING ACTIVITIES	(13,524)	14,400
NET INCREASE (DECREASE) IN CASH	(1,668)	(11)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(17)	(6)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(1,685)	(17)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity Index ACWI (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (101.15%)			
BlackRock CDN MSCI ACWI ex-Canada Index Fund	4,820,143	162,255	158,451
TOTAL INVESTMENT PORTFOLIO (101.15%)			
		162,255	158,451
OTHER NET ASSETS (-1.15%)			(1,802)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			156,649

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
BlackRock CDN MSCI ACWI ex-Canada Index Fund				
iShares MSCI Emerging Markets ETF	4,427,129	N/A	234,730	10.48
Apple Inc.	401,908	N/A	102,032	4.55
Microsoft Corp.	182,045	N/A	90,266	4.03
Amazon.com Inc.	239,231	N/A	47,929	2.14
NVIDIA Corp.	63,364	N/A	41,377	1.85
Alphabet Inc.	152,423	N/A	28,076	1.25
Meta Platforms Inc.	56,755	N/A	26,489	1.18
Alphabet Inc.	134,334	N/A	24,963	1.11
Tesla Inc.	73,215	N/A	23,989	1.07
JPMorgan Chase & Co.	75,348	N/A	16,900	0.75
Broadcom Inc.	11,394	N/A	16,771	0.75
UnitedHealth Group Inc.	23,985	N/A	16,650	0.74
Berkshire Hathaway Finance Corp.	33,633	N/A	15,817	0.71
Eli Lilly and Co.	20,513	N/A	15,767	0.70
CME E-Mini S&P 500 Index Futures, March 2024	46	N/A	N/A	0.65
Visa Inc.	41,185	N/A	14,139	0.63
Exxon Mobil Corp.	102,357	N/A	13,494	0.60
Johnson & Johnson	61,799	N/A	12,772	0.57
Mastercard Inc.	21,846	N/A	12,286	0.55
The Procter & Gamble Co.	61,121	N/A	11,810	0.53
The Home Depot Inc.	25,366	N/A	11,591	0.52
Novo Nordisk	83,893	N/A	11,443	0.51
Nestlé SA	69,132	N/A	10,561	0.47
Costco Wholesale Corp.	11,896	N/A	10,354	0.46
ASML Holding NV	10,333	N/A	10,260	0.46
			820,466	37.26

Global Equity Index ACWI (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	158,451	-	-	158,451
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	158,451	-	-	158,451
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	158,451	-	-	158,451

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	144,777	-	-	144,777
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	144,777	-	-	144,777
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	144,777	-	-	144,777

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Equity Index ACWI (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
15,845	10.12

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
14,478	10.00

Global Dividend (Dynamic)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	1,261,942	1,391,246
Cash	–	521
Receivable for investments sold	862	–
	1,262,804	1,391,767
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	1,166	–
Payable for investments purchased	–	38
Redemptions payable	6	15
Expenses payable	3,217	3,545
	4,389	3,598
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	1,258,415	1,388,169
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	30.98	30.13
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	31.64	30.70
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.43	–
IAG SRP 75/100	29.98	29.25
IAG SRP 75/100 Prestige 300	31.03	30.16
IAG SRP 75/100 Prestige 500	10.43	–
IAG SRP CS 75/75 F	32.42	31.19
IAG SRP CS 75/75 Prestige 300 F	33.11	31.79
IAG SRP CS 75/75 Prestige 500 F	10.45	–
IAG SRP 75/100 F	31.34	30.24
IAG SRP 75/100 Prestige 300 F	32.46	31.23
IAG SRP 75/100 Prestige 500 F	10.45	–
My Education/Ecoflex	25.67	25.11
Ecoflexextra CS 75/75	27.41	26.66
PLA000	45.88	43.32
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	17,392	18,597
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3,883	11,671
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	17,441	–
IAG SRP 75/100	4,920	5,427
IAG SRP 75/100 Prestige 300	1,647	5,278
IAG SRP 75/100 Prestige 500	8,733	–
IAG SRP CS 75/75 F	7	6
IAG SRP CS 75/75 Prestige 300 F	5	53
IAG SRP CS 75/75 Prestige 500 F	155	–
IAG SRP 75/100 F	3	6
IAG SRP 75/100 Prestige 300 F	1	5
IAG SRP 75/100 Prestige 500 F	14	–
My Education/Ecoflex	4,603	5,641
Ecoflexextra CS 75/75	172	293
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	16,125	12,457
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	2,514	1,013
Net change in unrealized appreciation (depreciation)	55,586	(278,971)
Net gain (loss) in fair value of investments	58,100	(277,958)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	58,100	(277,958)
	74,225	(265,501)
EXPENSES (Note 7)		
Management fees and operating expenses	39,979	41,629
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	34,246	(307,130)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.82	(6.65)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	(0.40)	(6.88)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.83	–
IAG SRP 75/100	0.68	(6.59)
IAG SRP 75/100 Prestige 300	(0.52)	(6.78)
IAG SRP 75/100 Prestige 500	0.79	–
IAG SRP CS 75/75 F	1.15	(7.73)
IAG SRP CS 75/75 Prestige 300 F	(1.04)	(8.19)
IAG SRP CS 75/75 Prestige 500 F	0.84	–
IAG SRP 75/100 F	1.07	(6.22)
IAG SRP 75/100 Prestige 300 F	0.14	(6.28)
IAG SRP 75/100 Prestige 500 F	0.55	–
My Education/Ecoflex	0.45	(6.18)
Ecoflexextra CS 75/75	0.55	(6.69)
PLA000	2.56	(8.48)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Dividend (Dynamic)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	1,388,169	1,595,337
Increase (decrease) in net assets from operations attributable to contractholders	34,246	(307,130)
Proceeds from issuances of units	552,519	400,803
Redemption of units	(716,519)	(300,841)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(129,754)	(207,168)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	1,258,415	1,388,169

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	34,246	(307,130)
Adjustments		
Distributions and allocations from investment funds	(16,125)	(12,457)
Net realized loss (gain) of investments and derivative financial instruments	(2,514)	(1,013)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(55,586)	278,971
Proceeds from sale and maturity of investments	222,515	67,711
Purchases of investments	(19,886)	(126,481)
Increase (decrease) in expenses payable	(328)	(374)
CASH FLOWS FROM OPERATING ACTIVITIES	162,322	(100,773)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	552,519	402,234
Amounts paid on redemption of redeemable units	(716,528)	(301,645)
CASH FLOWS FROM FINANCING ACTIVITIES	(164,009)	100,589
NET INCREASE (DECREASE) IN CASH	(1,687)	(184)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	521	705
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(1,166)	521

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Dividend (Dynamic)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.28%)			
Dynamic Global Dividend Fund, Series O	51,231,821	1,213,509	1,261,942
TOTAL INVESTMENT PORTFOLIO (100.28%)		1,213,509	1,261,942
OTHER NET ASSETS (-0.28%)			(3,527)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			1,258,415

Top Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Dynamic Global Dividend Fund, Series O				
Elbit Systems Ltd.	980,074	158,756	276,021	5.80
Apple Inc.	990,000	230,952	251,684	5.28
Microsoft Corp.	504,000	194,749	250,257	5.25
Belimo Holding AG	326,191	97,385	237,750	4.99
Meta Platforms Inc.	486,000	180,383	227,150	4.77
Amazon.com Inc.	972,000	178,057	195,011	4.09
Mizrahi Tefahot Bank Ltd.	3,222,000	160,995	165,519	3.48
Lululemon Athletica Inc.	234,000	123,333	157,981	3.32
JPMorgan Chase & Co.	648,000	141,299	145,546	3.06
Netflix Inc.	207,000	131,478	133,080	2.79
Broadcom Inc.	90,000	108,674	132,656	2.79
Novo Nordisk AS	954,000	99,492	130,317	2.74
Strauss Group Ltd.	4,749,600	143,155	118,536	2.49
Eli Lilly and Co.	153,000	79,512	117,767	2.47
ServiceNow Inc.	126,000	94,274	117,543	2.47
Palo Alto Networks Inc.	288,000	98,302	112,140	2.35
Adobe Inc.	142,000	102,981	111,865	2.35
Lam Research Corp.	108,000	104,848	111,700	2.35
Linde PLC	198,000	100,160	107,380	2.25
Salesforce.com Inc.	306,000	104,444	106,324	2.23
Costco Wholesale Corp.	117,000	96,502	101,977	2.14
Mastercard Inc.	180,000	91,802	101,373	2.13
Booking Holdings Inc.	21,600	101,095	101,173	2.12
The TJX Cos. Inc.	810,000	97,971	100,336	2.11
	3,020,599	3,611,086	75.82	

Global Dividend (Dynamic)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,261,942	-	-	1,261,942
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	1,261,942	-	-	1,261,942
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,261,942	-	-	1,261,942

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,391,246	-	-	1,391,246
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	1,391,246	-	-	1,391,246
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,391,246	-	-	1,391,246

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Dividend (Dynamic)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
126,194	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
139,125	10.02

Global Dividend (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statement of Financial Position

As at	December 31 2023
In thousands (except per unit figures)	\$
ASSETS	
CURRENT ASSETS	
Investments	44,396
Cash	2,028
	46,424
LIABILITIES	
CURRENT LIABILITIES	
Payable for investments purchased	1,934
Expenses payable	68
	2,002
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	44,422
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT	
IAG SRP CS 75/75 My Education+	10.41
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.42
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.42
IAG SRP 75/100	10.40
IAG SRP 75/100 Prestige 300	10.41
IAG SRP 75/100 Prestige 500	10.42
IAG SRP CS 75/75 F	10.43
IAG SRP CS 75/75 Prestige 300 F	10.44
IAG SRP CS 75/75 Prestige 500 F	10.45
IAG SRP 75/100 F	10.42
IAG SRP 75/100 Prestige 300 F	10.43
IAG SRP 75/100 Prestige 500 F	10.44
Ecoflextra CS 75/75	10.41
COL003	10.47
COLSMV	-
PLA000	10.47
UNITS OUTSTANDING	
IAG SRP CS 75/75 My Education+	433
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	284
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2,192
IAG SRP 75/100	205
IAG SRP 75/100 Prestige 300	88
IAG SRP 75/100 Prestige 500	366
IAG SRP CS 75/75 F	1
IAG SRP CS 75/75 Prestige 300 F	-
IAG SRP CS 75/75 Prestige 500 F	-
IAG SRP 75/100 F	-
IAG SRP 75/100 Prestige 300 F	-
IAG SRP 75/100 Prestige 500 F	-
Ecoflextra CS 75/75	184
COL003	509
COLSMV	-
PLA000	-

Statement of Comprehensive Income

Period ended December 31 (Note 1)	2023
In thousands (except per unit figures)	\$
INCOME	
Interest for allocation purposes	11
Distributions and allocations from investment funds	127
Other changes in fair value of investments and derivative financial instruments	
Investments:	
Net realized gain (loss)	20
Net change in unrealized appreciation (depreciation)	887
Net gain (loss) in fair value of investments	907
Derivative financial instruments:	
Net realized gain (loss)	-
Net change in unrealized appreciation (depreciation)	-
Net gain (loss) in fair value of derivative financial instruments	-
Total other changes in fair value of investments and derivative financial instruments	907
	1,045
EXPENSES (Note 7)	
Management fees and operating expenses	95
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	950
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT	
IAG SRP CS 75/75 My Education+	0.28
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.32
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.27
IAG SRP 75/100	0.42
IAG SRP 75/100 Prestige 300	0.43
IAG SRP 75/100 Prestige 500	0.44
IAG SRP CS 75/75 F	0.12
IAG SRP CS 75/75 Prestige 300 F	0.44
IAG SRP CS 75/75 Prestige 500 F	0.45
IAG SRP 75/100 F	0.42
IAG SRP 75/100 Prestige 300 F	0.43
IAG SRP 75/100 Prestige 500 F	0.44
Ecoflextra CS 75/75	0.36
COL003	0.65
COLSMV	0.53
PLA000	0.47

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Dividend (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statement of Changes in Net Assets Attributable to Contractholders

Period ended December 31 (Note 1)	2023
In thousands	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	-
Increase (decrease) in net assets from operations attributable to contractholders	950
Proceeds from issuances of units	46,480
Redemption of units	(3,008)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	44,422
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	44,422

Statement of Cash Flows

Period ended December 31 (Note 1)	2023
In thousands	\$
CASH FLOWS FROM OPERATING ACTIVITIES	
Increase (decrease) in net assets from operations attributable to contractholders	950
Adjustments	
Interest for allocation purposes	(11)
Distributions and allocations from investment funds	(127)
Net realized loss (gain) of investments and derivative financial instruments	(20)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(887)
Proceeds from sale and maturity of investments	844
Purchases of investments	(42,272)
Increase (decrease) in expenses payable	68
Interest received (paid)	11
CASH FLOWS FROM OPERATING ACTIVITIES	(41,444)
CASH FLOWS FROM FINANCING ACTIVITIES	
Proceeds from issuances of redeemable units	46,480
Amounts paid on redemption of redeemable units	(3,008)
CASH FLOWS FROM FINANCING ACTIVITIES	43,472
NET INCREASE (DECREASE) IN CASH	2,028
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	-
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	2,028

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Dividend (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (99.94%)			
IA Clarington Global Dividend Fund, Series I	4,061,150	43,508	44,396
TOTAL INVESTMENT PORTFOLIO (99.94%)			
		43,508	44,396
OTHER NET ASSETS (0.06%)			26
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			44,422

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Global Dividend Fund, Series I				
Microsoft Corp.	44,559	20,601	22,094	4.32
CMS Energy Corp.	265,121	20,306	20,301	3.97
Mastercard Inc., Class 'A'	35,893	19,128	20,186	3.94
Linde PLC	37,238	19,297	19,993	3.91
Ashtead Group PLC	211,000	17,876	19,373	3.78
Elevance Health Inc.	30,756	19,200	19,124	3.74
Philip Morris International Inc.	147,472	18,736	18,294	3.57
Thermo Fisher Scientific Inc.	25,049	16,384	17,532	3.42
Ferguson PLC	67,637	14,701	17,151	3.35
Intercontinental Exchange Inc.	98,815	14,908	16,734	3.27
Enbridge Inc.	321,940	14,805	15,357	3.00
Amazon.com Inc.	75,713	13,810	15,169	2.96
Visa Inc., Class 'A'	43,479	14,244	14,926	2.92
S&P Global Inc.	24,863	12,842	14,442	2.82
London Stock Exchange Group PLC	91,971	12,937	14,337	2.80
UnitedHealth Group Inc.	20,461	14,564	14,204	2.77
Berry Global Group Inc.	155,701	12,543	13,836	2.70
Alphabet Inc., Class 'C'	73,358	13,190	13,632	2.66
Broadcom Inc.	9,040	10,888	13,306	2.60
BNP Paribas SA	145,874	12,149	13,299	2.60
Taiwan Semiconductor Manufacturing Co. Ltd.	458,721	10,790	11,687	2.28
Nestlé SA	74,126	11,449	11,324	2.21
Apollo Global Management Inc.	91,874	10,493	11,290	2.21
Apple Inc.	42,928	10,929	10,898	2.13
Danaher Corp.	35,426	9,941	10,807	2.11
	366,711	389,296	76.04	

Global Dividend (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following table presents the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	–	–	–	–
Investment funds	44,396	–	–	44,396
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	44,396	–	–	44,396
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	44,396	–	–	44,396

There were no significant transfers between levels during the period ended December 31, 2023.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023, the Fund had no significant direct exposure to currency risk.

Price Risk

The following table summarizes the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
4,440	9.99

Global Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	140,077	122,774
Cash	215	1,329
Receivable for investments sold	-	9
	140,292	124,112
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	176	1,411
Expenses payable	262	225
	438	1,636
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	139,854	122,476
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	32.49	27.91
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	33.66	28.81
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.52	-
IAG SRP 75/100	31.39	27.05
IAG SRP 75/100 Prestige 300	32.77	28.11
IAG SRP 75/100 Prestige 500	10.52	-
IAG SRP CS 75/75 F	34.11	28.96
IAG SRP CS 75/75 Prestige 300 F	35.21	29.83
IAG SRP CS 75/75 Prestige 500 F	10.55	-
IAG SRP 75/100 F	32.94	28.05
IAG SRP 75/100 Prestige 300 F	34.24	29.08
IAG SRP 75/100 Prestige 500 F	10.54	-
My Education/Ecoflex	29.88	25.86
Ecoflextra CS 75/75	31.46	27.03
COL001	36.28	30.97
COL002	46.21	38.66
COL008	46.21	38.66
COL019	44.67	37.48
COL020	36.27	30.97
COL022	44.69	37.49
COL024	39.55	33.46
COL025	44.69	37.49
COL026	46.21	38.71
COLBR2	46.22	38.67
PLA000	46.91	39.17

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	622	536
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	147	366
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	906	-
IAG SRP 75/100	198	186
IAG SRP 75/100 Prestige 300	57	162
IAG SRP 75/100 Prestige 500	322	-
IAG SRP CS 75/75 F	1	1
IAG SRP CS 75/75 Prestige 300 F	-	1
IAG SRP CS 75/75 Prestige 500 F	-	-
IAG SRP 75/100 F	1	1
IAG SRP 75/100 Prestige 300 F	-	-
IAG SRP 75/100 Prestige 500 F	-	-
My Education/Ecoflex	1,280	1,383
Ecoflextra CS 75/75	28	36
COL001	1	1
COL002	10	9
COL008	115	245
COL019	15	16
COL020	-	-
COL022	226	241
COL024	679	655
COL025	96	89
COL026	-	-
COLBR2	147	151
PLA000	-	-

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	13,169	2,498
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	3,026	1,148
Net change in unrealized appreciation (depreciation)	7,643	(16,945)
Net gain (loss) in fair value of investments	10,669	(15,797)
Derivative financial instruments:		
Net realized gain (loss)	-	-
Net change in unrealized appreciation (depreciation)	-	-
Net gain (loss) in fair value of derivative financial instruments	-	-
Total other changes in fair value of investments and derivative financial instruments	10,669	(15,797)
	23,838	(13,299)
EXPENSES (Note 7)		
Management fees and operating expenses	2,886	2,643
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	20,952	(15,942)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	4.59	(5.45)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.70	(4.11)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.86	-
IAG SRP 75/100	4.38	(4.37)
IAG SRP 75/100 Prestige 300	3.85	(4.11)
IAG SRP 75/100 Prestige 500	0.83	-
IAG SRP CS 75/75 F	5.38	(3.55)
IAG SRP CS 75/75 Prestige 300 F	4.84	(4.54)
IAG SRP CS 75/75 Prestige 500 F	0.55	-
IAG SRP 75/100 F	4.41	(3.65)
IAG SRP 75/100 Prestige 300 F	5.16	(4.18)
IAG SRP 75/100 Prestige 500 F	0.54	-
My Education/Ecoflex	4.01	(4.23)
Ecoflexextra CS 75/75	4.43	(3.05)
COL001	5.18	(4.25)
COL002	7.36	(3.98)
COL008	7.55	(3.93)
COL019	7.05	(4.33)
COL020	5.89	(3.89)
COL022	7.17	(3.97)
COL024	6.06	(3.85)
COL025	7.21	(1.75)
COL026	7.51	1.88
COLBR2	7.53	(3.70)
PLA000	7.74	(3.52)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	122,476	133,488
Increase (decrease) in net assets from operations attributable to contractholders	20,952	(15,942)
Proceeds from issuances of units	40,129	27,446
Redemption of units	(43,703)	(22,516)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	17,378	(11,012)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	139,854	122,476

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	20,952	(15,942)
Adjustments		
Distributions and allocations from investment funds	(13,169)	(2,498)
Net realized loss (gain) of investments and derivative financial instruments	(3,026)	(1,148)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(7,643)	16,945
Proceeds from sale and maturity of investments	16,823	10,180
Purchases of investments	(11,514)	(11,170)
Increase (decrease) in expenses payable	37	(29)
CASH FLOWS FROM OPERATING ACTIVITIES	2,460	(3,662)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	40,129	27,521
Amounts paid on redemption of redeemable units	(43,703)	(22,628)
CASH FLOWS FROM FINANCING ACTIVITIES	(3,574)	4,893
NET INCREASE (DECREASE) IN CASH	(1,114)	1,231
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,329	98
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	215	1,329

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.16%)			
IA Clarington Global Value Fund, Series I	6,727,650	118,840	140,077
TOTAL INVESTMENT PORTFOLIO (100.16%)			
		118,840	140,077
OTHER NET ASSETS (-0.16%)			(223)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			139,854

Top 25 Holdings of the Underlying Fund

As at December 31, 2023				No. of			% of
In thousands				Securities/	Average	Carrying	Net
(except number				Face Value	Cost	Value	Assets
of securities)				\$	\$	\$	
IA Clarington Global Value Fund, Series I							
Apple Inc.				71,698	11,829	18,202	6.54
SPDR S&P 500 ETF Trust				15,396	8,643	9,649	3.47
Alphabet Inc., Class 'A'				37,456	5,240	6,899	2.48
Microsoft Corp.				13,303	4,543	6,596	2.37
Alphabet Inc., Class 'C'				35,219	5,476	6,545	2.35
NVIDIA Corp.				8,938	5,335	5,836	2.10
Meta Platforms Inc., Class 'A'				11,053	4,048	5,159	1.85
Amazon.com Inc.				21,963	4,141	4,400	1.58
UnitedHealth Group Inc.				5,862	4,108	4,069	1.46
Broadcom Inc.				2,748	2,629	4,045	1.45
The Home Depot Inc.				8,205	3,644	3,749	1.35
iShares MSCI EAFE ETF				36,737	3,425	3,650	1.31
Visa Inc., Class 'A'				10,505	3,441	3,606	1.30
JPMorgan Chase & Co.				15,223	3,141	3,414	1.23
Government of United States, Treasury Bill	5.333%	2024-01-16		2,578	3,431	3,392	1.22
Wells Fargo & Co.				43,242	2,390	2,806	1.01
Adobe Inc.				3,567	2,419	2,806	1.01
Abbvie Inc.				13,651	2,630	2,789	1.00
Booking Holdings Inc.				595	2,148	2,783	1.00
Caterpillar Inc.				6,958	2,230	2,713	0.97
Comcast Corp., Class 'A'				43,056	2,460	2,490	0.89
PepsiCo Inc.				11,090	2,518	2,484	0.89
Applied Materials Inc.				11,381	2,207	2,432	0.87
Bristol-Myers Squibb Co.				29,485	2,329	1,995	0.72
Linde PLC				3,485	1,755	1,887	0.68
					96,160	114,396	41.10

Global Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	140,077	-	-	140,077
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	140,077	-	-	140,077
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	140,077	-	-	140,077

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	122,774	-	-	122,774
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	122,774	-	-	122,774
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	122,774	-	-	122,774

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
14,008	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
12,277	10.02

Global Opportunities (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	239,401	118,790
Cash	1,092	61
Receivable for investments sold	–	25
	240,493	118,876
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	979	61
Expenses payable	545	281
	1,524	342
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	238,969	118,534
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.80	9.51
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.87	9.55
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.86	–
IAG SRP 75/100	11.67	9.44
IAG SRP 75/100 Prestige 300	11.74	9.48
IAG SRP 75/100 Prestige 500	10.85	–
IAG SRP CS 75/75 F	12.21	9.74
IAG SRP CS 75/75 Prestige 300 F	12.28	9.78
IAG SRP CS 75/75 Prestige 500 F	10.88	–
IAG SRP 75/100 F	12.07	9.66
IAG SRP 75/100 Prestige 300 F	12.12	9.69
IAG SRP 75/100 Prestige 500 F	10.87	–
My Education/Ecoflex	11.34	9.25
Ecoflexextra CS 75/75	11.80	9.51
COL002	12.87	10.09
COL008	12.65	9.97
PLA000	12.87	10.09
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	8,702	5,544
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2,231	3,428
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	4,140	–
IAG SRP 75/100	2,577	1,766
IAG SRP 75/100 Prestige 300	958	1,519
IAG SRP 75/100 Prestige 500	1,913	–
IAG SRP CS 75/75 F	8	9
IAG SRP CS 75/75 Prestige 300 F	3	16
IAG SRP CS 75/75 Prestige 500 F	20	–
IAG SRP 75/100 F	4	4
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	5	–
My Education/Ecoflex	111	124
Ecoflexextra CS 75/75	35	8
COL002	50	49
COL008	–	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	26	2
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	26	(417)
Net change in unrealized appreciation (depreciation)	41,688	(23,070)
Net gain (loss) in fair value of investments	41,714	(23,487)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	41,714	(23,487)
	41,740	(23,485)
EXPENSES (Note 7)		
Management fees and operating expenses	4,843	2,933
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	36,897	(26,418)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	2.27	(2.31)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.56	(2.39)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.27	–
IAG SRP 75/100	2.22	(2.48)
IAG SRP 75/100 Prestige 300	1.46	(2.61)
IAG SRP 75/100 Prestige 500	1.25	–
IAG SRP CS 75/75 F	2.69	(1.31)
IAG SRP CS 75/75 Prestige 300 F	1.49	(0.65)
IAG SRP CS 75/75 Prestige 500 F	1.32	–
IAG SRP 75/100 F	2.41	(0.51)
IAG SRP 75/100 Prestige 300 F	0.14	(2.79)
IAG SRP 75/100 Prestige 500 F	1.28	–
My Education/Ecoflex	2.09	(3.11)
Ecoflexextra CS 75/75	3.04	(3.52)
COL002	2.77	(2.01)
COL008	2.67	(2.69)
PLA000	2.78	(2.66)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Opportunities (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	118,534	99,608
Increase (decrease) in net assets from operations attributable to contractholders	36,897	(26,418)
Proceeds from issuances of units	191,296	74,771
Redemption of units	(107,758)	(29,427)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	120,435	18,926
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	238,969	118,534

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	36,897	(26,418)
Adjustments		
Interest for allocation purposes	(26)	(2)
Net realized loss (gain) of investments and derivative financial instruments	(26)	417
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(41,688)	23,070
Proceeds from sale and maturity of investments	2,093	3,208
Purchases of investments	(80,047)	(46,447)
Increase (decrease) in expenses payable	264	58
Interest received (paid)	26	2
CASH FLOWS FROM OPERATING ACTIVITIES	(82,507)	(46,112)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	191,296	74,971
Amounts paid on redemption of redeemable units	(107,758)	(29,473)
CASH FLOWS FROM FINANCING ACTIVITIES	83,538	45,498
NET INCREASE (DECREASE) IN CASH	1,031	(614)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	61	675
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,092	61

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Opportunities (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.18%)			
IA Clarington Loomis Global Equity Opportunities Fund, Series I	15,587,634	209,757	239,401

TOTAL INVESTMENT PORTFOLIO (100.18%)	209,757	239,401
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OTHER NET ASSETS (-0.18%)		(432)
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TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		238,969
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Top 25 Holdings of the Underlying Fund

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington Loomis Global Equity Opportunities Fund, Series I				
S&P Global Inc.	69,584	33,028	40,419	5.04
Amazon.com Inc.	192,951	34,902	38,657	4.82
Alphabet Inc., Class 'A'	187,226	27,149	34,486	4.30
Linde PLC	60,170	23,445	32,586	4.07
Atlas Copco AB, Class 'A'	1,428,417	24,383	32,436	4.05
Mastercard Inc., Class 'A'	57,318	25,967	32,235	4.02
UnitedHealth Group Inc.	41,548	23,414	28,843	3.60
Airbnb Inc., Class 'A'	149,418	28,114	26,823	3.35
The Home Depot Inc.	57,504	22,291	26,277	3.28
Accenture PLC, Class 'A'	55,454	20,738	25,659	3.20
Salesforce.com Inc.	72,966	21,440	25,317	3.16
Roper Technologies Inc.	34,365	19,935	24,704	3.08
O'Reilly Automotive Inc.	18,938	24,035	23,725	2.96
ASML Holding NV	23,877	18,700	23,709	2.96
Costco Wholesale Corp.	27,154	15,292	23,634	2.95
Mettler-Toledo International Inc.	14,741	22,728	23,577	2.94
Nomura Research Institute Ltd.	576,100	22,128	22,098	2.76
BlackRock Inc., Class 'A'	20,423	17,536	21,862	2.73
LVMH Moët Hennessy Louis Vuitton SE	20,138	19,403	21,519	2.68
Danaher Corp.	69,735	19,433	21,272	2.65
NVIDIA Corp.	31,144	9,410	20,337	2.54
Taiwan Semiconductor Manufacturing Co. Ltd., ADR	145,834	20,018	19,999	2.50
JPMorgan Chase & Co.	89,022	14,927	19,967	2.49
Parker Hannifin Corp.	32,748	14,969	19,894	2.48
IQVIA Holdings Inc.	62,033	16,317	18,926	2.36
	539,702	648,961	80.97	

Global Opportunities (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	239,401	-	-	239,401
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	239,401	-	-	239,401
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	239,401	-	-	239,401

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	118,790	-	-	118,790
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	118,790	-	-	118,790
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	118,790	-	-	118,790

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Opportunities (Loomis Sayles)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
23,940	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
11,879	10.02

Global True Conviction (iA)

IAG Savings and Retirement Plan/My Education+

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	151,117	160,620
Cash	1,805	3,623
Receivable for investments sold	–	146
Interest, dividends and other receivables	277	152
	153,199	164,541
LIABILITIES		
CURRENT LIABILITIES		
Redemptions payable	1	–
Expenses payable	149	114
	150	114
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	153,049	164,427
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	24.36	20.46
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	25.22	21.09
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.93	–
IAG SRP 75/100	23.59	19.86
IAG SRP 75/100 Prestige 300	24.64	20.64
IAG SRP 75/100 Prestige 500	10.93	–
IAG SRP CS 75/75 F	25.54	21.21
IAG SRP CS 75/75 Prestige 300 F	26.43	21.86
IAG SRP CS 75/75 Prestige 500 F	10.96	–
IAG SRP 75/100 F	24.60	20.51
IAG SRP 75/100 Prestige 300 F	25.77	21.39
IAG SRP 75/100 Prestige 500 F	10.95	–
COL003	35.17	28.69
PLA000	35.17	28.69
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	934	802
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	373	970
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,628	–
IAG SRP 75/100	270	241
IAG SRP 75/100 Prestige 300	143	352
IAG SRP 75/100 Prestige 500	624	–
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	2	10
IAG SRP CS 75/75 Prestige 500 F	16	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
COL003	2,450	4,018
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	245	69
Dividends	4,639	3,530
Securities lending	35	37
Distributions and allocations from investment funds	128	111
Income from income trusts	–	96
Foreign exchange gain (loss) on cash	20	176
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	6,476	(5,443)
Net change in unrealized appreciation (depreciation)	23,082	(21,832)
Net gain (loss) in fair value of investments	29,558	(27,275)
Derivative financial instruments:		
Net realized gain (loss)	(12)	(142)
Net change in unrealized appreciation (depreciation)	1	2
Net gain (loss) in fair value of derivative financial instruments	(11)	(140)
Total other changes in fair value of investments and derivative financial instruments	29,547	(27,415)
	34,614	(23,396)
EXPENSES (Note 7)		
Management fees and operating expenses	1,562	1,224
Transaction costs	455	602
Foreign withholding taxes	284	233
	2,301	2,059
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	32,313	(25,455)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	3.90	(3.60)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.75	(3.74)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.27	–
IAG SRP 75/100	3.72	(3.37)
IAG SRP 75/100 Prestige 300	2.46	(3.44)
IAG SRP 75/100 Prestige 500	1.30	–
IAG SRP CS 75/75 F	3.50	(2.77)
IAG SRP CS 75/75 Prestige 300 F	2.61	(3.31)
IAG SRP CS 75/75 Prestige 500 F	1.40	–
IAG SRP 75/100 F	4.08	(3.68)
IAG SRP 75/100 Prestige 300 F	4.38	(3.63)
IAG SRP 75/100 Prestige 500 F	0.96	–
COL003	5.83	(4.41)
PLA000	6.47	(4.41)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global True Conviction (iA)

IAG Savings and Retirement Plan/My Education+

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	164,427	180,184
Increase (decrease) in net assets from operations attributable to contractholders	32,313	(25,455)
Proceeds from issuances of units	44,512	21,249
Redemption of units	(88,203)	(11,551)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(11,378)	(15,757)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	153,049	164,427

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	32,313	(25,455)
Adjustments		
Interest for allocation purposes	(245)	(69)
Dividends	(4,639)	(3,530)
Distributions and allocations from investment funds	(128)	(111)
Income from income trusts	-	(96)
Foreign withholding taxes	284	233
Foreign exchange loss (gain) on cash	(20)	(176)
Net realized loss (gain) of investments and derivative financial instruments	(6,464)	5,585
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(23,083)	21,830
Transaction costs	455	602
Proceeds from sale and maturity of investments	394,858	234,981
Purchases of investments	(356,042)	(256,079)
Increase (decrease) in expenses payable	35	10
Interest received (paid)	170	63
Dividends received, net of withholding taxes	4,210	3,165
Distributions and allocations received (paid) from investment funds	128	115
Income from income trusts received	20	108
CASH FLOWS FROM OPERATING ACTIVITIES	41,852	(18,824)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	44,512	21,281
Amounts paid on redemption of redeemable units	(88,202)	(11,580)
CASH FLOWS FROM FINANCING ACTIVITIES	(43,690)	9,701
Foreign exchange gain (loss) on cash	20	176
NET INCREASE (DECREASE) IN CASH	(1,818)	(8,947)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	3,623	12,570
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,805	3,623

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global True Conviction (iA)

IAG Savings and Retirement Plan/My Education+

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
CANADIAN EQUITIES (27.63%)			
COMMUNICATION SERVICES (2.57%)			
Rogers Communications Inc., Class 'B'	63,500	4,175	3,939
ENERGY (5.05%)			
Cenovus Energy Inc.	89,900	2,122	1,985
Enbridge Inc.	63,900	2,932	3,048
Trican Well Service Ltd.	652,142	2,014	2,687
		7,068	7,720
FINANCIALS (6.37%)			
Royal Bank of Canada	72,700	8,570	9,742
INDUSTRIALS (5.00%)			
Cargojet Inc.	11,067	1,121	1,319
Hammond Power Solutions Inc.	26,070	1,127	2,130
RB Global Inc.	28,700	2,235	2,545
SNC-Lavalin Group Inc.	39,000	1,656	1,663
		6,139	7,657
INFORMATION TECHNOLOGY (6.14%)			
Celestica Inc.	64,100	1,253	2,487
Constellation Software Inc.	1,150	3,241	3,778
Open Text Corp.	56,200	2,794	3,130
		7,288	9,395
MATERIALS (2.50%)			
Foran Mining Corp.	487,400	2,004	1,901
Stella-Jones Inc.	25,000	1,667	1,928
		3,671	3,829
TOTAL CANADIAN EQUITIES			
		36,911	42,282
U.S. EQUITIES (52.39%)			
COMMUNICATION SERVICES (3.60%)			
Alphabet Inc., Class 'A'	16,765	2,811	3,088
Meta Platforms Inc., Class 'A'	5,190	1,530	2,422
		4,341	5,510
CONSUMER DISCRETIONARY (7.34%)			
Amazon.com Inc.	24,510	4,230	4,911
Aramark	37,276	1,644	1,381
BRP Inc.	26,213	2,360	2,485
Hilton Worldwide Holdings Inc.	4,581	847	1,100
Starbucks Corp.	10,684	1,432	1,353
		10,513	11,230
FINANCIALS (7.91%)			
Mastercard Inc., Class 'A'	7,359	3,640	4,139
Moody's Corp.	6,294	2,700	3,241
MSCI Inc.	2,492	1,591	1,859
Visa Inc., Class 'A'	8,352	2,512	2,867
		10,443	12,106
HEALTH CARE (7.81%)			
Danaher Corp.	6,461	2,011	1,971
Edwards Lifesciences Corp.	11,783	1,352	1,185
Humana Inc.	2,521	1,521	1,522
Intuitive Surgical Inc.	3,225	1,347	1,434
Thermo Fisher Scientific Inc.	3,543	2,482	2,480
UnitedHealth Group Inc.	4,833	3,188	3,355

As at December 31, 2023

In thousands (except number of securities)

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$	
HEALTH CARE (continued)				
		11,901	11,947	
INDUSTRIALS (7.14%)				
Equifax Inc.	3,147	905	1,026	
Experian PLC	28,021	1,349	1,508	
Ferguson PLC	16,825	3,344	4,266	
TransDigm Group Incorporated	1,279	1,369	1,706	
Verisk Analytics Inc., Class 'A'	4,558	1,356	1,436	
XPO Inc.	8,509	927	983	
		9,250	10,925	
INFORMATION TECHNOLOGY (12.80%)				
Adobe Inc.	1,505	1,014	1,184	
Apple Inc.	13,019	3,157	3,305	
Fair Isaac Corp.	923	987	1,417	
Microsoft Corp.	9,809	4,212	4,864	
NVIDIA Corp.	3,262	1,961	2,130	
ServiceNow Inc.	4,400	3,295	4,099	
Workday Inc., Class 'A'	7,122	2,062	2,592	
		16,688	19,591	
MATERIALS (5.79%)				
CRH PLC	23,980	1,899	2,181	
Linde PLC	8,424	4,043	4,523	
The Sherwin-Williams Co.	5,263	1,759	2,164	
		7,701	8,868	
TOTAL U.S. EQUITIES		70,837	80,177	
As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (16.10%)				
COMMUNICATION SERVICES (1.04%)				
Nintendo Co. Ltd.	Japan	23,075	1,334	1,588
CONSUMER DISCRETIONARY (3.55%)				
Evolution AB	Sweden	7,522	1,334	1,183
Ferrari NV	Italy	3,454	1,355	1,535
LVMH Moët Hennessy Louis Vuitton SE	France	1,324	1,555	1,415
Sony Group Corp.	Japan	10,428	1,356	1,308
			5,600	5,441
CONSUMER STAPLES (0.54%)				
Diageo PLC	United Kingdom	17,318	981	832
FINANCIALS (4.10%)				
Adyen NV	Netherlands	1,621	3,135	2,755
London Stock Exchange Group PLC	United Kingdom	22,589	3,248	3,521
			6,383	6,276
INDUSTRIALS (2.77%)				
Ashtead Group PLC	United Kingdom	46,128	3,806	4,235

Global True Conviction (iA)

IAG Savings and Retirement Plan/My Education+

Schedule of Investment Portfolio *(continued)*

As at December 31, 2023
In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
INFORMATION TECHNOLOGY (4.10%)				
ASML Holding NV	Netherlands	2,334	2,106	2,318
Capgemini SE	France	4,697	1,161	1,291
Taiwan Semiconductor Manufacturing Co. Ltd.	Taiwan	19,407	2,605	2,661
			5,872	6,270

TOTAL FOREIGN EQUITIES			23,976	24,642
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As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (2.20%)			
iShares S&P/TSX 60 Index ETF	105,300	3,265	3,372

SHORT-TERM INVESTMENTS (0.42%)		644	644
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TOTAL INVESTMENT PORTFOLIO (98.74%)		135,633	151,117
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OTHER NET ASSETS (1.26%)			1,932
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TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			153,049
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Global True Conviction (iA)

IAG Savings and Retirement Plan/My Education+

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	147,101	–	–	147,101
Investment funds	3,372	–	–	3,372
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	644	–	644
	150,473	644	–	151,117
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	150,473	644	–	151,117

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	154,360	–	–	154,360
Investment funds	5,912	–	–	5,912
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	348	–	348
	160,272	348	–	160,620
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	160,272	348	–	160,620

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Information Technology	23.04	8.59
Financials	18.38	12.72
Industrials	14.91	12.15
Consumer Discretionary	10.89	10.01
Materials	8.29	6.49
Health Care	7.81	10.57
Communication Services	7.21	12.26
Energy	5.05	8.54
Investment Fund(s) - Equity	2.20	3.60
Consumer Staples	0.54	10.11
Short-Term Investments	0.42	0.21
Real Estate	–	1.64
Utilities	–	0.79
Other net assets	1.26	2.32

Global True Conviction (iA)

IAG Savings and Retirement Plan/My Education+

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
AUD	4	–	4	–
CHF	93	–	93	5
DKK	45	–	45	2
EUR	13,987	–	13,987	699
GBP	16,787	–	16,787	839
HKD	51	–	51	3
JPY	3,052	–	3,052	153
SEK	1,191	–	1,191	60
USD	68,865	–	68,865	3,443

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
AUD	4,190	–	4,190	210
CHF	6,749	–	6,749	337
DKK	1,465	–	1,465	73
EUR	20,025	–	20,025	1,001
GBP	8,155	–	8,155	408
HKD	2,804	–	2,804	140
ILS	12	–	12	1
JPY	12,237	–	12,237	612
NOK	11	–	11	1
SEK	1,252	–	1,252	63
SGD	12	–	12	1
USD	48,728	–	48,728	2,436

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
15,047	9.83

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
16,027	9.75

Global Equity Opportunistic Value (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	120,066	95,460
Cash	2,905	1,070
Receivable for investments sold	102	134
Interest, dividends and other receivables	239	122
	123,312	96,786
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	1,383	92
Expenses payable	58	5
	1,441	97
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	121,871	96,689
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.97	11.08
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.00	11.08
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.47	–
IAG SRP 75/100	11.92	11.06
IAG SRP 75/100 Prestige 300	11.96	11.07
IAG SRP 75/100 Prestige 500	10.46	–
IAG SRP CS 75/75 F	12.11	11.09
IAG SRP CS 75/75 Prestige 300 F	12.12	11.09
IAG SRP CS 75/75 Prestige 500 F	10.48	–
IAG SRP 75/100 F	12.07	11.08
IAG SRP 75/100 Prestige 300 F	12.12	11.09
IAG SRP 75/100 Prestige 500 F	10.48	–
Ecoflextra CS 75/75	11.96	11.06
COL001	11.10	10.24
COL002	11.78	10.58
COL003	11.76	10.56
COL008	11.62	10.50
COL019	11.62	10.50
COL020	11.10	10.24
COL022	11.61	10.50
COL025	11.57	10.46
COL026	11.79	10.59
COLBR2	11.78	10.58
PLA000	11.76	10.56

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	620	21
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	223	41
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	490	–
IAG SRP 75/100	344	7
IAG SRP 75/100 Prestige 300	122	4
IAG SRP 75/100 Prestige 500	235	–
IAG SRP CS 75/75 F	3	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	2	–
COL001	5	4
COL002	271	174
COL003	7,659	8,462
COL008	114	120
COL019	57	64
COL020	–	–
COL022	8	27
COL025	125	74
COL026	–	–
COLBR2	147	157
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity Opportunistic Value (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	70	12
Dividends	2,528	1,785
Securities lending	16	11
Income from income trusts	126	102
Foreign exchange gain (loss) on cash	(122)	129
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	1,225	3,065
Net change in unrealized appreciation (depreciation)	8,235	(3,836)
Net gain (loss) in fair value of investments	9,460	(771)
Derivative financial instruments:		
Net realized gain (loss)	13	(8)
Net change in unrealized appreciation (depreciation)	(2)	(1)
Net gain (loss) in fair value of derivative financial instruments	11	(9)
Total other changes in fair value of investments and derivative financial instruments	9,471	(780)
	12,089	1,259
EXPENSES (Note 7)		
Management fees and operating expenses	403	26
Transaction costs	92	96
Foreign withholding taxes	262	192
	757	314
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	11,332	945
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.61	0.34
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	(0.18)	0.35
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.79	-
IAG SRP 75/100	0.91	0.56
IAG SRP 75/100 Prestige 300	(0.13)	0.61
IAG SRP 75/100 Prestige 500	0.74	-
IAG SRP CS 75/75 F	1.65	1.09
IAG SRP CS 75/75 Prestige 300 F	(2.51)	1.09
IAG SRP CS 75/75 Prestige 500 F	0.48	-
IAG SRP 75/100 F	1.00	1.08
IAG SRP 75/100 Prestige 300 F	1.03	1.09
IAG SRP 75/100 Prestige 500 F	0.48	-
Ecoflextra CS 75/75	0.59	1.06
COL001	0.87	(0.18)
COL002	1.22	0.06
COL003	1.25	0.11
COL008	1.11	(0.29)
COL019	1.09	(0.03)
COL020	0.85	(0.22)
COL022	2.06	(0.75)
COL025	1.20	0.11
COL026	1.20	0.07
COLBR2	1.19	(0.15)
PLA000	1.19	0.07

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	96,689	100,880
Increase (decrease) in net assets from operations attributable to contractholders	11,332	945
Proceeds from issuances of units	45,779	19,794
Redemption of units	(31,929)	(24,930)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	25,182	(4,191)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	121,871	96,689

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity Opportunistic Value (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	11,332	945
Adjustments		
Interest for allocation purposes	(70)	(12)
Dividends	(2,528)	(1,785)
Income from income trusts	(126)	(102)
Foreign withholding taxes	262	192
Foreign exchange loss (gain) on cash	122	(129)
Net realized loss (gain) of investments and derivative financial instruments	(1,238)	(3,057)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(8,233)	3,837
Transaction costs	92	96
Proceeds from sale and maturity of investments	54,793	69,680
Purchases of investments	(68,697)	(66,158)
Increase (decrease) in expenses payable	53	(5)
Interest received (paid)	70	12
Dividends received, net of withholding taxes	2,175	1,527
Income from income trusts received	100	122
CASH FLOWS FROM OPERATING ACTIVITIES	(11,893)	5,163
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	45,779	19,864
Amounts paid on redemption of redeemable units	(31,929)	(24,940)
CASH FLOWS FROM FINANCING ACTIVITIES	13,850	(5,076)
Foreign exchange gain (loss) on cash	(122)	129
NET INCREASE (DECREASE) IN CASH	1,835	216
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,070	854
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	2,905	1,070

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Equity Opportunistic Value (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
CANADIAN EQUITIES (2.30%)			
ENERGY (2.30%)			
Canadian Natural Resources Ltd.	17,489	936	1,511
Enbridge Inc.	27,090	1,217	1,292
		2,153	2,803
TOTAL CANADIAN EQUITIES		2,153	2,803
U.S. EQUITIES (52.84%)			
COMMUNICATION SERVICES (5.69%)			
Alphabet Inc., Class 'A'	22,141	3,041	4,078
Charter Communications Inc., Class 'A'	1,395	1,029	715
Electronic Arts Inc.	5,074	789	916
T-Mobile US Inc.	5,786	1,146	1,223
		6,005	6,932
CONSUMER DISCRETIONARY (1.13%)			
Wyndham Hotels & Resorts Inc.	12,970	1,273	1,375
CONSUMER STAPLES (5.02%)			
Dollar Tree Inc.	7,053	1,242	1,321
Haleon PLC	211,923	997	1,146
Kenvue Inc.	75,538	2,265	2,145
Tyson Foods Inc., Class 'A'	21,281	1,654	1,508
		6,158	6,120
ENERGY (2.09%)			
Halliburton Co.	14,420	573	687
Schlumberger Ltd.	27,155	1,413	1,864
		1,986	2,551
FINANCIALS (9.39%)			
Chubb Ltd.	3,171	835	945
Fleetcor Technologies Inc.	2,346	732	874
Globe Life Inc.	4,677	621	751
M&T Bank Corp.	5,783	1,061	1,045
MetLife Inc.	12,319	958	1,074
New York Community Bancorp Inc.	106,741	1,482	1,440
Raymond James Financial Inc.	8,669	1,050	1,275
The Allstate Corp.	10,100	1,687	1,864
The Charles Schwab Corp.	9,865	875	895
Voya Financial Inc.	13,244	1,289	1,274
		10,590	11,437
HEALTH CARE (7.66%)			
Agilent Technologies Inc.	8,387	1,389	1,537
Centene Corp.	13,408	1,294	1,312
Dentsply Sirona Inc.	16,737	1,046	785
Humana Inc.	1,925	1,259	1,162
Pfizer Inc.	40,435	2,450	1,535
Quest Diagnostics Inc.	6,984	1,296	1,270
Teleflex Inc.	2,825	898	929
United Therapeutics Corp.	2,768	824	803
		10,456	9,333
INDUSTRIALS (7.11%)			
Delta Air Lines Inc.	14,916	831	791
Genpact Ltd.	15,125	893	692
Knight-Swift Transportation Holdings Inc.	17,338	1,219	1,318
Leidos Holdings Inc.	10,218	1,280	1,458
RTX Corp.	9,243	1,050	1,026
The Toro Co.	5,206	582	659

As at December 31, 2023
In thousands (except number of securities)

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$	
INDUSTRIALS (continued)				
United Parcel Service Inc., Class 'B'	5,171	1,078	1,072	
Westinghouse Air Brake Technologies Corp.	9,860	1,122	1,650	
		8,055	8,666	
INFORMATION TECHNOLOGY (5.66%)				
Micron Technology Inc.	20,881	1,848	2,350	
Microsoft Corp.	1,723	569	854	
Qualcomm Inc.	11,638	1,912	2,219	
Seagate Technology holdings PLC	13,127	1,176	1,478	
		5,505	6,901	
MATERIALS (3.76%)				
CRH PLC	12,747	742	1,159	
FMC Corp.	11,663	1,574	970	
PPG Industries Inc.	6,096	1,004	1,202	
Reliance Steel & Aluminum Co.	3,399	740	1,254	
		4,060	4,585	
REAL ESTATE (3.78%)				
American Tower Corp., REIT	6,149	1,613	1,750	
Equinix Inc., REIT	1,232	1,200	1,308	
Extra Space Storage Inc., REIT	2,282	476	483	
UDR Inc., REIT	21,105	1,164	1,066	
		4,453	4,607	
UTILITIES (1.55%)				
Exelon Corp.	27,617	1,338	1,307	
The AES Corp.	23,008	772	584	
		2,110	1,891	
TOTAL U.S. EQUITIES		60,651	64,398	
As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (43.38%)				
COMMUNICATION SERVICES (2.46%)				
Nippon Telegraph & Telephone Corp.	Japan	762,500	1,232	1,229
Tencent Holdings Ltd.	China	35,700	2,039	1,770
			3,271	2,999
CONSUMER DISCRETIONARY (3.95%)				
ANTA Sports Products Ltd.	China	82,600	1,172	1,056
B&M European Value Retail SA	United Kingdom	95,426	664	899
BYD Co. Ltd., Class 'H'	China	25,000	1,031	905
Kangwon Land Inc.	South Korea	20,431	541	335
Sands China Ltd.	Macau	263,600	969	1,017
Trip.com Group Ltd.	China	12,850	449	602
			4,826	4,814
CONSUMER STAPLES (2.75%)				
Asahi Group Holdings Ltd.	Japan	20,750	1,190	1,021
Unilever PLC	United Kingdom	27,962	1,805	1,786
WH Group Ltd.	Hong Kong	634,500	517	540
			3,512	3,347

Global Equity Opportunistic Value (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$
ENERGY (0.87%)					UTILITIES (2.75%)				
Equinor ASA, ADR	Norway	25,354	1,086	1,058	Engie SA	France	51,219	902	1,188
					Iberdrola SA	Spain	125,474	1,902	2,169
								2,804	3,357
FINANCIALS (8.42%)					TOTAL FOREIGN EQUITIES				
Admiral Group PLC	United Kingdom	21,279	817	960				50,377	52,865
Aegon NV	Netherlands	171,097	1,123	1,308	TOTAL INVESTMENT PORTFOLIO (98.52%)				
Ala Group Ltd.	Hong Kong	147,600	1,752	1,696				113,181	120,066
Banca Generali SpA	Italy	18,864	947	924	OTHER NET ASSETS (1.48%)				
Banco Bradesco SA, ADR	Brazil	146,616	571	677					1,805
Bank of Ireland Group PLC	Ireland	82,109	646	987	TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)				
CSC Financial Co. Ltd.	China	323,500	455	377					
Dai-ichi Life Holdings Inc.	Japan	35,050	1,046	981					
HSBC Holdings PLC	United Kingdom	53,376	584	570					
Sberbank of Russia PJSC	Russia	30,400	489	1					
T&D Holdings Inc.	Japan	85,090	1,412	1,783					
			9,842	10,264					
HEALTH CARE (5.59%)									
Almirall SA	Spain	62,648	1,053	769					
AstraZeneca PLC	United Kingdom	10,262	1,739	1,828					
Chugai Pharmaceutical Co. Ltd.	Japan	41,800	1,536	2,089					
Novartis AG, ADR	Switzerland	11,096	1,285	1,477					
Sandoz Group AG	Switzerland	15,244	576	646					
			6,189	6,809					
INDUSTRIALS (7.24%)									
AerCap Holdings NV	Ireland	15,487	1,255	1,518					
Airbus SE	France	5,086	829	1,035					
MinebeaMitsumi Inc.	Japan	29,000	694	786					
Rentokil Initial PLC	United Kingdom	83,240	711	617					
Ryanair Holdings PLC, ADR	Ireland	3,377	323	594					
Sandvik AB	Sweden	59,601	1,590	1,701					
Techtronic Industries Co. Ltd.	Hong Kong	97,000	1,500	1,524					
THK Co. Ltd.	Japan	24,520	717	634					
TOTO Ltd.	Japan	11,950	530	415					
			8,149	8,824					
INFORMATION TECHNOLOGY (6.53%)									
ASML Holding NV	Netherlands	985	792	983					
Capgemini SE	France	4,896	1,190	1,346					
Globalwafers Co. Ltd., GDR	Taiwan	26,222	913	664					
NXP Semiconductors NV	China	7,141	1,696	2,163					
Samsung Electronics Co. Ltd.	South Korea	20,391	1,614	1,639					
Taiwan Semiconductor Manufacturing Co. Ltd.	Taiwan	8,474	1,063	1,162					
			7,268	7,957					
MATERIALS (2.30%)									
Mondi PLC	Austria	34,291	1,043	886					
Rio Tinto PLC	Australia	19,559	1,587	1,921					
			2,630	2,807					
REAL ESTATE (0.52%)									
CK Asset Holdings Ltd.	Hong Kong	95,000	800	629					

Global Equity Opportunistic Value (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	120,065	–	1	120,066
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	120,065	–	1	120,066
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	120,065	–	1	120,066

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	95,439	–	21	95,460
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	95,439	–	21	95,460
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	95,439	–	21	95,460

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

The following table provides investments recorded at fair value and for which Level 3 inputs were used in determining fair value:

	Fair Value Measurements for Level 3	
	As at December 31, 2023 Equities (\$)	As at December 31, 2022 Equities (\$)
Balance - beginning of the period	21	–
Net realized gain (loss) on investments	–	–
Net realized gain (loss) on derivatives	–	–
Net change in unrealized appreciation (depreciation) on investments	(20)	(467)
Net change in unrealized appreciation (depreciation) on derivatives	–	–
Purchases	–	488
Sales	–	–
Transfers into Level 3	–	–
Transfers out of Level 3	–	–
Balance - end of the period	1	21
Change in unrealized gain (loss) of investments and derivatives held at end of the period	(20)	(467)

Valuation techniques

The following tables indicate the significant unobservable inputs and valuation techniques used in the fair value measurements of Level 3 financial instruments:

As at December 31, 2023

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Equities	Internal Fundamental Model	Purchase Price	1

Global Equity Opportunistic Value (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management (*continued*)

As at December 31, 2022

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Equities	Internal Fundamental Model	Purchase Price	21

Sensitivity Analysis

The impact of an increase or decrease of one or more variables of these measurement methods would not lead to a significant change of the fair value of the Level 3 investments.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Financials	17.81	18.67
Industrials	14.35	11.27
Health Care	13.25	12.09
Information Technology	12.19	12.76
Communication Services	8.15	9.01
Consumer Staples	7.77	6.38
Materials	6.06	7.07
Energy	5.26	5.35
Consumer Discretionary	5.08	7.69
Utilities	4.30	4.82
Real Estate	4.30	3.62
Other net assets	1.48	1.27

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
CHF	646	–	646	32
EUR	9,695	83	9,778	489
GBP	11,766	6	11,772	589
HKD	10,014	103	10,117	506
JPY	8,869	92	8,961	448
KRW	1,987	–	1,987	99
SEK	1,685	16	1,701	85
USD	75,635	(210)	75,425	3,771

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
DKK	675	–	675	34
EUR	12,432	–	12,432	622
GBP	9,452	–	9,452	473
HKD	5,742	–	5,742	287
JPY	8,545	–	8,545	427
KRW	2,405	–	2,405	120
SEK	1,107	–	1,107	55
USD	55,243	(10)	55,233	2,762

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
12,007	9.85

Global Equity Opportunistic Value (Wellington)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

**Discussion of Investment and Derivative Financial
Instrument Risk Management (*continued*)**

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
9,546	9.87

Fidelity Global Concentrated Equity

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	206,342	90,131
Cash	1,529	282
	207,871	90,413
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	1,297	260
Redemptions payable	2	–
Expenses payable	492	223
	1,791	483
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	206,080	89,930
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	14.51	12.11
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	14.70	12.25
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.72	–
IAG SRP 75/100	14.28	11.95
IAG SRP 75/100 Prestige 300	14.55	12.14
IAG SRP 75/100 Prestige 500	10.72	–
IAG SRP CS 75/75 F	15.20	12.56
IAG SRP CS 75/75 Prestige 300 F	15.42	12.71
IAG SRP CS 75/75 Prestige 500 F	10.74	–
IAG SRP 75/100 F	14.92	12.37
IAG SRP 75/100 Prestige 300 F	15.18	12.56
IAG SRP 75/100 Prestige 500 F	10.74	–
Ecoflextra CS 75/75	14.93	12.46
PLA000	17.45	14.13
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	5,698	3,179
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,986	2,782
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	5,024	–
IAG SRP 75/100	1,119	676
IAG SRP 75/100 Prestige 300	520	729
IAG SRP 75/100 Prestige 500	1,462	–
IAG SRP CS 75/75 F	–	1
IAG SRP CS 75/75 Prestige 300 F	6	10
IAG SRP CS 75/75 Prestige 500 F	14	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	59	22
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	30	–
Distributions and allocations from investment funds	20,201	1,854
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	198	(635)
Net change in unrealized appreciation (depreciation)	7,031	(8,217)
Net gain (loss) in fair value of investments	7,229	(8,852)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	7,229	(8,852)
	27,460	(6,998)
EXPENSES (Note 7)		
Management fees and operating expenses	4,415	2,359
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	23,045	(9,357)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	2.15	(1.27)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.23	(1.41)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.08	–
IAG SRP 75/100	2.20	(1.25)
IAG SRP 75/100 Prestige 300	1.12	(1.56)
IAG SRP 75/100 Prestige 500	1.07	–
IAG SRP CS 75/75 F	7.03	(1.78)
IAG SRP CS 75/75 Prestige 300 F	1.54	(1.59)
IAG SRP CS 75/75 Prestige 500 F	1.12	–
IAG SRP 75/100 F	2.55	(1.51)
IAG SRP 75/100 Prestige 300 F	2.62	(1.50)
IAG SRP 75/100 Prestige 500 F	0.74	–
Ecoflextra CS 75/75	1.90	(1.65)
PLA000	3.31	(1.36)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Global Concentrated Equity

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	89,930	83,449
Increase (decrease) in net assets from operations attributable to contractholders	23,045	(9,357)
Proceeds from issuances of units	207,759	44,684
Redemption of units	(114,654)	(28,846)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	116,150	6,481
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	206,080	89,930

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	23,045	(9,357)
Adjustments		
Interest for allocation purposes	(30)	–
Distributions and allocations from investment funds	(20,201)	(1,854)
Net realized loss (gain) of investments and derivative financial instruments	(198)	635
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(7,031)	8,217
Proceeds from sale and maturity of investments	4,490	6,695
Purchases of investments	(92,234)	(20,087)
Increase (decrease) in expenses payable	269	20
Interest received (paid)	30	–
CASH FLOWS FROM OPERATING ACTIVITIES	(91,860)	(15,731)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	207,759	44,730
Amounts paid on redemption of redeemable units	(114,652)	(28,895)
CASH FLOWS FROM FINANCING ACTIVITIES	93,107	15,835
NET INCREASE (DECREASE) IN CASH	1,247	104
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	282	178
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,529	282

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Global Concentrated Equity

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.13%)			
Fidelity Global Concentrated Equity Institutional Trust, Series I	18,268,443	205,959	206,342
TOTAL INVESTMENT PORTFOLIO (100.13%)		205,959	206,342
OTHER NET ASSETS (-0.13%)			(262)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			206,080

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Global Concentrated Equity Institutional Trust, Series I				
Clarivate PLC	1,459,132	N/A	17,816	6.15
Finning International Inc.	361,867	N/A	13,867	4.79
Prosus NV	263,720	N/A	10,366	3.58
Banco Bilbao Vizcaya Argentaria SA	771,986	N/A	9,250	3.19
Airbus SE	42,016	N/A	8,555	2.95
Samsung Electronics Co. Ltd.	93,271	N/A	7,441	2.57
BNP Paribas SA	81,561	N/A	7,436	2.57
Elis SA	262,753	N/A	7,230	2.50
Barclays PLC	2,765,074	N/A	7,148	2.47
Reckitt Benckiser Group PLC	78,175	N/A	7,122	2.46
Arcadis NV	97,116	N/A	6,909	2.39
Continental AG	61,191	N/A	6,856	2.37
AIB Group PLC	1,200,069	N/A	6,782	2.34
Alibaba Group Holding Ltd.	530,000	N/A	6,766	2.34
Lundin Mining Corp.	595,284	N/A	6,453	2.23
Temenos AG	52,627	N/A	6,449	2.23
Komatsu Ltd.	181,200	N/A	6,250	2.16
Fiserv Inc.	35,093	N/A	6,147	2.12
Pandora AS	33,513	N/A	6,111	2.11
Boston Scientific Corp.	79,695	N/A	6,075	2.10
Yum! Brands Inc.	35,195	N/A	6,064	2.09
Visa Inc.	17,613	N/A	6,046	2.09
Sensata Technologies Holding PLC	121,130	N/A	6,001	2.07
Roche Holding AG	15,518	N/A	5,944	2.05
Baxter International Inc.	114,499	N/A	5,837	2.02
			190,921	65.94

Fidelity Global Concentrated Equity

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	206,342	-	-	206,342
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	206,342	-	-	206,342
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	206,342	-	-	206,342

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	90,131	-	-	90,131
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	90,131	-	-	90,131
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	90,131	-	-	90,131

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Fidelity Global Concentrated Equity

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
20,634	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
9,013	10.02

Fidelity NorthStar®

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	160,439	136,612
Cash	89	10
	160,528	136,622
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	65	78
Redemptions payable	–	7
Expenses payable	437	378
	502	463
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	160,026	136,159
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	31.69	27.90
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	32.28	28.37
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.62	–
IAG SRP 75/100	30.52	26.94
IAG SRP 75/100 Prestige 300	31.38	27.63
IAG SRP 75/100 Prestige 500	10.61	–
IAG SRP CS 75/75 F	33.19	28.90
IAG SRP CS 75/75 Prestige 300 F	33.92	29.44
IAG SRP CS 75/75 Prestige 500 F	10.64	–
IAG SRP 75/100 F	31.94	27.90
IAG SRP 75/100 Prestige 300 F	32.79	28.58
IAG SRP 75/100 Prestige 500 F	10.63	–
My Education/Ecoflex	24.47	21.69
Ecoflexextra CS 75/75	26.75	23.55
PLA000	47.16	40.25
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	1,646	1,592
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	326	789
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,780	–
IAG SRP 75/100	572	544
IAG SRP 75/100 Prestige 300	196	412
IAG SRP 75/100 Prestige 500	782	–
IAG SRP CS 75/75 F	2	2
IAG SRP CS 75/75 Prestige 300 F	–	4
IAG SRP CS 75/75 Prestige 500 F	19	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
My Education/Ecoflex	1,824	1,909
Ecoflexextra CS 75/75	62	74
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	19,853	6,681
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	1,428	1,467
Net change in unrealized appreciation (depreciation)	1,945	(14,865)
Net gain (loss) in fair value of investments	3,373	(13,398)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	3,373	(13,398)
	23,226	(6,717)
EXPENSES (Note 7)		
Management fees and operating expenses	4,816	4,357
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	18,410	(11,074)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	3.79	(2.13)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.65	(2.09)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.92	–
IAG SRP 75/100	3.60	(2.09)
IAG SRP 75/100 Prestige 300	2.67	(2.39)
IAG SRP 75/100 Prestige 500	0.92	–
IAG SRP CS 75/75 F	3.91	(1.89)
IAG SRP CS 75/75 Prestige 300 F	2.27	(3.84)
IAG SRP CS 75/75 Prestige 500 F	0.96	–
IAG SRP 75/100 F	4.12	(1.94)
IAG SRP 75/100 Prestige 300 F	4.21	(1.92)
IAG SRP 75/100 Prestige 500 F	0.63	–
My Education/Ecoflex	2.76	(1.95)
Ecoflexextra CS 75/75	3.22	(2.00)
PLA000	6.92	(1.80)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity NorthStar®

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	136,159	147,830
Increase (decrease) in net assets from operations attributable to contractholders	18,410	(11,074)
Proceeds from issuances of units	58,050	27,359
Redemption of units	(52,593)	(27,956)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	23,867	(11,671)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	160,026	136,159

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	18,410	(11,074)
Adjustments		
Distributions and allocations from investment funds	(19,853)	(6,681)
Net realized loss (gain) of investments and derivative financial instruments	(1,428)	(1,467)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(1,945)	14,865
Proceeds from sale and maturity of investments	9,998	15,285
Purchases of investments	(10,612)	(10,151)
Increase (decrease) in expenses payable	59	(35)
CASH FLOWS FROM OPERATING ACTIVITIES	(5,371)	742
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	58,050	27,405
Amounts paid on redemption of redeemable units	(52,600)	(28,080)
CASH FLOWS FROM FINANCING ACTIVITIES	5,450	(675)
NET INCREASE (DECREASE) IN CASH	79	67
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	10	(57)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	89	10

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity NorthStar®

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.26%)			
Fidelity NorthStar® Fund, Series O	4,639,516	146,895	160,439
TOTAL INVESTMENT PORTFOLIO (100.26%)			
		146,895	160,439
OTHER NET ASSETS (-0.26%)			(413)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			160,026

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity NorthStar® Fund, Series O				
Microsoft Corp.	202,600	59,109	100,950	2.58
NVIDIA Corp.	122,592	26,234	80,444	2.06
Metro Inc.	758,200	46,869	52,005	1.33
Meta Platforms Inc.	108,274	31,483	50,782	1.30
Alphabet Inc.	271,360	34,340	50,674	1.30
Amazon.com Inc.	246,160	38,836	49,559	1.27
Johnson & Johnson	200,000	44,126	41,538	1.06
Imperial Brands PLC	1,350,000	50,579	41,193	1.05
Diageo PLC	850,000	48,539	40,879	1.05
Nestlé SA	260,000	43,546	39,936	1.02
British American Tobacco PLC	1,000,000	44,939	38,770	0.99
Philip Morris International Inc.	300,000	36,939	37,398	0.96
Altria Group Inc.	660,000	33,747	35,279	0.90
Bayer AG	670,000	42,567	32,940	0.84
Pfizer Inc.	850,000	39,004	32,426	0.83
Wells Fargo & Co.	492,900	27,188	32,146	0.82
PG&E Corp.	1,345,400	27,123	32,142	0.82
TMX Group Ltd.	1,000,000	27,625	32,050	0.82
Suntory Beverage & Food Ltd.	720,000	30,717	31,369	0.80
Flex Ltd.	775,846	22,593	31,314	0.80
Uber Technologies Inc.	382,212	17,639	31,182	0.80
UnitedHealth Group Inc.	44,468	28,586	31,021	0.79
T-Mobile US Inc.	135,504	21,072	28,787	0.74
Seagate Technology holdings PLC	239,180	21,056	27,056	0.69
JD.com Inc.	700,000	26,817	26,796	0.69
	871,273	1,028,636	26.31	

Fidelity NorthStar®

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	160,439	-	-	160,439
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	160,439	-	-	160,439
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	160,439	-	-	160,439

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	136,612	-	-	136,612
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	136,612	-	-	136,612
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	136,612	-	-	136,612

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
16,044	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
13,661	10.03

International Disciplined Equity (iA)

Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	163,534	159,246
Derivative financial instruments		
Open currency contracts	4	–
Cash	338	2,945
Receivable for investments sold	867	–
Interest, dividends and other receivables	586	224
	165,329	162,415
LIABILITIES		
CURRENT LIABILITIES		
Expenses payable	32	31
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	165,297	162,384
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Ecoflextra GSS	11.43	9.96
COL003	12.71	10.72
PLA000	12.71	10.73
UNITS OUTSTANDING		
Ecoflextra GSS	1,040	1,127
COL003	12,066	14,095
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	117	5
Dividends	6,908	6,789
Securities lending	82	76
Distributions and allocations from investment funds	242	155
Income from income trusts	76	60
Foreign exchange gain (loss) on cash	–	(13)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	9,206	(29,440)
Net change in unrealized appreciation (depreciation)	12,643	6,125
Net gain (loss) in fair value of investments	21,849	(23,315)
Derivative financial instruments:		
Net realized gain (loss)	(28)	32
Net change in unrealized appreciation (depreciation)	5	7
Net gain (loss) in fair value of derivative financial instruments	(23)	39
Total other changes in fair value of investments and derivative financial instruments	21,826	(23,276)
	29,251	(16,204)
EXPENSES (Note 7)		
Management fees and operating expenses	378	365
Transaction costs	374	512
Foreign withholding taxes	726	701
	1,478	1,578
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	27,773	(17,782)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Ecoflextra GSS	1.48	(1.37)
COL003	1.98	(1.06)
PLA000	1.98	(1.02)

The accompanying Notes to the Financial Statements are an integral part of these statements.

International Disciplined Equity (iA)

Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	162,384	206,899
Increase (decrease) in net assets from operations attributable to contractholders	27,773	(17,782)
Proceeds from issuances of units	2,267	8,008
Redemption of units	(27,127)	(34,741)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	2,913	(44,515)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	165,297	162,384

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	27,773	(17,782)
Adjustments		
Interest for allocation purposes	(117)	(5)
Dividends	(6,908)	(6,789)
Distributions and allocations from investment funds	(242)	(155)
Income from income trusts	(76)	(60)
Foreign withholding taxes	726	701
Foreign exchange loss (gain) on cash	-	13
Net realized loss (gain) of investments and derivative financial instruments	(9,178)	29,408
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(12,648)	(6,132)
Transaction costs	374	512
Proceeds from sale and maturity of investments	205,792	239,736
Purchases of investments	(189,406)	(219,634)
Increase (decrease) in expenses payable	1	(11)
Interest received (paid)	24	5
Dividends received, net of withholding taxes	5,863	5,946
Distributions and allocations received (paid) from investment funds	206	174
Income from income trusts received	69	48
CASH FLOWS FROM OPERATING ACTIVITIES	22,253	25,975
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	2,267	8,009
Amounts paid on redemption of redeemable units	(27,127)	(34,777)
CASH FLOWS FROM FINANCING ACTIVITIES	(24,860)	(26,768)
Foreign exchange gain (loss) on cash	-	(13)
NET INCREASE (DECREASE) IN CASH	(2,607)	(806)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	2,945	3,751
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	338	2,945

The accompanying Notes to the Financial Statements are an integral part of these statements.

International Disciplined Equity (iA)

Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
U.S. EQUITIES (7.36%)			
CONSUMER DISCRETIONARY (1.73%)			
Stellantis NV	92,509	1,820	2,850
CONSUMER STAPLES (1.50%)			
Nestlé SA	16,268	2,520	2,485
ENERGY (0.35%)			
Tenaris SA	25,202	520	578
FINANCIALS (0.21%)			
Swiss Re AG	2,318	354	344
HEALTH CARE (2.43%)			
Roche Holding AG	10,460	4,574	4,017
INDUSTRIALS (0.17%)			
Experian PLC	5,279	241	284
INFORMATION TECHNOLOGY (0.04%)			
Monday.com Ltd.	287	69	71
MATERIALS (0.93%)			
CRH PLC	9,952	744	908
James Hardie Industries PLC	12,476	477	634
		1,221	1,542
TOTAL U.S. EQUITIES		11,319	12,171

As at December 31, 2023

In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (86.40%)				
COMMUNICATION SERVICES (3.57%)				
Auto Trader Group PLC	United Kingdom	20,121	211	244
Dentsu Group Inc.	Japan	4,964	220	168
Deutsche Telekom AG	Germany	48,713	1,480	1,543
Elisa Oyj	Finland	2,995	202	183
HKT Trust & HKT Ltd.	Hong Kong	58,564	94	92
Informa PLC	United Kingdom	3,648	44	48
Koninklijke KPN NV	Netherlands	99,021	430	450
REA Group Ltd.	Australia	1,626	201	265
Scout24 SE	Germany	1,285	96	120
Spark New Zealand Ltd.	New Zealand	21,056	87	91
Telefonica Deutschland Holding AG	Germany	36,817	121	126
Telefonica SA	Spain	102,565	564	528
Telenor ASA	Norway	14,392	218	218
Telstra Group Ltd.	Australia	148,391	516	529
Universal Music Group NV	Netherlands	7,907	271	297
Vodafone Group PLC	United Kingdom	865,178	1,093	997
			5,848	5,899

CONSUMER DISCRETIONARY (7.45%)

Accor SA	France	6,632	298	334
adidas AG	Germany	777	221	209
Aisin Corp.	Japan	570	28	26
Aristocrat Leisure Ltd.	Australia	12,308	419	452
Avolta AG	Switzerland	2,052	120	106

As at December 31, 2023

In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
CONSUMER DISCRETIONARY (continued)				
Bayerische Motoren Werke AG, Preferred	Germany	807	86	106
Bridgestone Corp.	Japan	6,817	362	372
Burberry Group PLC	United Kingdom	16,594	525	395
Compagnie Financière Richemont SA	Switzerland	1,294	220	235
Compass Group PLC	United Kingdom	25,999	891	938
Denso Corp.	Japan	20,479	422	407
Evolution AB	Sweden	1,315	191	207
Ferrari NV	Italy	327	131	145
Genting Singapore Ltd.	Singapore	332,218	281	332
H & M Hennes & Mauritz AB, Class 'B'	Sweden	11,301	194	261
Honda Motor Co. Ltd.	Japan	38,523	438	528
Industria de Diseno Textil SA	Spain	19,113	689	1,098
InterContinental Hotels Group PLC	United Kingdom	3,598	363	429
Koito Manufacturing Co. Ltd.	Japan	2,865	59	59
La Française des Jeux SAEM	France	1,906	121	91
LVMH Moët Hennessy Louis Vuitton SE	France	1,698	1,618	1,814
Mazda Motor Corp.	Japan	33,681	483	480
Mercedes-Benz Group AG	Germany	766	80	70
Moncler SpA	Italy	3,458	295	281
Next PLC	United Kingdom	2,819	276	385
Pandora AS	Denmark	2,004	178	365
Sands China Ltd.	Macau	6,595	30	26
SEB SA	France	505	70	83
Sekisui Chemical Co. Ltd.	Japan	8,820	170	168
Shimano Inc.	Japan	312	69	64
Subaru Corp.	Japan	25,349	581	613
USS Co. Ltd.	Japan	4,151	88	110
Wesfarmers Ltd.	Australia	13,313	614	683
Whitbread PLC	United Kingdom	1,863	99	115
Zensho Holdings Co. Ltd.	Japan	4,646	273	321
			10,983	12,308

CONSUMER STAPLES (6.94%)

Ajinomoto Co. Inc.	Japan	1,583	83	80
Anheuser-Busch InBev SA/NV	Belgium	12,162	939	1,035
British American Tobacco PLC	United Kingdom	9,475	400	366
Carlsberg AS, Class 'B'	Denmark	388	72	64
Chocoladefabriken Lindt & Sprüngli AG	Switzerland	10	156	158
Coca-Cola HBC AG	Italy	4,587	201	178
Danone	France	6,778	546	579
Essity AB, Class 'B'	Sweden	2,167	74	71
Henkel AG & Co KGaA	Germany	774	69	73
Henkel AG & Co KGaA, Preferred	Germany	4,516	483	479
Imperial Brands PLC	United Kingdom	19,584	555	595
J Sainsbury PLC	United Kingdom	17,808	81	90
Japan Tobacco Inc.	Japan	54,744	1,394	1,866
Jerónimo Martins SGPS SA	Portugal	2,223	62	75
Kikkoman Corp.	Japan	1,569	113	127
Kobayashi Pharmaceutical Co. Ltd.	Japan	1,915	150	122
Koninklijke Ahold Delhaize NV	Netherlands	22,120	947	838
L'Oréal SA	France	3,120	1,670	2,048
Orkla ASA	Norway	2,797	27	29
Shiseido Co. Ltd.	Japan	13,482	656	536
Tesco PLC	United Kingdom	155,778	696	761
WH Group Ltd.	Hong Kong	196,503	190	167
Wilmar International Ltd.	China	51,371	189	183
Woolworths Group Ltd.	Australia	16,098	508	539
Yakult Honsha Co. Ltd.	Japan	13,634	489	404

International Disciplined Equity (iA)

Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023

In thousands (except number of securities)

CONSUMER STAPLES (continued)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
			10,750	11,463
ENERGY (4.53%)				
BP PLC	United Kingdom	239,340	1,899	1,875
Eni SpA	Italy	27,760	623	620
Equinor ASA	Norway	3,156	141	132
Galp Energia SGPS SA	Portugal	4,851	98	94
Inpex Corp.	Japan	30,358	614	541
Repsol SA	Spain	16,164	320	317
Shell PLC	Netherlands	88,781	3,324	3,838
TotalEnergies SE	France	870	64	78
			7,083	7,495

FINANCIALS (17.15%)

3i Group PLC	United Kingdom	18,509	464	753
Abdrn PLC	United Kingdom	95,360	299	286
ABN AMRO Bank NV	Netherlands	32,096	635	635
Ageas SA NV	Belgium	162	9	9
AIA Group Ltd.	Hong Kong	18,087	201	208
Assicurazioni Generali SpA	Italy	31,462	819	876
Axa SA	France	38,655	1,332	1,660
Banco Bilbao Vizcaya Argentaria SA	Spain	103,270	921	1,237
Banco Santander SA	Spain	39,047	218	215
Barclays PLC	United Kingdom	290,636	780	751
Commerzbank AG	Germany	36	1	1
Commonwealth Bank of Australia	Australia	3,340	307	336
Credit Agricole SA	France	8,680	141	162
Dai-ichi Life Holdings Inc.	Japan	36,331	852	1,017
Danske Bank A/S	Denmark	1,070	38	38
DBS Group Holdings Ltd.	Singapore	15,037	487	502
Deutsche Bank AG	Germany	17,247	286	311
Erste Group Bank AG	Austria	1,583	85	85
Groupe Bruxelles Lambert SA	Belgium	719	76	75
Hannover Rueck SE	Germany	480	114	151
Hargreaves Lansdown PLC	United Kingdom	8,267	167	102
HSBC Holdings PLC	United Kingdom	187,592	1,914	2,004
Industrivarden AB, Class 'A'	Sweden	2,092	76	90
Industrivarden AB, Class 'C'	Sweden	4,129	149	177
ING Groep NV	Netherlands	102,981	1,850	2,029
Insurance Australia Group Ltd.	Australia	63,551	315	324
Intesa Sanpaolo SpA	Italy	5,010	20	19
Investor AB, Class 'B'	Sweden	8,828	236	270
Japan Post Insurance Co. Ltd.	Japan	7,573	181	177
M&G PLC	United Kingdom	16,592	60	62
Medibank Pvt Ltd.	Australia	77,915	233	250
Mediobanca Banca di Credito Finanziario SpA	Italy	26,190	398	427
Mitsubishi UFJ Financial Group Inc.	Japan	297,338	2,992	3,369
MS&AD Insurance Group Holdings Inc.	Japan	12,476	535	647
Münchener Rückversicherungs-Gesellschaft AG	Germany	2,599	1,047	1,420
National Australia Bank Ltd.	Australia	34,279	915	947
Nordea Bank Abp	Finland	29,204	400	477
Partners Group Client Access 35 LP Inc.	Switzerland	303	482	576
QBE Insurance Group Ltd.	Australia	31,823	432	424
Sampo Oyj, Class 'A'	Finland	283	16	16
Singapore Exchange Ltd.	Singapore	17,598	160	173
Skandinaviska Enskilda Banken AB, Class 'A'	Sweden	21,193	298	385
Société Générale SA	France	1,931	66	68

As at December 31, 2023

In thousands (except number of securities)

FINANCIALS (continued)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
Standard Chartered PLC	United Kingdom	13,939	174	156
Suncorp Group Ltd.	Australia	18,395	222	229
Talanx AG	Germany	1,102	87	104
UBS Group AG	Switzerland	33,116	1,090	1,354
UniCredit SpA	Italy	65,973	2,266	2,361
United Overseas Bank Ltd.	Singapore	7,293	207	207
Wendel SE	France	147	17	17
Wise PLC, Class 'A'	United Kingdom	11,919	143	175
Worldline SA /France	France	376	14	9
			25,227	28,353

HEALTH CARE (8.94%)

Astellas Pharma Inc.	Japan	33,288	690	525
AstraZeneca PLC	United Kingdom	2,185	401	389
Carl Zeiss Meditec AG	Germany	273	33	39
Cochlear Ltd.	Australia	1,364	292	367
Demant A/S	Denmark	746	43	43
EssilorLuxottica	France	2,936	731	777
Fresenius Medical Care AG	Germany	4,375	242	242
Fresenius SE & Co. KGaA	Germany	1,863	80	76
Hikma Pharmaceuticals PLC	Jordan	4,226	110	127
Hoya Corp.	Japan	11,668	1,700	1,923
Ipsen SA	France	680	92	107
Koninklijke Philips NV	Netherlands	2,913	81	89
Kyowa Kirin Co. Ltd.	Japan	2,833	63	63
Novartis AG	Switzerland	30,388	3,527	4,041
Novo Nordisk AS, Class 'B'	Denmark	23,888	1,692	3,258
Ono Pharmaceutical Co. Ltd.	Japan	16,689	502	393
Orion Oyj, Class 'B'	Finland	804	43	46
Otsuka Holdings Co. Ltd.	Japan	3,031	158	150
Recordati Industria Chimica e Farmaceutica SpA	Italy	1,180	74	84
Shionogi & Co. Ltd.	Japan	13,109	767	834
Sonic Healthcare Ltd.	Australia	12,327	456	356
Sonova Holding AG	Switzerland	1,556	635	669
Sysmex Corp.	Japan	2,508	186	184
			12,598	14,782

INDUSTRIALS (17.92%)

A.P. Moller - Maersk AS, Class 'A'	Denmark	59	197	138
A.P. Moller - Maersk AS, Class 'B'	Denmark	210	709	498
ABB Ltd.	Switzerland	14,979	759	875
ACS Actividades de Construcción y Servicios SA	Spain	4,246	142	248
Adecco Group AG	Switzerland	1,145	75	74
Aena SME SA	Spain	311	73	74
ANA Holdings Inc.	Japan	27,106	825	776
Assa Abloy AB	Sweden	15,653	508	595
BAE Systems PLC	United Kingdom	48,162	679	899
BayCurrent Consulting Inc.	Japan	3	-	-
Bouygues SA	France	2,287	118	114
Brambles Ltd.	Australia	17,289	208	212
Brenntag SE	Germany	4,033	422	489
Bureau Veritas SA	France	6,957	239	232
CNH Industrial NV	United Kingdom	28,280	435	456
Compagnie de Saint-Gobain SA	France	11,292	724	1,096
Dassault Aviation SA	France	459	90	120
Deutsche Post AG	Germany	23,230	1,368	1,518
Eiffage SA	France	2,019	263	285
Epiroc AB, Class 'B'	Sweden	445	10	10

Foreign Equity Funds

International Disciplined Equity (iA)
Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$
INDUSTRIALS (continued)					INFORMATION TECHNOLOGY (continued)				
Fuji Electric Co. Ltd.	Japan	6,001	334	341	Oracle Corp. Japan	Japan	1,419	144	144
GEA Group AG	Germany	2,362	138	130	Otsuka Corp.	Japan	3,189	177	173
Geberit AG	Switzerland	905	640	764	Renesas Electronics Corp.	Japan	88,382	1,414	2,107
Getlink SE	France	8,309	188	200	Ricoh Co. Ltd.	Japan	16,166	182	164
Hitachi Ltd.	Japan	20,847	1,440	1,983	SAP SE	Germany	1,714	319	348
IMCD NV	Netherlands	179	33	41	SCSK Corp.	Japan	3,239	77	85
Intertek Group PLC	United Kingdom	3,283	268	234	Seiko Epson Corp.	Japan	12,796	263	257
Japan Airlines Co. Ltd.	Japan	35,549	935	923	STMicroelectronics NV	Singapore	20,106	1,184	1,325
Jardine Matheson Holdings Ltd.	Hong Kong	2,996	201	163	SUMCO Corp.	Japan	40,328	752	798
Kawasaki Kisen Kaisha Ltd.	Japan	25,477	896	1,442	TDK Corp.	Japan	1,889	119	119
Komatsu Ltd.	Japan	9,431	302	325	Tokyo Electron Ltd.	Japan	3,497	715	826
Kuehne + Nagel International AG	Switzerland	885	355	402	Trend Micro Inc.	Japan	6,135	357	433
Legrand SA	France	3,978	502	545	Wix.com Ltd.	Israel	1,173	162	190
Makita Corp.	Japan	2,539	91	92	Xero Ltd.	New Zealand	1,200	111	121
MISUMI Group Inc.	Japan	6,413	147	143				10,312	12,481
Mitsubishi Corp.	Japan	726	10	15					
Mitsui & Co. Ltd.	Japan	9,438	374	468					
NGK Insulators Ltd.	Japan	10,668	211	168	MATERIALS (7.10%)				
Nippon Express Holdings Co. Ltd.	Japan	3,054	228	229	Air Liquide SA	France	4,447	1,053	1,141
Nippon Yusen KK	Japan	13,561	452	554	Akzo Nobel NV	Netherlands	462	49	50
Persol Holdings Co. Ltd.	Japan	59,426	129	135	ArcelorMittal SA	Luxembourg	17,515	566	655
Prysmian SpA	Italy	7,747	394	465	BHP Group Ltd.	Australia	34,510	1,293	1,565
Qantas Airways Ltd.	Australia	104,717	547	506	BlueScope Steel Ltd.	Australia	17,495	256	368
Randstad NV	Netherlands	4,063	321	336	Clariant AG	Switzerland	4,878	97	95
Rational AG	Germany	93	72	95	Evraz PLC	Russia	43,554	436	59
Recruit Holdings Co. Ltd.	Japan	37,367	1,725	2,084	Fortescue Ltd.	Australia	4,496	101	117
Reece Ltd.	Australia	3,460	58	70	Glencore PLC	Australia	165,286	1,290	1,312
RELX PLC	United Kingdom	16,913	685	884	Heidelberg Materials AG	Germany	4,078	426	481
Rockwool AS, Class 'B'	Denmark	451	156	174	Holmen AB, Class 'B'	Sweden	733	38	41
Rolls-Royce Holdings PLC	United Kingdom	107,415	345	541	ICL Group Ltd.	Israel	12,946	101	87
Safran SA	France	4,719	1,022	1,096	Mitsubishi Chemical Holdings Corp.	Japan	11,963	106	97
Sandvik AB	Sweden	9,043	230	258	Mondi PLC	Austria	3,665	79	95
Schindler Holding AG	Switzerland	919	271	303	Nippon Steel Corp.	Japan	11,886	379	359
SG Holdings Co. Ltd.	Japan	8,181	158	155	Nitto Denko Corp.	Japan	5,737	508	566
SGS SA	Switzerland	3,420	431	389	Orica Ltd.	Australia	2,731	38	39
Siemens AG	Germany	8,489	1,779	2,101	Pilbara Minerals Ltd.	Australia	195,692	769	695
Singapore Airlines Ltd.	Singapore	64,918	398	426	Rio Tinto Ltd.	Australia	2,105	237	257
Singapore Technologies Engineering Ltd.	Singapore	13,558	47	53	Shin-Etsu Chemical Co. Ltd.	Japan	56,247	2,190	3,113
SKF AB, Class 'B'	Sweden	14,895	341	392	Solvay SA	Belgium	3,910	570	347
Techtronic Industries Co. Ltd.	Hong Kong	32	-	-	UPM-Kymmene Oyj	Finland	4,044	191	201
Toyota Tsusho Corp.	Japan	1,815	125	141				10,773	11,740
Vinci SA	France	754	125	125					
Volvo AB, Class 'A'	Sweden	1,387	39	48	REAL ESTATE (2.34%)				
Volvo AB, Class 'B'	Sweden	8,341	208	286	CapitaLand Ascendas REIT	Singapore	118,143	301	358
Wartsila OYJ Abp	Finland	6,923	107	132	Daito Trust Construction Co. Ltd.	Japan	1,931	259	295
Wolters Kluwer NV	Netherlands	2,949	459	553	DAIWA House Reit Investment Corp., REIT	Japan	5	14	12
			25,761	29,619	Dexus, REIT	Australia	14,930	95	103
INFORMATION TECHNOLOGY (7.55%)					Hang Lung Properties Ltd.	Hong Kong	59,906	115	110
ASML Holding NV	Netherlands	2,461	1,836	2,444	Hongkong Land Holdings Ltd.	Hong Kong	23,620	134	108
BE Semiconductor Industries NV	Netherlands	1,361	181	271	Hulic Co. Ltd.	Japan	3,699	50	51
Bechtle AG	Germany	382	26	25	Klépierre SA, REIT	France	6,926	237	249
Brother Industries Ltd.	Japan	2,042	47	43	Land Securities Group PLC, REIT	United Kingdom	4,041	43	48
Canon Inc.	Japan	1,162	41	39	Mapletree Commercial Trust, REIT	Singapore	26,300	37	41
Check Point Software Technology Ltd.	Israel	7,702	1,308	1,552	Mapletree Logistics Trust, REIT	Singapore	31,568	52	55
Fujitsu Ltd.	Japan	2,206	375	439	Mitsubishi Estate Co. Ltd.	Japan	31,822	511	578
Logitech International SA	Switzerland	1,726	203	216	Nomura Real Estate Co. Ltd.	Japan	1,590	52	55
Nemetschek SE	Germany	1,044	101	119	Nomura Real Estate Master Fund Inc., REIT	Japan	75	115	116
OBIC Co. Ltd.	Japan	1,089	218	247	Scentre Group Ltd., REIT	Australia	131,905	318	355
					Sino Land Co. Ltd.	Hong Kong	15,420	23	22

International Disciplined Equity (iA)

Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023
In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
REAL ESTATE (continued)				
Stockland, REIT	Australia	81,831	302	328
Sun Hung Kai Properties Ltd	Hong Kong	15,653	241	223
Swire Pacific Ltd., Class 'A'	Hong Kong	12,805	124	143
The GPT Group, REIT	Australia	58,783	217	246
Unibail-Rodamco-Westfield, REIT	France	1,314	113	128
UOL Group Ltd.	Singapore	3,282	20	21
Vicinity Centres, REIT	Australia	118,417	210	217
			3,583	3,862

UTILITIES (2.91%)

BKW Energie AG	Switzerland	471	112	110
Centrica PLC	United Kingdom	208,221	452	492
CLP Holdings Ltd.	Hong Kong	20,715	213	225
Endesa SA	Spain	11,629	332	313
Enel SpA	Italy	128,361	1,144	1,258
Hong Kong & China Gas Co. Ltd.	Hong Kong	171,784	174	174
Iberdrola SA	Spain	81,610	1,355	1,411
Mercury NZ Ltd.	New Zealand	5,598	30	31
Naturgy Energy Group SA	Spain	3,038	107	120
Sembcorp Industries Ltd.	Singapore	27,837	140	148
Tokyo Gas Co. Ltd.	Japan	12,729	330	386
Verbund AG	Austria	1,138	116	139
			4,505	4,807

TOTAL FOREIGN EQUITIES		127,423	142,809
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As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (3.93%)			
iShares MSCI EAFE ETF	65,381	6,154	6,496

SHORT-TERM INVESTMENTS (1.24%)	2,059	2,058
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TOTAL INVESTMENT PORTFOLIO (98.93%)	146,955	163,534
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OTHER NET ASSETS (1.07%)	1,763
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TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)	165,297
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International Disciplined Equity (iA)

Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	154,921	–	59	154,980
Investment funds	6,496	–	–	6,496
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	2,058	–	2,058
	161,417	2,058	59	163,534
Derivatives				
Derivative financial instruments	–	4	–	4
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	161,417	2,062	59	163,538

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	150,793	–	317	151,110
Investment funds	8,136	–	–	8,136
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	158,929	–	317	159,246
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	158,929	–	317	159,246

The Fund presents the transfers between hierarchy levels at fair value at the end of the period during which the transfer occurred.

During the period ended December 31, 2022, there was a transfer of \$552 from Level 1 to Level 3 related to the price of some financial instruments that has remained unchanged for more than 30 days which, according to the Company's internal policy, results in a transfer.

The following table provides investments recorded at fair value and for which Level 3 inputs were used in determining fair value:

	Fair Value Measurements for Level 3	
	As at December 31, 2023 Equities (\$)	As at December 31, 2022 Equities (\$)
Balance - beginning of the period	317	–
Net realized gain (loss) on investments	(82)	(26)
Net realized gain (loss) on derivatives	–	–
Net change in unrealized appreciation (depreciation) on investments	43	(435)
Net change in unrealized appreciation (depreciation) on derivatives	–	–
Purchases	–	301
Sales	(219)	(75)
Transfers into Level 3	–	552
Transfers out of Level 3	–	–
Balance - end of the period	59	317
Change in unrealized gain (loss) of investments and derivatives held at end of the period	2	(432)

Valuation techniques

The following tables indicate the significant unobservable inputs and valuation techniques used in the fair value measurements of Level 3 financial instruments:

International Disciplined Equity (iA)

Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management (continued)

As at December 31, 2023

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Equities	Internal Fundamental Model	Purchase Price	59

As at December 31, 2022

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Equities	Internal Fundamental Model	Purchase Price	317

Sensitivity Analysis

The impact of an increase or decrease of one or more variables of these measurement methods would not lead to a significant change of the fair value of the Level 3 investments.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Industrials	18.09	15.31
Financials	17.36	16.04
Health Care	11.37	11.15
Consumer Discretionary	9.18	9.76
Consumer Staples	8.44	9.45
Materials	8.03	9.10
Information Technology	7.59	5.81
Energy	4.88	5.93
Investment Fund(s) - Equity	3.93	5.01
Communication Services	3.57	4.54
Utilities	2.91	3.92
Real Estate	2.34	2.05
Short-Term Investments	1.24	-
Other net assets	1.07	1.93

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
AUD	11,570	5	11,575	579
CHF	17,353	6	17,359	868
DKK	4,637	2	4,639	232
EUR	52,234	16	52,250	2,613
GBP	21,051	10	21,061	1,053
HKD	1,393	-	1,393	70
ILS	88	-	88	4
JPY	37,924	14	37,938	1,897
NOK	385	1	386	19
NZD	123	-	123	6
SEK	3,581	2	3,583	179
SGD	2,505	-	2,505	125
USD	10,383	(879)	9,504	475

International Disciplined Equity (iA)

Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
AUD	15,875	–	15,875	794
CHF	12,127	–	12,127	606
DKK	6,306	–	6,306	315
EUR	44,574	–	44,574	2,229
GBP	22,587	–	22,587	1,129
HKD	1,854	–	1,854	93
ILS	418	–	418	21
JPY	35,562	–	35,562	1,778
NOK	2,017	–	2,017	101
NZD	138	–	138	7
SEK	6,767	–	6,767	338
SGD	3,334	–	3,334	167
USD	8,543	–	8,543	427

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
16,148	9.77

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
15,925	9.81

International Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	262,747	216,948
Cash	663	307
	263,410	217,255
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	224	294
Expenses payable	188	148
	412	442
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	262,998	216,813
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	16.68	14.87
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	16.96	15.09
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.72	–
IAG SRP 75/100	16.24	14.51
IAG SRP 75/100 Prestige 300	16.88	15.02
IAG SRP 75/100 Prestige 500	10.72	–
IAG SRP Other Series	20.41	18.22
IAG SRP CS 75/75 F	17.53	15.44
IAG SRP CS 75/75 Prestige 300 F	17.80	15.66
IAG SRP CS 75/75 Prestige 500 F	10.75	–
IAG SRP 75/100 F	16.99	15.02
IAG SRP 75/100 Prestige 300 F	17.68	15.56
IAG SRP 75/100 Prestige 500 F	10.74	–
IAG SRP SE 100/100 F	21.31	18.86
My Education/Ecoflex	11.93	10.66
Ecoflexextra CS 75/75	12.36	11.02
Ecoflexextra GSS	12.02	10.74
COL001	14.28	12.66
COL002	23.62	20.49
COL008	22.71	19.73
COL010	14.37	12.71
COL011	20.50	17.94
COL012	14.41	12.61
COL013	19.56	17.14
COL015	18.59	16.37
COL018	22.56	19.63
COL019	22.71	19.73
COL020	14.27	12.65
COL022	22.71	19.74
COL025	22.72	19.74
COL026	23.62	20.49
COL028	14.60	12.84
COLBR2	23.62	20.49
PLA000	23.74	20.58

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	914	730
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	224	381
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	488	–
IAG SRP 75/100	545	440
IAG SRP 75/100 Prestige 300	224	502
IAG SRP 75/100 Prestige 500	608	–
IAG SRP Other Series	95	52
IAG SRP CS 75/75 F	5	1
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	3
IAG SRP 75/100 Prestige 500 F	5	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	702	645
Ecoflexextra CS 75/75	24	31
Ecoflexextra GSS	523	499
COL001	8	10
COL002	550	724
COL008	1,856	1,880
COL010	159	149
COL011	132	151
COL012	–	–
COL013	71	68
COL015	119	115
COL018	503	497
COL019	666	684
COL020	21	22
COL022	465	488
COL025	3,608	3,356
COL026	5	5
COL028	244	236
COLBR2	666	509
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

International Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	3	-
Distributions and allocations from investment funds	6,777	7,685
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	2,717	1,078
Net change in unrealized appreciation (depreciation)	24,317	(25,783)
Net gain (loss) in fair value of investments	27,034	(24,705)
Derivative financial instruments:		
Net realized gain (loss)	-	-
Net change in unrealized appreciation (depreciation)	-	-
Net gain (loss) in fair value of derivative financial instruments	-	-
Total other changes in fair value of investments and derivative financial instruments	27,034	(24,705)
	33,814	(17,020)
EXPENSES (Note 7)		
Management fees and operating expenses	2,016	1,674
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	31,798	(18,694)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.71	(1.76)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.96	(2.06)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.02	-
IAG SRP 75/100	1.70	(1.55)
IAG SRP 75/100 Prestige 300	0.93	(1.52)
IAG SRP 75/100 Prestige 500	1.02	-
IAG SRP Other Series	1.97	(1.66)
IAG SRP CS 75/75 F	2.13	(1.16)
IAG SRP CS 75/75 Prestige 300 F	1.18	(6.20)
IAG SRP CS 75/75 Prestige 500 F	0.75	-
IAG SRP 75/100 F	1.69	(1.64)
IAG SRP 75/100 Prestige 300 F	0.69	(1.62)
IAG SRP 75/100 Prestige 500 F	1.07	-
IAG SRP SE 100/100 F	2.45	(2.06)
My Education/Ecoflex	1.21	(1.49)
Ecoflexextra CS 75/75	1.36	(1.33)
Ecoflexextra GSS	1.27	(1.35)
COL001	1.82	(1.39)
COL002	3.44	(1.55)
COL008	2.99	(1.50)
COL010	1.62	(1.09)
COL011	2.58	(2.47)
COL012	1.79	(4.16)
COL013	2.40	(1.05)
COL015	2.22	(1.69)
COL018	2.93	(1.10)
COL019	2.99	(1.63)
COL020	1.61	(1.39)
COL022	2.95	(1.43)
COL025	2.97	(1.45)
COL026	3.09	(1.48)
COL028	1.74	(0.99)
COLBR2	3.11	(1.66)
PLA000	3.15	(1.80)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	216,813	222,943
Increase (decrease) in net assets from operations attributable to contractholders	31,798	(18,694)
Proceeds from issuances of units	103,618	81,435
Redemption of units	(89,231)	(68,871)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	46,185	(6,130)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	262,998	216,813

The accompanying Notes to the Financial Statements are an integral part of these statements.

International Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	31,798	(18,694)
Adjustments		
Interest for allocation purposes	(3)	–
Distributions and allocations from investment funds	(6,777)	(7,685)
Net realized loss (gain) of investments and derivative financial instruments	(2,717)	(1,078)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(24,317)	25,783
Proceeds from sale and maturity of investments	22,632	27,486
Purchases of investments	(34,690)	(38,477)
Increase (decrease) in expenses payable	40	(6)
Interest received (paid)	3	–
CASH FLOWS FROM OPERATING ACTIVITIES	(14,031)	(12,671)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	103,618	84,157
Amounts paid on redemption of redeemable units	(89,231)	(71,630)
CASH FLOWS FROM FINANCING ACTIVITIES	14,387	12,527
NET INCREASE (DECREASE) IN CASH	356	(144)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	307	451
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	663	307

The accompanying Notes to the Financial Statements are an integral part of these statements.

International Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (99.90%)			
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	10,290,994	225,501	262,747
TOTAL INVESTMENT PORTFOLIO (99.90%)		225,501	262,747
OTHER NET ASSETS (0.10%)			251
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			262,998

Top 25 Holdings of the Underlying Fund

As at December 31, 2023

In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
BlackRock CDN MSCI EAFE Equity Index Fund, Class D				
Novo Nordisk	438,036	N/A	59,751	2.04
Nestlé SA	358,389	N/A	54,750	1.87
ASML Holding NV	54,113	N/A	53,732	1.84
LVMH Moët Hennessy Louis Vuitton SE	37,064	N/A	39,605	1.36
Shell PLC	888,217	N/A	38,394	1.31
AstraZeneca PLC	208,041	N/A	37,069	1.27
Novartis AG	275,131	N/A	36,583	1.25
Roche Holding AG	94,304	N/A	36,123	1.24
Toyota Motor Corp.	1,423,469	N/A	34,490	1.18
BHP Group Ltd.	680,367	N/A	30,859	1.06
SAP SE	140,165	N/A	28,477	0.97
HSBC Holdings PLC	2,614,869	N/A	27,933	0.96
TotalEnergies SE	307,542	N/A	27,595	0.94
Siemens AG	102,051	N/A	25,258	0.86
Commonwealth Bank of Australia	224,989	N/A	22,632	0.77
Unilever PLC	335,471	N/A	21,429	0.73
L'Oréal SA	32,386	N/A	21,258	0.73
Sony Group Corp.	169,279	N/A	21,232	0.73
Sanofi	152,554	N/A	19,945	0.68
Schneider Electric SA	73,073	N/A	19,348	0.66
Allianz SE	54,136	N/A	19,079	0.65
UBS Group AG	441,637	N/A	18,059	0.62
Air Liquide SA	70,327	N/A	18,041	0.62
BP PLC	2,302,005	N/A	18,038	0.62
AIA Group Ltd.	1,538,329	N/A	17,677	0.60
			747,357	25.56

International Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	262,747	-	-	262,747
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	262,747	-	-	262,747
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	262,747	-	-	262,747

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	216,948	-	-	216,948
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	216,948	-	-	216,948
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	216,948	-	-	216,948

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

International Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
26,275	9.99

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
21,695	10.01

International Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	453,678	403,647
Cash	886	8,048
Interest, dividends and other receivables	1,569	532
	456,133	412,227
LIABILITIES		
CURRENT LIABILITIES		
Expenses payable	146	135
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	455,987	412,092
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	24.36	21.15
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	25.16	21.77
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.74	–
IAG SRP 75/100	23.56	20.50
IAG SRP 75/100 Prestige 300	24.39	21.16
IAG SRP 75/100 Prestige 500	10.74	–
IAG SRP CS 75/75 F	25.42	21.87
IAG SRP CS 75/75 Prestige 300 F	26.31	22.55
IAG SRP CS 75/75 Prestige 500 F	10.77	–
IAG SRP 75/100 F	24.70	21.24
IAG SRP 75/100 Prestige 300 F	25.57	21.97
IAG SRP 75/100 Prestige 500 F	10.76	–
My Education/Ecoflex	22.21	19.45
Ecoflextra CS 75/75	23.63	20.52
COL001	27.56	23.70
COL002	35.07	29.60
COL003	35.25	29.73
COL008	35.07	29.60
COL011	32.64	27.84
COL015	27.83	23.92
COL019	33.91	28.70
COL020	27.51	23.70
COL022	33.91	28.70
COL025	33.93	28.71
COL026	35.09	29.61
COLBR2	35.07	29.60
PLA000	35.23	29.73

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	375	412
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	98	209
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	393	–
IAG SRP 75/100	149	153
IAG SRP 75/100 Prestige 300	44	158
IAG SRP 75/100 Prestige 500	233	–
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	2	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
My Education/Ecoflex	1,275	1,379
Ecoflextra CS 75/75	19	21
COL001	–	–
COL002	19	19
COL003	10,990	11,792
COL008	34	34
COL011	–	–
COL015	–	–
COL019	32	34
COL020	–	–
COL022	16	25
COL025	56	56
COL026	–	–
COLBR2	329	325
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

International Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	369	100
Dividends	17,967	15,628
Securities lending	227	162
Distributions and allocations from investment funds	672	631
Income from income trusts	201	138
Foreign exchange gain (loss) on cash	(108)	(255)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	22,229	(66,597)
Net change in unrealized appreciation (depreciation)	35,360	16,563
Net gain (loss) in fair value of investments	57,589	(50,034)
Derivative financial instruments:		
Net realized gain (loss)	(1)	94
Net change in unrealized appreciation (depreciation)	3	11
Net gain (loss) in fair value of derivative financial instruments	2	105
Total other changes in fair value of investments and derivative financial instruments	57,591	(49,929)
	76,919	(33,525)
EXPENSES (Note 7)		
Management fees and operating expenses	1,689	1,616
Transaction costs	944	1,175
Foreign withholding taxes	1,700	1,372
	4,333	4,163
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	72,586	(37,688)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	3.21	(2.65)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.91	(3.11)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.04	-
IAG SRP 75/100	3.08	(2.62)
IAG SRP 75/100 Prestige 300	2.04	(2.60)
IAG SRP 75/100 Prestige 500	1.04	-
IAG SRP CS 75/75 F	0.14	(2.42)
IAG SRP CS 75/75 Prestige 300 F	6.76	(2.34)
IAG SRP CS 75/75 Prestige 500 F	0.32	-
IAG SRP 75/100 F	3.45	(0.98)
IAG SRP 75/100 Prestige 300 F	3.61	(2.32)
IAG SRP 75/100 Prestige 500 F	0.75	-
My Education/Ecoflex	2.77	(2.70)
Ecoflexextra CS 75/75	3.12	(2.89)
COL001	3.86	(2.70)
COL002	5.62	(3.33)
COL003	5.50	(2.53)
COL008	5.82	(4.86)
COL011	4.79	(2.80)
COL015	3.91	(2.66)
COL019	5.21	(2.59)
COL020	3.81	(2.69)
COL022	5.09	(4.42)
COL025	5.25	(2.50)
COL026	5.48	(2.67)
COLBR2	5.49	(2.43)
PLA000	5.50	(2.68)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	412,092	437,932
Increase (decrease) in net assets from operations attributable to contractholders	72,586	(37,688)
Proceeds from issuances of units	23,750	60,534
Redemption of units	(52,441)	(48,686)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	43,895	(25,840)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	455,987	412,092

The accompanying Notes to the Financial Statements are an integral part of these statements.

International Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	72,586	(37,688)
Adjustments		
Interest for allocation purposes	(369)	(100)
Dividends	(17,967)	(15,628)
Distributions and allocations from investment funds	(672)	(631)
Income from income trusts	(201)	(138)
Foreign withholding taxes	1,700	1,372
Foreign exchange loss (gain) on cash	108	255
Net realized loss (gain) of investments and derivative financial instruments	(22,228)	66,503
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(35,363)	(16,574)
Transaction costs	944	1,175
Proceeds from sale and maturity of investments	498,153	501,249
Purchases of investments	(491,242)	(528,849)
Increase (decrease) in expenses payable	11	(37)
Interest received (paid)	74	114
Dividends received, net of withholding taxes	15,351	13,861
Distributions and allocations received (paid) from investment funds	575	676
Income from income trusts received	177	109
CASH FLOWS FROM OPERATING ACTIVITIES	21,637	(14,331)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	23,750	60,598
Amounts paid on redemption of redeemable units	(52,441)	(48,734)
CASH FLOWS FROM FINANCING ACTIVITIES	(28,691)	11,864
Foreign exchange gain (loss) on cash	(108)	(255)
NET INCREASE (DECREASE) IN CASH	(7,162)	(2,722)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	8,048	10,770
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	886	8,048

The accompanying Notes to the Financial Statements are an integral part of these statements.

International Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
U.S. EQUITIES (7.30%)			
CONSUMER DISCRETIONARY (1.71%)			
Stellantis NV	253,085	5,008	7,797
CONSUMER STAPLES (1.49%)			
Nestlé SA	44,506	6,778	6,799
ENERGY (0.35%)			
Tenaris SA	68,948	1,424	1,581
FINANCIALS (0.21%)			
Swiss Re AG	6,343	969	940
HEALTH CARE (2.41%)			
Roche Holding AG	28,617	12,453	10,990
INDUSTRIALS (0.17%)			
Experian PLC	14,443	657	777
INFORMATION TECHNOLOGY (0.04%)			
Monday.com Ltd.	787	188	195
MATERIALS (0.92%)			
CRH PLC	27,227	2,039	2,483
James Hardie Industries PLC	34,133	1,308	1,735
		3,347	4,218
TOTAL U.S. EQUITIES		30,824	33,297

As at December 31, 2023

In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (85.68%)				
COMMUNICATION SERVICES (3.54%)				
Auto Trader Group PLC	United Kingdom	55,048	577	668
Dentsu Group Inc.	Japan	13,581	598	460
Deutsche Telekom AG	Germany	133,270	4,054	4,222
Elisa Oyj	Finland	8,194	552	500
HKT Trust & HKT Ltd.	Hong Kong	160,220	257	252
Informa PLC	United Kingdom	9,980	121	131
Koninklijke KPN NV	Netherlands	270,900	1,180	1,230
REA Group Ltd.	Australia	4,449	550	725
Scout24 SE	Germany	3,515	262	329
Spark New Zealand Ltd.	New Zealand	57,606	239	249
Telefonica Deutschland Holding AG	Germany	100,724	330	345
Telefonica SA	Spain	280,597	1,544	1,444
Telenor ASA	Norway	39,374	596	596
Telstra Group Ltd.	Australia	405,967	1,411	1,446
Universal Music Group NV	Netherlands	21,634	742	813
Vodafone Group PLC	United Kingdom	2,366,941	2,990	2,728
			16,003	16,138
CONSUMER DISCRETIONARY (7.38%)				
Accor SA	France	18,145	816	914
adidas AG	Germany	2,127	605	571
Aisin Corp.	Japan	1,561	78	72
Aristocrat Leisure Ltd.	Australia	33,672	1,147	1,237
Avolta AG	Switzerland	5,614	327	291

As at December 31, 2023

In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
CONSUMER DISCRETIONARY (continued)				
Bayerische Motoren Werke AG, Preferred	Germany	2,209	236	289
Bridgestone Corp.	Japan	18,652	992	1,019
Burberry Group PLC	United Kingdom	45,398	1,430	1,081
Compagnie Financière Richemont SA	Switzerland	3,542	603	642
Compass Group PLC	United Kingdom	71,127	2,440	2,566
Denso Corp.	Japan	56,027	1,154	1,115
Evolution AB	Sweden	3,599	521	566
Ferrari NV	Italy	896	358	398
Genting Singapore Ltd.	Singapore	908,876	773	909
H & M Hennes & Mauritz AB, Class 'B'	Sweden	30,918	527	715
Honda Motor Co. Ltd.	Japan	105,391	1,201	1,445
Industria de Diseno Textil SA	Spain	52,289	1,922	3,003
InterContinental Hotels Group PLC	United Kingdom	9,843	993	1,173
Koito Manufacturing Co. Ltd.	Japan	7,839	161	161
La Française des Jeux SAEM	France	5,216	296	250
LVMH Moët Hennessy Louis Vuitton SE	France	4,647	4,534	4,966
Mazda Motor Corp.	Japan	92,145	1,320	1,313
Mercedes-Benz Group AG	Germany	2,095	220	191
Moncler SpA	Italy	9,460	806	768
Next PLC	United Kingdom	7,712	755	1,052
Pandora AS	Denmark	5,484	491	1,000
Sands China Ltd.	Macau	18,044	82	70
SEB SA	France	1,382	191	227
Sekisui Chemical Co. Ltd.	Japan	24,129	467	459
Shimano Inc.	Japan	854	189	174
Subaru Corp.	Japan	69,349	1,590	1,677
USS Co. Ltd.	Japan	11,357	242	301
Wesfarmers Ltd.	Australia	36,422	1,679	1,869
Whitbread PLC	United Kingdom	5,098	270	313
Zensho Holdings Co. Ltd.	Japan	12,711	748	878
			30,164	33,675

CONSUMER STAPLES (6.88%)

Ajinomoto Co. Inc.	Japan	4,332	227	220
Anheuser-Busch InBev SA/NV	Belgium	33,272	2,572	2,831
British American Tobacco PLC	United Kingdom	25,923	1,095	1,000
Carlsberg AS, Class 'B'	Denmark	1,061	197	176
Chocoladefabriken Lindt & Sprüngli AG	Switzerland	27	415	427
Coca-Cola HBC AG	Italy	12,550	549	486
Danone	France	18,543	1,496	1,585
Essity AB, Class 'B'	Sweden	5,930	202	194
Henkel AG & Co KGaA	Germany	2,120	189	201
Henkel AG & Co KGaA, Preferred	Germany	12,354	1,320	1,311
Imperial Brands PLC	United Kingdom	53,579	1,524	1,627
J Sainsbury PLC	United Kingdom	48,720	223	248
Japan Tobacco Inc.	Japan	149,768	3,818	5,106
Jerónimo Martins SGPS SA	Portugal	6,082	169	204
Kikkoman Corp.	Japan	4,294	309	347
Kobayashi Pharmaceutical Co. Ltd.	Japan	5,241	409	333
Koninklijke Ahold Delhaize NV	Netherlands	60,517	2,586	2,293
L'Oréal SA	France	8,536	4,738	5,603
Orkla ASA	Norway	7,652	73	78
Shiseido Co. Ltd.	Japan	36,885	1,793	1,467
Tesco PLC	United Kingdom	426,175	1,908	2,081
WH Group Ltd.	Hong Kong	537,590	519	457
Wilmar International Ltd.	China	140,542	517	502
Woolworths Group Ltd.	Australia	44,042	1,390	1,474
Yakult Honsha Co. Ltd.	Japan	37,301	1,322	1,105

International Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023

In thousands (except number of securities)

CONSUMER STAPLES (continued)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
			29,560	31,356
ENERGY (4.50%)				
BP PLC	United Kingdom	654,783	5,195	5,131
Eni SpA	Italy	75,945	1,704	1,698
Equinor ASA	Norway	8,635	385	361
Galp Energia SGPS SA	Portugal	13,272	268	258
Inpex Corp.	Japan	83,055	1,679	1,479
Repsol SA	Spain	44,221	877	866
Shell PLC	Netherlands	242,885	9,225	10,499
TotalEnergies SE	France	2,382	176	214
			19,509	20,506

FINANCIALS (17.01%)

3i Group PLC	United Kingdom	50,637	1,285	2,061
Abdrn PLC	United Kingdom	260,886	816	783
ABN AMRO Bank NV	Netherlands	87,809	1,736	1,738
Ageas SA NV	Belgium	444	24	25
AIA Group Ltd.	Hong Kong	49,484	549	569
Assicurazioni Generali SpA	Italy	86,074	2,243	2,395
Axa SA	France	105,754	3,706	4,543
Banco Bilbao Vizcaya Argentaria SA	Spain	282,525	2,524	3,385
Banco Santander SA	Spain	106,824	596	588
Barclays PLC	United Kingdom	795,118	2,125	2,055
Commerzbank AG	Germany	98	2	2
Commonwealth Bank of Australia	Australia	9,138	839	919
Credit Agricole SA	France	23,747	385	445
Dai-ichi Life Holdings Inc.	Japan	99,394	2,334	2,782
Danske Bank A/S	Denmark	2,927	103	103
DBS Group Holdings Ltd.	Singapore	41,139	1,332	1,374
Deutsche Bank AG	Germany	47,185	783	850
Erste Group Bank AG	Austria	4,332	234	232
Groupe Bruxelles Lambert SA	Belgium	1,967	207	204
Hannover Rueck SE	Germany	1,315	312	414
Hargreaves Lansdown PLC	United Kingdom	22,617	456	279
HSBC Holdings PLC	United Kingdom	513,211	5,236	5,482
Industrivarden AB, Class 'A'	Sweden	5,725	208	246
Industrivarden AB, Class 'C'	Sweden	11,297	409	485
ING Groep NV	Netherlands	281,734	5,063	5,551
Insurance Australia Group Ltd.	Australia	173,862	862	885
Intesa Sanpaolo SpA	Italy	13,707	54	53
Investor AB, Class 'B'	Sweden	24,152	644	738
Japan Post Insurance Co. Ltd.	Japan	20,718	494	485
M&G PLC	United Kingdom	45,392	163	170
Medibank Pvt Ltd.	Australia	213,161	646	683
Mediobanca Banca di Credito Finanziario SpA	Italy	71,650	1,092	1,169
Mitsubishi UFJ Financial Group Inc.	Japan	813,452	8,212	9,217
MS&AD Insurance Group Holdings Inc.	Japan	34,133	1,461	1,771
Münchener Rückversicherungs-Gesellschaft AG	Germany	7,112	2,870	3,886
National Australia Bank Ltd.	Australia	93,781	2,497	2,590
Nordea Bank Abp	Finland	79,895	1,093	1,304
Partners Group Client Access 35 LP Inc.	Switzerland	829	1,320	1,575
QBE Insurance Group Ltd.	Australia	87,062	1,183	1,160
Sampo Oyj, Class 'A'	Finland	776	45	45
Singapore Exchange Ltd.	Singapore	48,146	451	473
Skandinaviska Enskilda Banken AB, Class 'A'	Sweden	57,979	816	1,053
Société Générale SA	France	5,285	180	185

As at December 31, 2023

In thousands (except number of securities)

FINANCIALS (continued)

Standard Chartered PLC	United Kingdom	38,136	475	427
Suncorp Group Ltd.	Australia	50,325	609	627
Talanx AG	Germany	3,015	237	284
UBS Group AG	Switzerland	90,598	2,982	3,705
UniCredit SpA	Italy	180,488	6,207	6,458
United Overseas Bank Ltd.	Singapore	19,954	566	568
Wendel SE	France	402	46	47
Wise PLC, Class 'A'	United Kingdom	32,608	393	479
Worldline SA /France	France	1,029	38	24
			69,143	77,571

HEALTH CARE (8.87%)

Astellas Pharma Inc.	Japan	91,069	1,886	1,436
AstraZeneca PLC	United Kingdom	5,977	1,096	1,065
Carl Zeiss Meditec AG	Germany	749	91	108
Cochlear Ltd.	Australia	3,731	801	1,003
Demant A/S	Denmark	2,041	118	118
EssilorLuxottica	France	8,033	2,002	2,125
Fresenius Medical Care AG	Germany	11,970	662	662
Fresenius SE & Co. KGaA	Germany	5,097	219	208
Hikma Pharmaceuticals PLC	Jordan	11,563	302	348
Hoya Corp.	Japan	31,923	4,655	5,263
Ipsen SA	France	1,861	252	293
Koninklijke Philips NV	Netherlands	7,971	221	245
Kyowa Kirin Co. Ltd.	Japan	7,751	173	172
Novartis AG	Switzerland	83,135	9,667	11,054
Novo Nordisk AS, Class 'B'	Denmark	65,352	4,688	8,914
Ono Pharmaceutical Co. Ltd.	Japan	45,658	1,368	1,074
Orion Oyj, Class 'B'	Finland	2,201	117	126
Otsuka Holdings Co. Ltd.	Japan	8,293	433	410
Recordati Industria Chimica e Farmaceutica SpA	Italy	3,230	203	230
Shionogi & Co. Ltd.	Japan	35,865	2,100	2,280
Sonic Healthcare Ltd.	Australia	33,724	1,235	973
Sonova Holding AG	Switzerland	4,259	1,734	1,831
Sysmex Corp.	Japan	6,862	509	504
			34,532	40,442

INDUSTRIALS (17.77%)

A.P. Moller - Maersk AS, Class 'A'	Denmark	162	526	379
A.P. Moller - Maersk AS, Class 'B'	Denmark	574	1,907	1,362
ABB Ltd.	Switzerland	40,981	2,077	2,395
ACS Actividades de Construcción y Servicios SA	Spain	11,618	387	680
Adecco Group AG	Switzerland	3,134	206	203
Aena SME SA	Spain	851	199	203
ANA Holdings Inc.	Japan	74,158	2,253	2,122
Assa Abloy AB	Sweden	42,824	1,386	1,627
BAE Systems PLC	United Kingdom	131,762	1,872	2,460
BayCurrent Consulting Inc.	Japan	9	-	-
Bouygues SA	France	6,256	323	311
Brambles Ltd.	Australia	47,299	568	579
Brenntag SE	Germany	11,035	1,154	1,338
Bureau Veritas SA	France	19,034	653	634
CNH Industrial NV	United Kingdom	77,369	1,187	1,249
Compagnie de Saint-Gobain SA	France	30,893	2,002	3,000
Dassault Aviation SA	France	1,257	248	328
Deutsche Post AG	Germany	63,553	3,714	4,152
Eiffage SA	France	5,523	718	780
Epiroc AB, Class 'B'	Sweden	1,218	28	28

Foreign Equity Funds

International Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023

In thousands (except number of securities)

Country

Number

Average

Carrying

As at December 31, 2023

In thousands (except number of securities)

Country

Number

Average

Carrying

INDUSTRIALS (continued)

Fuji Electric Co. Ltd.	Japan	16,418	917	932
GEA Group AG	Germany	6,462	378	355
Geberit AG	Switzerland	2,478	1,743	2,092
Getlink SE	France	22,733	514	548
Hitachi Ltd.	Japan	57,034	3,954	5,425
IMCD NV	Netherlands	492	89	113
Intertek Group PLC	United Kingdom	8,983	789	641
Japan Airlines Co. Ltd.	Japan	97,256	2,559	2,524
Jardine Matheson Holdings Ltd.	Hong Kong	8,197	548	445
Kawasaki Kisen Kaisha Ltd.	Japan	69,701	2,474	3,944
Komatsu Ltd.	Japan	25,801	826	890
Kuehne + Nagel International AG	Switzerland	2,422	978	1,100
Legrand SA	France	10,883	1,374	1,492
Makita Corp.	Japan	6,947	250	253
MISUMI Group Inc.	Japan	17,544	403	392
Mitsubishi Corp.	Japan	1,989	28	42
Mitsui & Co. Ltd.	Japan	25,823	1,025	1,280
NGK Insulators Ltd.	Japan	29,187	578	460
Nippon Express Holdings Co. Ltd.	Japan	8,355	624	626
Nippon Yusen KK	Japan	37,100	1,241	1,517
Persol Holdings Co. Ltd.	Japan	162,577	353	368
Prysmian SpA	Italy	21,194	1,079	1,271
Qantas Airways Ltd.	Australia	286,483	1,496	1,384
Randstad NV	Netherlands	11,118	879	919
Rational AG	Germany	255	197	260
Recruit Holdings Co. Ltd.	Japan	102,229	4,805	5,702
Reece Ltd.	Australia	9,467	157	191
RELX PLC	United Kingdom	46,270	1,876	2,419
Rockwool AS, Class 'B'	Denmark	1,236	428	477
Rolls-Royce Holdings PLC	United Kingdom	293,866	951	1,480
Safran SA	France	12,910	2,798	2,999
Sandvik AB	Sweden	24,741	630	706
Schindler Holding AG	Switzerland	2,515	742	829
SG Holdings Co. Ltd.	Japan	22,383	431	424
SGS SA	Switzerland	9,358	1,179	1,063
Siemens AG	Germany	23,224	4,868	5,748
Singapore Airlines Ltd.	Singapore	177,602	1,090	1,165
Singapore Technologies Engineering Ltd.	Singapore	37,092	130	144
SKF AB, Class 'B'	Sweden	40,750	933	1,073
Techtronic Industries Co. Ltd.	Hong Kong	87	1	1
Toyota Tsusho Corp.	Japan	4,965	344	386
Vinci SA	France	2,064	343	342
Volvo AB, Class 'A'	Sweden	3,794	108	132
Volvo AB, Class 'B'	Sweden	22,820	568	781
Wartsila OYJ Abp	Finland	18,941	293	362
Wolters Kluwer NV	Netherlands	8,070	1,256	1,513
			70,635	81,044

INFORMATION TECHNOLOGY (7.49%)

ASML Holding NV	Netherlands	6,733	4,925	6,685
BE Semiconductor Industries NV	Netherlands	3,723	496	740
Bechtle AG	Germany	1,047	70	69
Brother Industries Ltd.	Japan	5,587	128	118
Canon Inc.	Japan	3,179	111	108
Check Point Software Technology Ltd.	Israel	21,072	3,581	4,245
Fujitsu Ltd.	Japan	6,037	1,026	1,201
Logitech International SA	Switzerland	4,722	555	590
Nemetschek SE	Germany	2,856	277	326
OBIC Co. Ltd.	Japan	2,979	597	677

INFORMATION TECHNOLOGY (continued)

Oracle Corp. Japan	Japan	3,883	402	395
Otsuka Corp.	Japan	8,726	484	474
Renesas Electronics Corp.	Japan	241,796	3,946	5,765
Ricoh Co. Ltd.	Japan	44,228	499	448
SAP SE	Germany	4,690	873	953
SCSK Corp.	Japan	8,861	211	232
Seiko Epson Corp.	Japan	35,009	719	691
STMicroelectronics NV	Singapore	55,007	3,244	3,625
SUMCO Corp.	Japan	110,331	2,057	2,182
TDK Corp.	Japan	5,169	326	325
Tokyo Electron Ltd.	Japan	9,568	1,958	2,260
Trend Micro Inc.	Japan	16,784	976	1,185
Wix.com Ltd.	Israel	3,211	442	521
Xero Ltd.	New Zealand	3,284	304	332
			28,207	34,147

MATERIALS (7.04%)

Air Liquide SA	France	12,166	2,882	3,121
Akzo Nobel NV	Netherlands	1,265	135	138
ArcelorMittal SA	Luxembourg	47,917	1,549	1,792
BHP Group Ltd.	Australia	94,414	3,539	4,282
BlueScope Steel Ltd.	Australia	47,862	704	1,008
Clariant AG	Switzerland	13,345	264	260
Evraz PLC	Russia	96,201	710	131
Fortescue Ltd.	Australia	12,302	276	321
Glencore PLC	Australia	452,187	3,520	3,588
Heidelberg Materials AG	Germany	11,156	1,167	1,315
Holmen AB, Class 'B'	Sweden	2,006	103	112
ICL Group Ltd.	Israel	35,419	284	237
Mitsubishi Chemical Holdings Corp.	Japan	32,729	291	265
Mondi PLC	Austria	10,028	216	259
Nippon Steel Corp.	Japan	32,519	1,037	982
Nitto Denko Corp.	Japan	15,696	1,386	1,549
Orica Ltd.	Australia	7,472	105	107
Pilbara Minerals Ltd.	Australia	535,371	2,104	1,903
Rio Tinto Ltd.	Australia	5,759	647	703
Shin-Etsu Chemical Co. Ltd.	Japan	153,880	6,003	8,516
Solvay SA	Belgium	5,350	702	735
Solvay SA	Belgium	5,350	839	216
UPM-Kymmene Oyj	Finland	11,065	523	549
			28,986	32,089

REAL ESTATE (2.32%)

CapitaLand Ascendas REIT	Singapore	323,214	826	979
Daito Trust Construction Co. Ltd.	Japan	5,284	704	808
DAIWA House Reit Investment Corp., REIT	Japan	15	41	35
Dexus, REIT	Australia	40,846	260	282
Hang Lung Properties Ltd.	Hong Kong	163,892	314	301
Hongkong Land Holdings Ltd.	Hong Kong	64,619	366	297
Hulic Co. Ltd.	Japan	10,120	136	140
Klépierre SA, REIT	France	18,950	648	681
Land Securities Group PLC, REIT	United Kingdom	11,055	118	131
Mapletree Commercial Trust, REIT	Singapore	71,951	100	113
Mapletree Logistics Trust, REIT	Singapore	86,364	142	150
Mitsubishi Estate Co. Ltd.	Japan	87,060	1,403	1,582
Nomura Real Estate Holdings Inc.	Japan	4,351	144	151
Nomura Real Estate Master Fund Inc., REIT	Japan	206	316	318
Scentre Group Ltd., REIT	Australia	360,863	869	971

International Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023
In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
REAL ESTATE (continued)				
Sino Land Co. Ltd.	Hong Kong	42,186	64	61
Stockland, REIT	Australia	223,873	822	896
Sun Hung Kai Properties Ltd	Hong Kong	42,825	659	611
Swire Pacific Ltd., Class 'A'	Hong Kong	35,031	338	391
The GPT Group, REIT	Australia	160,820	592	671
Unibail-Rodamco-Westfield, REIT	France	3,595	311	351
UOL Group Ltd.	Singapore	8,978	54	56
Vicinity Centres, REIT	Australia	323,965	572	595
			9,799	10,571

UTILITIES (2.88%)

BKW Energie AG	Switzerland	1,290	306	302
Centrica PLC	United Kingdom	569,648	1,241	1,347
CLP Holdings Ltd.	Hong Kong	56,672	583	617
Endesa SA	Spain	31,816	908	856
Enel SpA	Italy	351,169	3,131	3,442
Hong Kong & China Gas Co. Ltd.	Hong Kong	469,965	475	475
Iberdrola SA	Spain	223,269	3,704	3,860
Mercury NZ Ltd.	New Zealand	15,317	82	84
Naturgy Energy Group SA	Spain	8,311	294	327
Sembcorp Industries Ltd.	Singapore	76,158	382	404
Tokyo Gas Co. Ltd.	Japan	34,824	908	1,055
Verbund AG	Austria	3,116	319	381
			12,333	13,150

TOTAL FOREIGN EQUITIES		348,871	390,685
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As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (4.92%)			
iShares MSCI EAFE ETF	225,944	21,119	22,449

SHORT-TERM INVESTMENTS (1.59%)	7,251	7,247
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TOTAL INVESTMENT PORTFOLIO (99.49%)	408,065	453,678
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OTHER NET ASSETS (0.51%)	2,309
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TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)	455,987
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International Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	423,851	–	131	423,982
Investment funds	22,449	–	–	22,449
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	7,247	–	7,247
	446,300	7,247	131	453,678
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	446,300	7,247	131	453,678

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	384,838	–	701	385,539
Investment funds	18,108	–	–	18,108
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	402,946	–	701	403,647
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	402,946	–	701	403,647

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

The following table provides investments recorded at fair value and for which Level 3 inputs were used in determining fair value:

	Fair Value Measurements for Level 3	
	As at December 31, 2023 Equities (\$)	As at December 31, 2022 Equities (\$)
Balance - beginning of the period	701	–
Net realized gain (loss) on investments	(182)	–
Net realized gain (loss) on derivatives	–	–
Net change in unrealized appreciation (depreciation) on investments	95	(674)
Net change in unrealized appreciation (depreciation) on derivatives	–	–
Purchases	–	1,375
Sales	(483)	–
Transfers into Level 3	–	–
Transfers out of Level 3	–	–
Balance - end of the period	131	701
Change in unrealized gain (loss) of investments and derivatives held at end of the period	4	(674)

Valuation techniques

The following tables indicate the significant unobservable inputs and valuation techniques used in the fair value measurements of Level 3 financial instruments:

As at December 31, 2023

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Equities	Internal Fundamental Model	Purchase Price	131

International Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management (continued)

As at December 31, 2022

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Equities	Internal Fundamental Model	Purchase Price	701

Sensitivity Analysis

The impact of an increase or decrease of one or more variables of these measurement methods would not lead to a significant change of the fair value of the Level 3 investments.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Industrials	17.94	15.41
Financials	17.22	16.14
Health Care	11.28	11.23
Consumer Discretionary	9.09	9.81
Consumer Staples	8.37	9.47
Materials	7.96	9.15
Information Technology	7.53	5.84
Investment Fund(s) - Equity	4.92	4.39
Energy	4.85	5.94
Communication Services	3.54	4.57
Utilities	2.88	3.94
Real Estate	2.32	2.06
Short-Term Investments	1.59	-
Other net assets	0.51	2.05

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
AUD	31,669	-	31,669	1,583
CHF	47,484	-	47,484	2,374
DKK	12,685	-	12,685	634
EUR	142,888	-	142,888	7,144
GBP	57,569	-	57,569	2,878
HKD	3,812	-	3,812	191
ILS	239	-	239	12
JPY	103,798	-	103,798	5,190
NOK	1,050	-	1,050	53
NZD	335	-	335	17
SEK	9,802	-	9,802	490
SGD	6,850	-	6,850	343
USD	30,729	(41)	30,688	1,534

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
AUD	40,522	-	40,522	2,026
CHF	30,893	-	30,893	1,545
DKK	16,092	-	16,092	805
EUR	113,756	-	113,756	5,688
GBP	57,631	-	57,631	2,882
HKD	4,727	-	4,727	236
ILS	1,043	-	1,043	52
JPY	90,783	-	90,783	4,539
NOK	5,141	-	5,141	257
NZD	348	-	348	17
SEK	17,100	-	17,100	855
SGD	8,505	-	8,505	425
USD	19,151	-	19,151	958

International Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
44,643	9.79

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
40,365	9.80

Fidelity European Equity

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	43,488	37,318
Cash	25	–
Receivable for investments sold	–	156
	43,513	37,474
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	–	202
Payable for investments purchased	14	–
Expenses payable	120	106
	134	308
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	43,379	37,166
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	21.18	18.67
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	21.59	19.00
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.73	–
IAG SRP 75/100	20.28	17.93
IAG SRP 75/100 Prestige 300	20.73	18.30
IAG SRP 75/100 Prestige 500	10.72	–
IAG SRP CS 75/75 F	22.10	19.30
IAG SRP CS 75/75 Prestige 300 F	22.59	19.68
IAG SRP CS 75/75 Prestige 500 F	10.75	–
IAG SRP 75/100 F	21.23	18.57
IAG SRP 75/100 Prestige 300 F	21.66	18.94
IAG SRP 75/100 Prestige 500 F	10.74	–
My Education/Ecoflex	13.75	12.23
Ecoflexextra CS 75/75	15.24	13.43
PLA000	33.27	28.47
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	486	440
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	143	382
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	598	–
IAG SRP 75/100	120	105
IAG SRP 75/100 Prestige 300	51	132
IAG SRP 75/100 Prestige 500	223	–
IAG SRP CS 75/75 F	–	–
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
My Education/Ecoflex	1,251	1,385
Ecoflexextra CS 75/75	31	35
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	1,527	1,107
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	813	370
Net change in unrealized appreciation (depreciation)	3,998	(6,797)
Net gain (loss) in fair value of investments	4,811	(6,427)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	4,811	(6,427)
	6,338	(5,320)
EXPENSES (Note 7)		
Management fees and operating expenses	1,392	1,279
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	4,946	(6,599)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	2.44	(3.08)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.39	(3.16)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.02	–
IAG SRP 75/100	2.27	(2.92)
IAG SRP 75/100 Prestige 300	1.19	(2.92)
IAG SRP 75/100 Prestige 500	0.99	–
IAG SRP CS 75/75 F	2.81	(2.82)
IAG SRP CS 75/75 Prestige 300 F	2.91	(2.79)
IAG SRP CS 75/75 Prestige 500 F	0.74	–
IAG SRP 75/100 F	2.66	(2.76)
IAG SRP 75/100 Prestige 300 F	2.72	(2.77)
IAG SRP 75/100 Prestige 500 F	0.74	–
My Education/Ecoflex	1.55	(2.13)
Ecoflexextra CS 75/75	1.81	(2.08)
PLA000	4.80	(3.51)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity European Equity

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	37,166	45,881
Increase (decrease) in net assets from operations attributable to contractholders	4,946	(6,599)
Proceeds from issuances of units	19,524	6,166
Redemption of units	(18,257)	(8,282)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	6,213	(8,715)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	43,379	37,166

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	4,946	(6,599)
Adjustments		
Distributions and allocations from investment funds	(1,527)	(1,107)
Net realized loss (gain) of investments and derivative financial instruments	(813)	(370)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(3,998)	6,797
Proceeds from sale and maturity of investments	5,638	5,807
Purchases of investments	(5,300)	(2,650)
Increase (decrease) in expenses payable	14	(21)
CASH FLOWS FROM OPERATING ACTIVITIES	(1,040)	1,857
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	19,524	6,191
Amounts paid on redemption of redeemable units	(18,257)	(8,290)
CASH FLOWS FROM FINANCING ACTIVITIES	1,267	(2,099)
NET INCREASE (DECREASE) IN CASH	227	(242)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(202)	40
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	25	(202)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity European Equity

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.25%)			
Fidelity Europe Fund, Series O	900,234	36,771	43,488
TOTAL INVESTMENT PORTFOLIO (100.25%)			
		36,771	43,488
OTHER NET ASSETS (-0.25%)			(109)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			43,379

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Europe Fund, Series O				
Roche Holding AG	22,016	8,948	8,480	4.64
National Grid PLC	421,926	7,258	7,531	4.13
Industria de Diseno Textil SA	123,189	4,639	7,122	3.90
Telefonaktiebolaget LM Ericsson	836,074	8,058	6,972	3.82
Reckitt Benckiser Group PLC	75,501	7,637	6,903	3.78
Sanofi	50,736	5,446	6,681	3.66
Koninklijke Ahold Delhaize NV	165,844	6,221	6,323	3.46
Associated British Foods PLC	154,938	5,797	6,194	3.39
SAP SE	28,409	3,595	5,794	3.17
British American Tobacco PLC	137,451	8,689	5,329	2.92
Vonovia SE	127,572	7,968	5,312	2.91
Barclays PLC	1,899,104	5,480	4,927	2.70
Coca-Cola HBC AG	119,339	3,881	4,646	2.54
SCOR SE	116,427	4,251	4,506	2.47
TotalEnergies SE	49,047	3,700	4,420	2.42
Coca-Cola Europacific Partners PLC	42,834	3,145	3,788	2.07
The Sage Group PLC	190,811	2,073	3,779	2.07
RELX PLC	71,524	2,229	3,748	2.05
OMV AG	64,209	3,955	3,735	2.05
Unilever PLC	57,144	3,825	3,666	2.01
Prudential PLC	245,156	6,082	3,665	2.01
Unilever PLC	57,100	3,745	3,663	2.01
NatWest Group PLC	922,396	3,736	3,404	1.86
Capgemini SE	11,292	2,014	3,118	1.71
Ryanair Holdings PLC	16,568	2,130	2,928	1.60
	124,502	126,634	69.35	

Fidelity European Equity

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	43,488	-	-	43,488
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	43,488	-	-	43,488
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	43,488	-	-	43,488

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	37,318	-	-	37,318
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	37,318	-	-	37,318
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	37,318	-	-	37,318

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Fidelity European Equity

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
4,349	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
3,732	10.04

U.S. Disciplined Equity (iA)

Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	308,312	314,021
Cash	331	463
Interest, dividends and other receivables	264	109
	308,907	314,593
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	57	–
Expenses payable	145	134
	202	134
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	308,705	314,459
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Ecoflextra GSS	13.20	11.40
COL003	14.55	12.20
PLA000	14.54	12.20
UNITS OUTSTANDING		
Ecoflextra GSS	4,378	4,675
COL003	17,249	21,411
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	200	42
Dividends	4,616	4,680
Securities lending	9	6
Distributions and allocations from investment funds	132	–
Income from income trusts	344	243
Foreign exchange gain (loss) on cash	(14)	430
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	38,720	13,871
Net change in unrealized appreciation (depreciation)	11,556	(58,836)
Net gain (loss) in fair value of investments	50,276	(44,965)
Derivative financial instruments:		
Net realized gain (loss)	63	(158)
Net change in unrealized appreciation (depreciation)	(4)	1
Net gain (loss) in fair value of derivative financial instruments	59	(157)
Total other changes in fair value of investments and derivative financial instruments	50,335	(45,122)
	55,622	(39,721)
EXPENSES (Note 7)		
Management fees and operating expenses	1,633	1,621
Transaction costs	183	91
Foreign withholding taxes	738	671
	2,554	2,383
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	53,068	(42,104)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Ecoflextra GSS	1.80	(1.77)
COL003	2.32	(1.51)
PLA000	2.35	(1.43)

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Disciplined Equity (iA)

Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	314,459	400,183
Increase (decrease) in net assets from operations attributable to contractholders	53,068	(42,104)
Proceeds from issuances of units	1,274	23,049
Redemption of units	(60,096)	(66,669)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(5,754)	(85,724)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	308,705	314,459

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	53,068	(42,104)
Adjustments		
Interest for allocation purposes	(200)	(42)
Dividends	(4,616)	(4,680)
Distributions and allocations from investment funds	(132)	-
Income from income trusts	(344)	(243)
Foreign withholding taxes	738	671
Foreign exchange loss (gain) on cash	14	(430)
Net realized loss (gain) of investments and derivative financial instruments	(38,783)	(13,713)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(11,552)	58,835
Transaction costs	183	91
Proceeds from sale and maturity of investments	663,099	197,792
Purchases of investments	(607,042)	(162,179)
Increase (decrease) in expenses payable	11	(45)
Interest received (paid)	61	24
Dividends received, net of withholding taxes	3,865	3,993
Distributions and allocations received (paid) from investment funds	81	-
Income from income trusts received	253	243
CASH FLOWS FROM OPERATING ACTIVITIES	58,704	38,213
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	1,274	23,055
Amounts paid on redemption of redeemable units	(60,096)	(66,921)
CASH FLOWS FROM FINANCING ACTIVITIES	(58,822)	(43,866)
Foreign exchange gain (loss) on cash	(14)	430
NET INCREASE (DECREASE) IN CASH	(132)	(5,223)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	463	5,686
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	331	463

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Disciplined Equity (iA)

Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

**Number
of Securities**
**Average
Cost
\$**
**Carrying
Value
\$**

U.S. EQUITIES (94.80%)

COMMUNICATION SERVICES (11.58%)

Alphabet Inc., Class 'A'	60,878	7,683	11,213
Alphabet Inc., Class 'C'	56,153	8,445	10,435
Charter Communications Inc., Class 'A'	1	—	—
Comcast Corp., Class 'A'	61,321	3,585	3,546
Electronic Arts Inc.	6,644	1,233	1,199
Fox Corp., Class 'A'	13,721	614	537
Fox Corp., Class 'B'	4,670	194	170
Meta Platforms Inc., Class 'A'	18,506	6,043	8,637
		27,797	35,737

CONSUMER DISCRETIONARY (12.71%)

Airbnb Inc., Class 'A'	109	17	20
Amazon.com Inc.	27,108	4,976	5,431
Booking Holdings Inc.	830	2,986	3,882
Chipotle Mexican Grill Inc.	778	2,224	2,346
D.R. Horton Inc.	6,981	1,188	1,399
Domino's Pizza Inc.	2,039	1,058	1,108
eBay Inc.	19,136	1,138	1,101
Etsy Inc.	6,319	629	675
Expedia Group Inc.	6,504	859	1,302
Ford Motor Co.	12,835	206	206
Genuine Parts Co.	3,976	729	726
Hilton Worldwide Holdings Inc.	4,952	973	1,189
Lennar Corp., Class 'A'	5,547	796	1,090
LKQ Corp.	5,749	358	362
Lowe's Companies Inc.	1,344	367	394
Lululemon Athletica Inc.	1,996	1,312	1,346
Marriott International Inc., Class 'A'	5,292	1,197	1,574
NVR Inc.	65	493	600
O'Reilly Automotive Inc.	1,407	1,157	1,763
PulteGroup Inc.	5,941	492	809
Ralph Lauren Corp.	2,603	410	495
Ross Stores Inc.	6,856	1,228	1,251
Royal Caribbean Cruises Ltd.	8,262	1,182	1,411
Tapestry Inc.	12,638	564	613
Tesla Inc.	581	204	190
The Home Depot Inc.	11,073	4,632	5,060
The TJX Cos. Inc.	16,538	1,975	2,046
Yum! Brands Inc.	4,996	859	861
		34,209	39,250

CONSUMER STAPLES (4.84%)

Altria Group Inc.	29,662	1,780	1,578
Bunge Global SA	4,540	636	604
Colgate-Palmolive Co.	16,061	1,636	1,688
Constellation Brands Inc., Class 'A'	4,021	1,269	1,282
Kimberly-Clark Corp.	6,499	1,166	1,041
Molson Coors Beverage Co.	6,099	552	492
PepsiCo Inc.	18,178	4,198	4,071
Sysco Corp.	8,817	912	850
The Hershey Company	5,114	1,235	1,257
The J.M. Smucker Co.	4,188	707	698
The Kraft Heinz Co.	25,831	1,184	1,260
The Kroger Co.	2,239	130	135
		15,405	14,956

ENERGY (3.01%)

APA Corp.	3,294	162	156
ConocoPhillips	3	1	—
EOG Resources Inc.	8,926	1,581	1,424
Exxon Mobil Corp.	14,947	2,210	1,970
Marathon Oil Corp.	39,449	1,295	1,257
Marathon Petroleum Corp.	10,984	1,956	2,149
Valero Energy Corp.	13,586	2,441	2,329

As at December 31, 2023
In thousands (except number of securities)

**Number
of Securities**
**Average
Cost
\$**
**Carrying
Value
\$**

ENERGY (continued)

9,646 9,285

FINANCIALS (12.05%)

Aflac Inc.	7,641	675	831
American Express Co.	6,702	1,528	1,656
American International Group, Inc.	3,989	352	356
Ameriprise Financial Inc.	1,609	669	806
Aon PLC, Class 'A'	2,912	1,220	1,117
Assurant Inc.	1,137	227	253
BlackRock Inc.	1,940	2,091	2,077
Capital One Financial Corp.	8,236	1,218	1,424
Cboe Global Markets Inc.	2,087	432	491
Citizens Financial Group Inc.	1,385	62	61
Discover Financial Services	7,732	1,022	1,146
Fleetcor Technologies Inc.	974	305	363
JPMorgan Chase & Co.	25,639	4,644	5,751
Loews Corp.	2,569	206	236
Mastercard Inc., Class 'A'	7,327	3,844	4,121
MSCI Inc.	1,439	1,057	1,073
Principal Financial Group Inc.	4,857	486	504
Prudential Financial Inc.	5,802	763	793
State Street Corp.	8,689	837	888
Synchrony Financial	15,006	592	756
T. Rowe Price Group Inc.	5,495	781	780
The Allstate Corp.	5,376	991	992
The Hartford Financial Services Group Inc.	5,463	537	579
Visa Inc., Class 'A'	18,859	6,429	6,474
Wells Fargo & Co.	56,354	3,404	3,657
		34,372	37,185

HEALTH CARE (11.03%)

Abbvie Inc.	13,337	2,411	2,725
Agilent Technologies Inc.	5,859	914	1,074
Bristol-Myers Squibb Co.	42,772	3,505	2,894
Cardinal Health Inc.	6,799	705	904
Cencora Inc.	4,441	988	1,203
Centene Corp.	11,174	1,008	1,094
Cigna Corp.	5,638	2,348	2,226
DaVita Inc.	2,485	274	343
Elevance Health Inc.	3,936	2,457	2,448
Gilead Sciences Inc.	20,418	2,187	2,181
HCA Holdings Inc.	4,366	1,552	1,558
Humana Inc.	4,287	2,734	2,588
Idexx Laboratories Inc.	1,420	950	1,039
IQVIA Holdings Inc.	2,059	624	628
McKesson Corp.	2,821	1,452	1,722
Mettler-Toledo International Inc.	484	917	774
Molina Healthcare Inc.	1,326	643	632
UnitedHealth Group Inc.	8,126	4,954	5,641
Universal Health Services Inc., Class 'B'	2,013	372	405
Vertex Pharmaceuticals Inc.	3,519	1,704	1,888
West Pharmaceutical Services Inc.	194	93	90
		32,792	34,057

INDUSTRIALS (8.74%)

3m Co.	12,261	1,535	1,767
A.O. Smith Corp.	3,135	293	341
Broadridge Financial Solutions Inc., ADR	1,590	412	431
C.H. Robinson Worldwide Inc.	4,654	620	530
Carrier Global Corp.	10,828	812	820
Caterpillar Inc.	9,296	2,839	3,624
Cintas Corp.	1,119	704	889
Delta Air Lines Inc.	4,725	260	251
Dover Corp., Inc.	2,210	431	448
Expeditors International of Washington Inc.	4,050	605	679
Fastenal Co.	9,862	722	842
FedEx Corp.	5,762	1,988	1,922

U.S. Disciplined Equity (iA)

Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INDUSTRIALS (continued)			
General Electric Co.	16,585	2,343	2,791
Howmet Aerospace Inc.	8,106	471	579
Illinois Tool Works Inc.	3,443	887	1,189
Masco Corp.	4,958	335	438
Nordson Corp.	763	229	266
Old Dominion Freight Line Inc.	2,563	1,392	1,370
Otis Worldwide Corp.	6,024	687	711
PACCAR Inc.	7,776	831	1,001
Paychex Inc.	6,138	951	964
Robert Half Inc.	2,853	304	331
Rollins Inc.	5,963	270	343
Snap-on Inc.	852	297	325
Textron Inc.	4,252	405	451
Trane Technologies PLC	3,698	1,007	1,189
United Airlines Holdings Inc.	4,565	266	248
United Parcel Service Inc., Class 'B'	1,610	349	334
Verisk Analytics Inc., Class 'A'	3,190	1,029	1,005
W.W. Grainger Inc.	814	760	890
		24,034	26,969

INFORMATION TECHNOLOGY (23.00%)

Apple Inc.	75,189	13,896	19,088
Applied Materials Inc.	16,992	3,202	3,631
Autodesk Inc.	375	106	120
Broadcom Inc.	3,814	3,016	5,614
Cadence Design Systems Inc.	4,640	1,684	1,667
Cisco Systems Inc.	52,334	3,328	3,486
Fair Isaac Corp.	516	779	792
Fortinet Inc.	3,794	267	293
Gartner Inc.	1,285	764	764
Intuit Inc.	1,560	1,242	1,286
Juniper Networks Inc.	13,048	484	507
KLA Corp.	2,810	1,689	2,154
Lam Research Corp.	3,210	3,050	3,315
Microchip Technology Inc.	14,627	1,768	1,739
Microsoft Corp.	23,346	8,090	11,576
Netapp Inc.	5,734	682	667
NVIDIA Corp.	13,822	7,537	9,026
Palo Alto Networks Inc.	1,221	410	475
Qualcomm Inc.	17,077	3,211	3,257
ServiceNow Inc.	128	120	119
TE Connectivity Ltd.	4,889	861	906
Verisign Inc.	1,888	540	513
		56,726	70,995

MATERIALS (3.12%)

CF Industries Holdings Inc.	9,004	1,230	944
DuPont de Nemours Inc.	10,189	955	1,034
Ecolab Inc.	3,296	799	862
Linde PLC	2,970	1,507	1,608
LyondellBasell Industries NV, Class 'A'	6,754	899	847
Nucor Corp.	5,057	1,051	1,161
Packaging Corporation of America	1,962	366	421
Steel Dynamics Inc.	5,497	817	856
The Mosaic Co.	4,030	197	190
The Sherwin-Williams Co.	4,148	1,539	1,706
		9,360	9,629

REAL ESTATE (3.08%)

AvalonBay Communities Inc., REIT	829	192	205
Camden Property Trust, REIT	3,054	433	400
Crown Castle Inc., REIT	1,162	175	176
Equinix Inc., REIT	1,299	1,382	1,379
Equity Residential, REIT	6,969	611	562
Essex Property Trust Inc., REIT	1,411	401	461
Extra Space Storage Inc., REIT	855	176	181
Federal Realty Investment Trust, REIT	1,859	261	253

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
REAL ESTATE (continued)			
Host Hotels & Resorts Inc., REIT	21,214	473	545
Invitation Homes Inc., REIT	9,657	437	434
Iron Mountain Inc., REIT	4,288	310	396
Mid-America Apartment Communities Inc., REIT	2,610	435	463
Public Storage., REIT	3,252	1,313	1,308
Regency Centers Corp., REIT	3,076	255	272
SBA Communications Corp., REIT	2,807	1,058	939
Simon Property Group Inc., REIT	4,244	643	798
UDR Inc., REIT	8,702	447	439
Welltower Inc., REIT	2,620	318	311
		9,320	9,522

UTILITIES (1.64%)

Atmos Energy Corp.	3,185	500	486
CenterPoint Energy Inc.	13,892	534	523
CMS Energy Corp.	6,293	488	482
Edison International	6,225	580	587
Entergy Corp.	5,238	679	699
Nisource Finance Corp.	15,713	578	550
Public Service Enterprise Group Inc.	8,816	738	711
Xcel Energy Inc.	12,542	1,122	1,024
		5,219	5,062

TOTAL U.S. EQUITIES

258,880 292,647

As at December 31, 2023

In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
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FOREIGN EQUITIES (0.44%)

INFORMATION TECHNOLOGY (0.44%)

NXP Semiconductors NV	China	4,527	1,410	1,371
TOTAL FOREIGN EQUITIES			1,410	1,371

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
--	-------------------------	-----------------------	-------------------------

INVESTMENT FUNDS (3.50%)

SPDR S&P 500 ETF Trust	17,222	10,230	10,794
------------------------	--------	--------	--------

SHORT-TERM INVESTMENTS (1.13%)

3,541 3,500

TOTAL INVESTMENT PORTFOLIO (99.87%)

274,061 308,312

OTHER NET ASSETS (0.13%)

393

TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)

308,705

U.S. Disciplined Equity (iA)

Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	294,018	–	–	294,018
Investment funds	10,794	–	–	10,794
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	3,500	–	3,500
	304,812	3,500	–	308,312
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	304,812	3,500	–	308,312

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	313,077	–	–	313,077
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	944	–	944
	313,077	944	–	314,021
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	313,077	944	–	314,021

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Information Technology	23.44	24.45
Consumer Discretionary	12.71	10.78
Financials	12.05	10.68
Communication Services	11.58	8.85
Health Care	11.03	17.17
Industrials	8.74	6.62
Consumer Staples	4.84	6.35
Investment Fund(s) - Equity	3.50	–
Materials	3.12	3.16
Real Estate	3.08	2.75
Energy	3.01	6.37
Utilities	1.64	2.38
Short-Term Investments	1.13	0.30
Other net assets	0.13	0.14

U.S. Disciplined Equity (iA)

Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	308,731	–	308,731	15,437

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	313,635	–	313,635	15,682

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
30,481	9.87

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
31,308	9.96

U.S. Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	769,895	554,825
Cash	2,553	2,171
	772,448	556,996
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	1,455	2,116
Redemptions payable	7	2
Expenses payable	1,782	1,315
	3,244	3,433
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	769,204	553,563
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	45.73	38.32
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	46.48	38.90
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.53	–
IAG SRP 75/100	44.46	37.35
IAG SRP 75/100 Prestige 300	45.89	38.42
IAG SRP 75/100 Prestige 500	10.53	–
IAG SRP Other Series	55.93	46.97
IAG SRP CS 75/75 F	47.98	39.75
IAG SRP CS 75/75 Prestige 300 F	48.68	40.31
IAG SRP CS 75/75 Prestige 500 F	10.56	–
IAG SRP 75/100 F	46.50	38.66
IAG SRP 75/100 Prestige 300 F	48.02	39.79
IAG SRP 75/100 Prestige 500 F	10.55	–
IAG SRP SE 100/100 F	58.68	48.69
My Education/Ecoflex	31.05	26.11
Ecoflexextra CS 75/75	32.23	27.01
Ecoflexextra GSS	31.44	26.40
PLA000	64.98	53.00
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	5,973	4,899
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,185	2,833
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	9,193	–
IAG SRP 75/100	2,106	1,772
IAG SRP 75/100 Prestige 300	672	1,318
IAG SRP 75/100 Prestige 500	4,872	–
IAG SRP Other Series	446	385
IAG SRP CS 75/75 F	9	4
IAG SRP CS 75/75 Prestige 300 F	2	4
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	3
IAG SRP 75/100 Prestige 500 F	112	–
IAG SRP SE 100/100 F	1	–
My Education/Ecoflex	3,252	3,223
Ecoflexextra CS 75/75	100	103
Ecoflexextra GSS	1,197	1,262
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	27	3
Distributions and allocations from investment funds	6,401	14,000
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	5,631	3,883
Net change in unrealized appreciation (depreciation)	118,624	(86,839)
Net gain (loss) in fair value of investments	124,255	(82,956)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	124,255	(82,956)
	130,683	(68,953)
EXPENSES (Note 7)		
Management fees and operating expenses	18,050	14,544
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	112,633	(83,497)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	7.37	(5.90)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	5.93	(6.25)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.89	–
IAG SRP 75/100	7.11	(5.98)
IAG SRP 75/100 Prestige 300	5.72	(5.98)
IAG SRP 75/100 Prestige 500	0.87	–
IAG SRP Other Series	8.93	(7.63)
IAG SRP CS 75/75 F	8.29	(5.16)
IAG SRP CS 75/75 Prestige 300 F	7.19	(2.91)
IAG SRP CS 75/75 Prestige 500 F	0.56	–
IAG SRP 75/100 F	8.07	(6.02)
IAG SRP 75/100 Prestige 300 F	6.86	(6.32)
IAG SRP 75/100 Prestige 500 F	(0.14)	–
IAG SRP SE 100/100 F	10.69	(7.51)
My Education/Ecoflex	4.94	(4.66)
Ecoflexextra CS 75/75	5.29	(4.78)
Ecoflexextra GSS	5.04	(4.66)
PLA000	11.98	(7.47)

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	553,563	522,608
Increase (decrease) in net assets from operations attributable to contractholders	112,633	(83,497)
Proceeds from issuances of units	408,517	221,181
Redemption of units	(305,509)	(106,729)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	215,641	30,955
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	769,204	553,563

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	112,633	(83,497)
Adjustments		
Interest for allocation purposes	(27)	(3)
Distributions and allocations from investment funds	(6,401)	(14,000)
Net realized loss (gain) of investments and derivative financial instruments	(5,631)	(3,883)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(118,624)	86,839
Proceeds from sale and maturity of investments	24,349	19,489
Purchases of investments	(109,424)	(119,543)
Increase (decrease) in expenses payable	467	121
Interest received (paid)	27	3
CASH FLOWS FROM OPERATING ACTIVITIES	(102,631)	(114,474)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	408,517	221,658
Amounts paid on redemption of redeemable units	(305,504)	(106,994)
CASH FLOWS FROM FINANCING ACTIVITIES	103,013	114,664
NET INCREASE (DECREASE) IN CASH	382	190
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	2,171	1,981
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	2,553	2,171

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.09%)			
BlackRock CDN US Equity Index Fund, Class D	16,916,383	556,850	769,895
TOTAL INVESTMENT PORTFOLIO (100.09%)		556,850	769,895
OTHER NET ASSETS (-0.09%)			(691)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			769,204

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
BlackRock CDN US Equity Index Fund, Class D				
Apple Inc.	1,550,170	N/A	393,542	6.99
Microsoft Corp.	788,071	N/A	390,762	6.94
Amazon.com Inc.	964,266	N/A	193,189	3.43
NVIDIA Corp.	261,903	N/A	171,022	3.04
Alphabet Inc.	627,679	N/A	115,616	2.05
Meta Platforms Inc.	235,428	N/A	109,882	1.95
Alphabet Inc.	528,364	N/A	98,186	1.74
Tesla Inc.	293,374	N/A	96,123	1.71
Berkshire Hathaway Finance Corp.	193,019	N/A	90,775	1.61
JPMorgan Chase & Co.	306,599	N/A	68,768	1.22
Broadcom Inc.	46,509	N/A	68,456	1.22
UnitedHealth Group Inc.	98,166	N/A	68,147	1.21
Eli Lilly and Co.	84,639	N/A	65,057	1.16
Visa Inc.	168,897	N/A	57,982	1.03
Exxon Mobil Corp.	424,432	N/A	55,954	0.99
Johnson & Johnson	255,069	N/A	52,717	0.94
Mastercard Inc.	87,834	N/A	49,397	0.88
The Home Depot Inc.	106,142	N/A	48,503	0.86
The Procter & Gamble Co.	249,730	N/A	48,255	0.86
Costco Wholesale Corp.	46,932	N/A	40,849	0.73
Merck & Co. Inc.	268,500	N/A	38,598	0.69
Abbvie Inc.	187,072	N/A	38,227	0.68
Adobe Inc.	48,242	N/A	37,951	0.67
Chevron Corp.	186,020	N/A	36,587	0.65
Salesforce.com Inc.	103,097	N/A	35,772	0.64
			2,470,317	43.89

U.S. Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	769,895	-	-	769,895
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	769,895	-	-	769,895
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	769,895	-	-	769,895

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	554,825	-	-	554,825
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	554,825	-	-	554,825
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	554,825	-	-	554,825

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

U.S. Equity Index (BlackRock)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
76,989	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
55,482	10.02

Fidelity Insights

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	378,943	251,738
Cash	341	–
Receivable for investments sold	–	492
	379,284	252,230
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	–	563
Payable for investments purchased	196	–
Redemptions payable	–	6
Expenses payable	923	638
	1,119	1,207
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	378,165	251,023
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	15.95	12.48
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	16.08	12.55
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.46	–
IAG SRP 75/100	15.77	12.36
IAG SRP 75/100 Prestige 300	16.00	12.51
IAG SRP 75/100 Prestige 500	10.46	–
IAG SRP CS 75/75 F	16.69	12.91
IAG SRP CS 75/75 Prestige 300 F	16.86	13.02
IAG SRP CS 75/75 Prestige 500 F	10.49	–
IAG SRP 75/100 F	16.49	12.80
IAG SRP 75/100 Prestige 300 F	16.76	12.96
IAG SRP 75/100 Prestige 500 F	10.48	–
Ecoflextra CS 75/75	15.95	12.48
PLA000	18.04	13.69
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	9,984	8,541
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2,696	5,880
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	7,046	–
IAG SRP 75/100	2,923	2,652
IAG SRP 75/100 Prestige 300	1,016	2,953
IAG SRP 75/100 Prestige 500	3,655	–
IAG SRP CS 75/75 F	11	14
IAG SRP CS 75/75 Prestige 300 F	–	3
IAG SRP CS 75/75 Prestige 500 F	7	–
IAG SRP 75/100 F	3	3
IAG SRP 75/100 Prestige 300 F	1	4
IAG SRP 75/100 Prestige 500 F	11	–
Ecoflextra CS 75/75	51	50
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	13	–
Distributions and allocations from investment funds	3,516	2,944
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	193	(1,454)
Net change in unrealized appreciation (depreciation)	78,208	(62,462)
Net gain (loss) in fair value of investments	78,401	(63,916)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	78,401	(63,916)
	81,930	(60,972)
EXPENSES (Note 7)		
Management fees and operating expenses	8,948	7,412
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	72,982	(68,384)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	3.46	(3.42)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.24	(3.62)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.71	–
IAG SRP 75/100	3.39	(3.46)
IAG SRP 75/100 Prestige 300	3.18	(3.52)
IAG SRP 75/100 Prestige 500	0.73	–
IAG SRP CS 75/75 F	3.83	(3.35)
IAG SRP CS 75/75 Prestige 300 F	3.05	(8.54)
IAG SRP CS 75/75 Prestige 500 F	0.86	–
IAG SRP 75/100 F	3.71	(6.25)
IAG SRP 75/100 Prestige 300 F	3.48	(3.62)
IAG SRP 75/100 Prestige 500 F	0.60	–
Ecoflextra CS 75/75	3.45	(3.71)
PLA000	4.34	(3.51)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	251,023	284,315
Increase (decrease) in net assets from operations attributable to contractholders	72,982	(68,384)
Proceeds from issuances of units	231,573	104,276
Redemption of units	(177,413)	(69,184)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	127,142	(33,292)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	378,165	251,023

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	72,982	(68,384)
Adjustments		
Interest for allocation purposes	(13)	–
Distributions and allocations from investment funds	(3,516)	(2,944)
Net realized loss (gain) of investments and derivative financial instruments	(193)	1,454
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(78,208)	62,462
Proceeds from sale and maturity of investments	13,799	16,115
Purchases of investments	(58,399)	(45,751)
Increase (decrease) in expenses payable	285	(46)
Interest received (paid)	13	–
CASH FLOWS FROM OPERATING ACTIVITIES	(53,250)	(37,094)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	231,573	104,874
Amounts paid on redemption of redeemable units	(177,419)	(69,385)
CASH FLOWS FROM FINANCING ACTIVITIES	54,154	35,489
NET INCREASE (DECREASE) IN CASH	904	(1,605)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(563)	1,042
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	341	(563)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.21%)			
Fidelity Insights Investment Trust, Series O	16,070,679	325,661	378,943
TOTAL INVESTMENT PORTFOLIO (100.21%)			
		325,661	378,943
OTHER NET ASSETS (-0.21%)			(778)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			378,165

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Insights Investment Trust, Series O				
Meta Platforms Inc.	2,617,272	731,885	1,227,539	9.21
Berkshire Hathaway Finance Corp.	1,112	525,062	799,534	6.00
Microsoft Corp.	1,574,800	498,987	784,678	5.89
Apple Inc.	2,588,800	402,952	660,434	4.95
Amazon.com Inc.	3,141,797	496,683	632,532	4.74
NVIDIA Corp.	932,816	120,873	612,106	4.59
Alphabet Inc.	2,762,480	358,352	511,325	3.84
Eli Lilly and Co.	572,539	152,616	442,228	3.32
Vertex Pharmaceuticals Inc.	735,700	241,857	396,652	2.98
UnitedHealth Group Inc.	539,355	231,611	376,254	2.82
Regeneron Pharmaceuticals Inc.	280,161	210,426	326,045	2.45
Netflix Inc.	440,980	159,062	284,494	2.13
Amphenol Corp.	1,654,971	141,487	217,384	1.63
Visa Inc.	611,900	189,991	211,091	1.58
Exxon Mobil Corp.	1,332,400	180,550	176,514	1.32
JPMorgan Chase & Co.	718,338	139,520	161,907	1.21
Costco Wholesale Corp.	170,000	75,201	148,689	1.12
ConocoPhillips	949,100	131,216	145,970	1.09
General Electric Co.	853,662	97,689	144,368	1.08
Merck & Co. Inc.	994,500	135,517	143,662	1.08
Advanced Micro Devices Inc.	696,226	80,438	135,991	1.02
Cadence Design Systems Inc.	317,093	65,113	114,440	0.86
Salesforce.com Inc.	305,058	79,282	106,366	0.80
Accenture PLC	221,900	66,051	103,178	0.77
Intuitive Surgical Inc.	216,921	73,902	96,968	0.73
	5,586,323	8,960,349	67.21	

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	378,943	-	-	378,943
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	378,943	-	-	378,943
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	378,943	-	-	378,943

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	251,738	-	-	251,738
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	251,738	-	-	251,738
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	251,738	-	-	251,738

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
37,894	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
25,174	10.03

Thematic Innovation (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	845,669	619,760
Cash	10,886	12,652
Receivable for investments sold	1,518	–
Interest, dividends and other receivables	346	308
	858,419	632,720
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	2,967	–
Expenses payable	1,213	946
	4,180	946
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	854,239	631,774
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	24.58	20.14
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	25.08	20.48
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.70	–
IAG SRP 75/100	24.34	19.98
IAG SRP 75/100 Prestige 300	24.82	20.30
IAG SRP 75/100 Prestige 500	10.69	–
IAG SRP Other Series	24.20	19.91
IAG SRP CS 75/75 F	25.75	20.87
IAG SRP CS 75/75 Prestige 300 F	26.31	21.24
IAG SRP CS 75/75 Prestige 500 F	10.72	–
IAG SRP 75/100 F	25.45	20.68
IAG SRP 75/100 Prestige 300 F	26.03	21.05
IAG SRP 75/100 Prestige 500 F	10.72	–
IAG SRP SE 100/100 F	25.38	20.64
My Education/Ecoflex	23.21	19.28
Ecoflexextra CS 75/75	24.58	20.14
COL001	24.87	20.33
COL002	28.08	22.42
COL003	28.14	22.46
COL008	28.00	22.37
COL011	26.47	21.35
COL015	25.50	20.76
COL019	27.61	22.12
COL020	24.86	20.32
COL022	27.63	22.13
COL025	27.61	22.12
COLBR2	28.08	22.42
PLA000	28.14	22.46

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	8,746	8,519
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2,444	6,106
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10,458	–
IAG SRP 75/100	2,867	2,699
IAG SRP 75/100 Prestige 300	1,012	3,137
IAG SRP 75/100 Prestige 500	5,920	–
IAG SRP Other Series	498	468
IAG SRP CS 75/75 F	6	4
IAG SRP CS 75/75 Prestige 300 F	9	22
IAG SRP CS 75/75 Prestige 500 F	36	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	4	7
IAG SRP 75/100 Prestige 500 F	10	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	236	265
Ecoflexextra CS 75/75	174	127
COL001	5	3
COL002	79	94
COL003	9,598	8,390
COL008	148	137
COL011	–	–
COL015	–	–
COL019	30	31
COL020	–	–
COL022	50	47
COL025	227	196
COLBR2	2	2
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

Thematic Innovation (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	728	136
Dividends	9,498	6,333
Securities lending	22	25
Distributions and allocations from investment funds	13	71
Income from income trusts	160	427
Foreign exchange gain (loss) on cash	(44)	1,992
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	42,033	(15,561)
Net change in unrealized appreciation (depreciation)	115,633	(160,226)
Net gain (loss) in fair value of investments	157,666	(175,787)
Derivative financial instruments:		
Net realized gain (loss)	(275)	(137)
Net change in unrealized appreciation (depreciation)	(4)	4
Net gain (loss) in fair value of derivative financial instruments	(279)	(133)
Total other changes in fair value of investments and derivative financial instruments	157,387	(175,920)
	167,764	(166,936)
EXPENSES (Note 7)		
Management fees and operating expenses	12,781	11,080
Transaction costs	863	965
Foreign withholding taxes	1,026	852
	14,670	12,897
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	153,094	(179,833)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	4.44	(5.19)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.61	(5.39)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.04	-
IAG SRP 75/100	4.37	(5.27)
IAG SRP 75/100 Prestige 300	3.36	(5.42)
IAG SRP 75/100 Prestige 500	1.04	-
IAG SRP Other Series	4.29	(5.23)
IAG SRP CS 75/75 F	5.01	(5.16)
IAG SRP CS 75/75 Prestige 300 F	4.07	(7.62)
IAG SRP CS 75/75 Prestige 500 F	1.08	-
IAG SRP 75/100 F	4.79	(7.36)
IAG SRP 75/100 Prestige 300 F	4.32	(3.26)
IAG SRP 75/100 Prestige 500 F	0.91	-
IAG SRP SE 100/100 F	4.74	(5.35)
My Education/Ecoflex	3.93	(5.63)
Ecoflexextra CS 75/75	4.46	(5.59)
COL001	4.52	(5.60)
COL002	5.71	(5.36)
COL003	6.08	(7.77)
COL008	5.60	(5.71)
COL011	5.13	(5.34)
COL015	4.73	(5.39)
COL019	5.45	(5.50)
COL020	4.51	(5.44)
COL022	5.59	(5.45)
COL025	5.50	(4.83)
COLBR2	5.58	(4.98)
PLA000	5.69	(5.30)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	631,774	1,004,543
Increase (decrease) in net assets from operations attributable to contractholders	153,094	(179,833)
Proceeds from issuances of units	402,512	211,727
Redemption of units	(333,141)	(404,663)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	222,465	(372,769)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	854,239	631,774

The accompanying Notes to the Financial Statements are an integral part of these statements.

Thematic Innovation (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	153,094	(179,833)
Adjustments		
Interest for allocation purposes	(728)	(136)
Dividends	(9,498)	(6,333)
Distributions and allocations from investment funds	(13)	(71)
Income from income trusts	(160)	(427)
Foreign withholding taxes	1,026	852
Foreign exchange loss (gain) on cash	44	(1,992)
Net realized loss (gain) of investments and derivative financial instruments	(41,758)	15,698
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(115,629)	160,222
Transaction costs	863	965
Proceeds from sale and maturity of investments	1,242,270	1,332,890
Purchases of investments	(1,309,929)	(1,150,324)
Increase (decrease) in expenses payable	267	(140)
Interest received (paid)	451	60
Dividends received, net of withholding taxes	8,430	5,557
Distributions and allocations received (paid) from investment funds	11	71
Income from income trusts received	166	474
CASH FLOWS FROM OPERATING ACTIVITIES	(71,093)	177,533
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	402,512	212,457
Amounts paid on redemption of redeemable units	(333,141)	(405,030)
CASH FLOWS FROM FINANCING ACTIVITIES	69,371	(192,573)
Foreign exchange gain (loss) on cash	(44)	1,992
NET INCREASE (DECREASE) IN CASH	(1,766)	(13,048)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	12,652	25,700
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	10,886	12,652

The accompanying Notes to the Financial Statements are an integral part of these statements.

Thematic Innovation (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
CANADIAN EQUITIES (1.62%)			
INDUSTRIALS (0.85%)			
TFI International Inc.	40,160	6,154	7,201
INFORMATION TECHNOLOGY (0.77%)			
Celestica Inc.	170,850	5,603	6,596
TOTAL CANADIAN EQUITIES		11,757	13,797
U.S. EQUITIES (96.67%)			
COMMUNICATION SERVICES (12.76%)			
Alphabet Inc., Class 'A'	223,340	37,073	41,138
Integral Ad Science Holding Corp.	220,130	3,936	4,177
Meta Platforms Inc., Class 'A'	54,680	19,848	25,521
Netflix Inc.	13,960	7,853	8,962
Roblox Corp., Class 'A'	77,970	4,282	4,701
Take-Two Interactive Software Inc.	31,900	6,065	6,770
The Walt Disney Co.	80,680	10,142	9,606
T-Mobile US Inc.	38,240	7,355	8,084
		96,554	108,959
CONSUMER DISCRETIONARY (10.87%)			
Amazon.com Inc.	209,405	37,013	41,954
Aptiv PLC	60,090	6,658	7,109
Aramark	167,460	6,865	6,205
Booking Holdings Inc.	1,840	8,464	8,606
Domino's Pizza Inc.	12,370	6,530	6,724
Lowe's Companies Inc.	30,840	9,191	9,050
Planet Fitness Inc.	88,560	8,150	8,525
Ulta Beauty Inc.	7,230	4,126	4,671
		86,997	92,844
CONSUMER STAPLES (2.13%)			
Constellation Brands Inc., Class 'A'	16,330	5,220	5,205
Dollar General Corp.	28,200	5,272	5,055
Target Corp.	42,060	7,581	7,899
		18,073	18,159
ENERGY (1.90%)			
California Resources Corp.	54,230	4,019	3,910
EQT Corp.	67,570	4,041	3,445
Occidental Petroleum Corp.	46,730	3,630	3,679
Schlumberger Ltd.	75,740	4,522	5,197
		16,212	16,231
FINANCIALS (12.56%)			
Bank of America Corp.	255,850	10,402	11,359
BlackRock Inc.	6,890	5,851	7,375
Chubb Ltd.	35,850	9,921	10,684
Intercontinental Exchange Inc.	48,990	7,431	8,297
JPMorgan Chase & Co.	77,060	13,142	17,284
Mastercard Inc., Class 'A'	28,580	14,510	16,073
S&P Global Inc.	20,440	9,806	11,873
The Charles Schwab Corp.	101,040	8,077	9,166
Visa Inc., Class 'A'	44,340	14,502	15,222
		93,642	107,333
HEALTH CARE (14.88%)			
Abbott Laboratories	62,160	9,295	9,022
Abbvie Inc.	31,900	5,634	6,519
Boston Scientific Corp.	107,130	5,990	8,166
Danaher Corp.	16,660	4,873	5,082
Dexcom Inc.	38,338	5,315	6,273

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
HEALTH CARE (continued)			
Edwards Lifesciences Corp.	30,390	3,163	3,056
Elevance Health Inc.	3,720	2,426	2,313
Eli Lilly and Co.	18,430	8,570	14,166
Humana Inc.	9,380	6,404	5,662
Illumina Inc.	18,740	4,533	3,441
Inari Medical Inc.	46,120	3,645	3,948
Intuitive Surgical Inc.	6,940	3,202	3,087
IQVIA Holdings Inc.	16,310	4,282	4,976
Johnson & Johnson	10,740	2,387	2,220
Merck & Co. Inc.	80,100	9,201	11,515
Pfizer Inc.	80,480	4,635	3,055
Thermo Fisher Scientific Inc.	16,030	9,918	11,219
UnitedHealth Group Inc.	21,380	11,170	14,842
Vertex Pharmaceuticals Inc.	15,930	5,496	8,547
		110,139	127,109
INDUSTRIALS (7.28%)			
AECOM	52,070	5,951	6,346
Atkore Inc.	40,190	7,390	8,479
Beacon Roofing Supply Inc.	55,740	6,426	6,396
Honeywell International Inc.	26,530	6,786	7,336
nVent Electric PLC	58,040	4,115	4,522
Shoals Technologies Group Inc., Class 'A'	224,640	4,643	4,603
Uber Technologies Inc.	82,300	4,256	6,682
Union Pacific Corp.	39,390	11,164	12,758
United Rentals Inc.	6,700	3,732	5,066
		54,463	62,188
INFORMATION TECHNOLOGY (29.07%)			
Advanced Micro Devices Inc.	63,840	8,585	12,409
Amphenol Corp., Class 'A'	60,240	6,926	7,874
Apple Inc.	118,250	26,217	30,020
Applied Materials Inc.	33,350	5,087	7,127
BILL Holdings Inc.	39,550	4,329	4,255
Broadcom Inc.	11,440	9,729	16,838
Cadence Design Systems Inc.	16,440	5,156	5,904
Dynatrace Inc.	87,430	6,007	6,305
Entegris Inc.	29,530	4,194	4,666
GitLab Inc.	52,600	4,262	4,367
Micron Technology Inc.	57,650	5,406	6,487
Microsoft Corp.	137,770	54,379	68,313
MongoDB Inc.	8,580	4,446	4,626
Nutanix Inc., Class 'A'	136,664	6,213	8,594
NVIDIA Corp.	49,450	23,753	32,291
Palo Alto Networks Inc.	20,860	6,860	8,111
ServiceNow Inc.	14,520	9,649	13,526
Synopsys Inc.	9,740	6,224	6,613
		197,422	248,326
MATERIALS (1.93%)			
Freeport-McMoRan Inc.	144,310	7,981	8,101
Linde PLC	15,550	7,768	8,421
		15,749	16,522
REAL ESTATE (1.32%)			
American Homes 4 Rent, REIT, Class 'A'	100,620	4,967	4,771
American Tower Corp., REIT	22,990	5,758	6,544
		10,725	11,315

Thematic Innovation (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio *(continued)*

As at December 31, 2023 In thousands (except number of securities)		Number of Securities	Average Cost \$	Carrying Value \$
UTILITIES (1.97%)				
American Water Works Co. Inc.		47,924	8,479	8,341
CMS Energy Corp.		110,490	8,483	8,460
			16,962	16,801
TOTAL U.S. EQUITIES			716,938	825,787
As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (0.39%)				
HEALTH CARE (0.39%)				
Establishment Labs Holdings Inc.	Costa Rica	97,080	2,541	3,314
TOTAL FOREIGN EQUITIES			2,541	3,314
SHORT-TERM INVESTMENTS (0.32%)			2,772	2,771
TOTAL INVESTMENT PORTFOLIO (99.00%)			734,008	845,669
OTHER NET ASSETS (1.00%)				8,570
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)				854,239

Thematic Innovation (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	842,898	–	–	842,898
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	2,771	–	2,771
	842,898	2,771	–	845,669
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	842,898	2,771	–	845,669

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	612,408	–	–	612,408
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	7,352	–	7,352
	612,408	7,352	–	619,760
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	612,408	7,352	–	619,760

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Information Technology	29.84	21.40
Health Care	15.27	23.37
Communication Services	12.76	11.78
Financials	12.56	4.16
Consumer Discretionary	10.87	7.46
Industrials	8.13	10.20
Consumer Staples	2.13	4.05
Utilities	1.97	3.24
Materials	1.93	2.19
Energy	1.90	6.77
Real Estate	1.32	2.32
Short-Term Investments	0.32	1.16
Other net assets	1.00	1.90

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Thematic Innovation (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	852,512	–	852,512	42,626

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	617,943	–	617,943	30,897

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
84,290	9.87

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
61,241	9.69

American (Dynamic)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	55,463	76,711
Cash	39	129
Receivable for investments sold	–	91
	55,502	76,931
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	45	–
Expenses payable	129	177
	174	177
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	55,328	76,754
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.38	10.41
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.48	10.48
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.54	–
IAG SRP 75/100	11.24	10.32
IAG SRP 75/100 Prestige 300	11.42	10.44
IAG SRP 75/100 Prestige 500	10.54	–
IAG SRP CS 75/75 F	11.88	10.76
IAG SRP CS 75/75 Prestige 300 F	11.98	10.85
IAG SRP CS 75/75 Prestige 500 F	10.57	–
IAG SRP 75/100 F	11.72	10.66
IAG SRP 75/100 Prestige 300 F	11.87	10.77
IAG SRP 75/100 Prestige 500 F	10.56	–
Ecoflextra CS 75/75	11.38	10.41
PLA000	12.76	11.36
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,221	2,581
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	479	3,040
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	782	–
IAG SRP 75/100	897	952
IAG SRP 75/100 Prestige 300	191	602
IAG SRP 75/100 Prestige 500	360	–
IAG SRP CS 75/75 F	3	1
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	19	181
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	–	375
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(2,739)	(1,370)
Net change in unrealized appreciation (depreciation)	9,266	(13,634)
Net gain (loss) in fair value of investments	6,527	(15,004)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	6,527	(15,004)
	6,527	(14,629)
EXPENSES (Note 7)		
Management fees and operating expenses	1,710	2,137
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	4,817	(16,766)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.93	(2.24)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.34	(2.19)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.92	–
IAG SRP 75/100	0.91	(2.27)
IAG SRP 75/100 Prestige 300	0.44	(2.51)
IAG SRP 75/100 Prestige 500	0.92	–
IAG SRP CS 75/75 F	1.20	(3.30)
IAG SRP CS 75/75 Prestige 300 F	1.12	(5.34)
IAG SRP CS 75/75 Prestige 500 F	0.58	–
IAG SRP 75/100 F	1.06	(2.25)
IAG SRP 75/100 Prestige 300 F	1.10	(2.25)
IAG SRP 75/100 Prestige 500 F	0.56	–
Ecoflextra CS 75/75	0.23	(2.36)
PLA000	1.40	(2.11)

The accompanying Notes to the Financial Statements are an integral part of these statements.

American (Dynamic)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	76,754	93,183
Increase (decrease) in net assets from operations attributable to contractholders	4,817	(16,766)
Proceeds from issuances of units	25,341	25,868
Redemption of units	(51,584)	(25,531)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(21,426)	(16,429)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	55,328	76,754

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	4,817	(16,766)
Adjustments		
Distributions and allocations from investment funds	-	(375)
Net realized loss (gain) of investments and derivative financial instruments	2,739	1,370
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(9,266)	13,634
Proceeds from sale and maturity of investments	32,337	13,791
Purchases of investments	(4,426)	(11,699)
Increase (decrease) in expenses payable	(48)	(34)
CASH FLOWS FROM OPERATING ACTIVITIES	26,153	(79)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	25,341	25,905
Amounts paid on redemption of redeemable units	(51,584)	(25,644)
CASH FLOWS FROM FINANCING ACTIVITIES	(26,243)	261
NET INCREASE (DECREASE) IN CASH	(90)	182
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	129	(53)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	39	129

The accompanying Notes to the Financial Statements are an integral part of these statements.

American (Dynamic)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.24%)			
Dynamic American Fund, Series O	3,745,034	54,492	55,463
TOTAL INVESTMENT PORTFOLIO (100.24%)			
		54,492	55,463
OTHER NET ASSETS (-0.24%)			(135)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			55,328

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Dynamic American Fund, Series O				
Microsoft Corp.	108,000	41,923	53,627	7.11
Apple Inc.	207,000	48,608	52,625	6.98
Meta Platforms Inc.	82,800	30,270	38,700	5.13
Amazon.com Inc.	180,000	31,491	36,113	4.79
NVIDIA Corp.	45,000	28,032	29,426	3.90
Broadcom Inc.	18,000	23,286	26,531	3.52
General Dynamics Corp.	72,000	24,046	24,687	3.27
Lululemon Athletica Inc.	36,000	18,495	24,305	3.22
JPMorgan Chase & Co.	108,000	21,834	24,258	3.22
Eaton Corp. PLC	73,800	21,679	23,468	3.11
Uber Technologies Inc.	270,000	20,509	21,951	2.91
Parker Hannifin Corp.	36,000	18,715	21,900	2.91
Salesforce.com Inc.	63,000	19,478	21,890	2.90
Lennox International Inc.	36,000	18,519	21,273	2.82
Eli Lilly and Co.	27,000	13,830	20,782	2.76
KLA Corp.	27,000	14,921	20,725	2.75
Deckers Outdoor Corp.	22,500	11,973	19,859	2.63
Cadence Design Systems Inc.	52,200	14,784	18,774	2.49
Visa Inc.	54,000	18,192	18,564	2.46
ServiceNow Inc.	19,800	14,755	18,471	2.45
Palo Alto Networks Inc.	45,000	15,941	17,522	2.32
Netflix Inc.	27,000	16,682	17,358	2.30
Mastercard Inc.	30,600	16,445	17,233	2.29
The Progressive Corp.	81,000	17,387	17,036	2.26
Adobe Inc.	21,600	15,665	17,016	2.26
	537,460	624,094	82.76	

American (Dynamic)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	55,463	-	-	55,463
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	55,463	-	-	55,463
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	55,463	-	-	55,463

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	76,711	-	-	76,711
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	76,711	-	-	76,711
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	76,711	-	-	76,711

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

American (Dynamic)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
5,546	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
7,671	9.99

U.S. Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	147,116	117,797
Cash	296	816
Interest, dividends and other receivables	147	43
	147,559	118,656
LIABILITIES		
CURRENT LIABILITIES		
Expenses payable	345	283
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	147,214	118,373
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	29.64	26.15
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	30.60	26.90
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.39	—
IAG SRP 75/100	28.72	25.40
IAG SRP 75/100 Prestige 300	29.90	26.32
IAG SRP 75/100 Prestige 500	10.39	—
IAG SRP Other Series	27.85	24.60
IAG SRP CS 75/75 F	31.05	27.08
IAG SRP CS 75/75 Prestige 300 F	32.00	27.88
IAG SRP CS 75/75 Prestige 500 F	10.42	—
IAG SRP 75/100 F	30.05	26.33
IAG SRP 75/100 Prestige 300 F	31.22	27.23
IAG SRP 75/100 Prestige 500 F	10.41	—
IAG SRP SE 100/100 F	30.75	26.91
My Education/Ecoflex	27.35	24.27
Ecoflextra CS 75/75	28.65	25.28
COL001	33.51	29.32
COL002	42.65	36.58
COL003	42.84	36.74
COL008	42.65	36.58
COL011	38.96	33.75
COL013	39.92	34.65
COL019	41.24	35.47
COL020	33.51	29.32
COL022	41.24	35.47
COL025	41.25	35.48
COL026	42.67	36.59
COLBR2	42.65	36.58
PLA000	42.84	36.74

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	1,349	1,035
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	305	690
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,407	—
IAG SRP 75/100	525	468
IAG SRP 75/100 Prestige 300	146	473
IAG SRP 75/100 Prestige 500	1,067	—
IAG SRP Other Series	102	86
IAG SRP CS 75/75 F	3	2
IAG SRP CS 75/75 Prestige 300 F	—	—
IAG SRP CS 75/75 Prestige 500 F	—	—
IAG SRP 75/100 F	—	—
IAG SRP 75/100 Prestige 300 F	—	—
IAG SRP 75/100 Prestige 500 F	5	—
IAG SRP SE 100/100 F	—	—
My Education/Ecoflex	1,422	1,488
Ecoflextra CS 75/75	29	37
COL001	1	1
COL002	36	37
COL003	—	—
COL008	88	88
COL011	—	—
COL013	—	—
COL019	20	24
COL020	—	—
COL022	12	12
COL025	80	90
COL026	—	—
COLBR2	2	3
PLA000	—	—

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	157	24
Dividends	2,514	1,707
Securities lending	3	2
Distributions and allocations from investment funds	49	–
Income from income trusts	72	85
Foreign exchange gain (loss) on cash	21	118
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	18,846	3,546
Net change in unrealized appreciation (depreciation)	(341)	(19,181)
Net gain (loss) in fair value of investments	18,505	(15,635)
Derivative financial instruments:		
Net realized gain (loss)	(8)	(33)
Net change in unrealized appreciation (depreciation)	(2)	–
Net gain (loss) in fair value of derivative financial instruments	(10)	(33)
Total other changes in fair value of investments and derivative financial instruments	18,495	(15,668)
	21,311	(13,732)
EXPENSES (Note 7)		
Management fees and operating expenses	3,774	3,275
Transaction costs	102	27
Foreign withholding taxes	374	244
	4,250	3,546
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	17,061	(17,278)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	3.49	(3.79)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.92	(3.86)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.69	–
IAG SRP 75/100	3.33	(3.78)
IAG SRP 75/100 Prestige 300	2.66	(3.68)
IAG SRP 75/100 Prestige 500	0.70	–
IAG SRP Other Series	3.23	(3.64)
IAG SRP CS 75/75 F	3.84	(3.51)
IAG SRP CS 75/75 Prestige 300 F	4.15	(7.59)
IAG SRP CS 75/75 Prestige 500 F	0.48	–
IAG SRP 75/100 F	3.72	(4.64)
IAG SRP 75/100 Prestige 300 F	2.31	(3.62)
IAG SRP 75/100 Prestige 500 F	0.74	–
IAG SRP SE 100/100 F	3.84	(3.69)
My Education/Ecoflex	3.08	(3.82)
Ecoflexextra CS 75/75	3.32	(3.89)
COL001	4.20	(6.39)
COL002	6.15	(4.30)
COL003	6.09	(4.20)
COL008	6.08	(4.58)
COL011	5.25	(4.24)
COL013	5.28	(4.40)
COL019	5.79	(4.37)
COL020	4.18	(4.44)
COL022	5.56	(4.96)
COL025	5.81	(4.44)
COL026	6.07	(4.18)
COLBR2	6.01	(3.61)
PLA000	6.09	(4.20)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	118,373	134,612
Increase (decrease) in net assets from operations attributable to contractholders	17,061	(17,278)
Proceeds from issuances of units	64,323	28,259
Redemption of units	(52,543)	(27,220)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	28,841	(16,239)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	147,214	118,373

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	17,061	(17,278)
Adjustments		
Interest for allocation purposes	(157)	(24)
Dividends	(2,514)	(1,707)
Distributions and allocations from investment funds	(49)	-
Income from income trusts	(72)	(85)
Foreign withholding taxes	374	244
Foreign exchange loss (gain) on cash	(21)	(118)
Net realized loss (gain) of investments and derivative financial instruments	(18,838)	(3,513)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	343	19,181
Transaction costs	102	27
Proceeds from sale and maturity of investments	356,775	53,427
Purchases of investments	(367,587)	(53,889)
Increase (decrease) in expenses payable	62	(36)
Interest received (paid)	43	10
Dividends received, net of withholding taxes	2,078	1,450
Distributions and allocations received (paid) from investment funds	27	-
Income from income trusts received	52	85
CASH FLOWS FROM OPERATING ACTIVITIES	(12,321)	(2,226)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	64,323	28,361
Amounts paid on redemption of redeemable units	(52,543)	(27,323)
CASH FLOWS FROM FINANCING ACTIVITIES	11,780	1,038
Foreign exchange gain (loss) on cash	21	118
NET INCREASE (DECREASE) IN CASH	(520)	(1,070)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	816	1,886
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	296	816

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
U.S. EQUITIES (94.60%)				ENERGY (8.27%)			
COMMUNICATION SERVICES (7.77%)				APA Corp.	7,296	358	345
Alphabet Inc., Class 'A'	31,193	5,368	5,746	Baker Hughes Co.	9,625	391	434
Comcast Corp., Class 'A'	16,551	916	957	Chevron Corp.	6,356	1,079	1,250
Match Group Inc.	7,973	411	384	ConocoPhillips	5,214	714	798
Meta Platforms Inc., Class 'A'	6,643	2,947	3,100	Coterra Energy Inc.	10,880	367	366
Omnicom Group Inc.	3,428	416	391	Devon Energy Corp.	6,876	462	411
Verizon Communications Inc.	17,292	1,161	860	Diamondback Energy Inc.	1,985	387	406
				EOG Resources Inc.	3,441	433	549
		11,219	11,438	EQT Corp.	6,787	368	346
CONSUMER DISCRETIONARY (8.01%)				Exxon Mobil Corp.	13,052	1,927	1,721
Autozone Inc.	137	485	467	Halliburton Co.	8,678	382	414
Booking Holdings Inc.	169	654	791	Hess Corp.	2,397	437	455
D.R. Horton Inc.	2,638	358	529	Kinder Morgan Inc.	18,420	424	428
Darden Restaurants Inc.	1,811	384	392	Marathon Oil Corp.	10,768	355	343
eBay Inc.	7,122	388	410	Marathon Petroleum Corp.	2,619	470	512
Ford Motor Co.	33,190	601	534	Occidental Petroleum Corp.	5,694	488	448
Garmin Ltd.	2,310	311	392	ONEOK Inc.	4,935	420	457
General Motors Co.	10,988	511	520	Phillips 66	2,984	414	524
Genuine Parts Co.	2,121	449	387	Pioneer Natural Resources Co.	1,628	457	483
Hilton Worldwide Holdings Inc.	2,089	474	502	Schlumberger Ltd.	8,251	649	566
Lennar Corp., Class 'A'	2,495	360	490	The Williams Cos. Inc.	9,552	313	439
LKQ Corp.	5,946	428	375	Valero Energy Corp.	2,787	501	478
NVR Inc.	46	348	425			11,796	12,173
O'Reilly Automotive Inc.	399	531	500	FINANCIALS (12.00%)			
PulteGroup Inc.	3,228	270	439	Aflac Inc.	4,255	382	463
Ralph Lauren Corp.	1,900	299	361	American Express Co.	2,918	641	721
Ross Stores Inc.	2,697	387	492	American International Group, Inc.	5,445	486	486
Starbucks Corp.	5,405	728	684	Ameriprise Financial Inc.	932	389	467
Tapestry Inc.	7,994	354	388	Aon PLC, Class 'A'	1,252	558	480
The Home Depot Inc.	3,425	1,330	1,565	Arch Capital Group Ltd.	3,781	368	370
The TJX Cos. Inc.	5,702	613	705	Assurant Inc.	1,530	349	340
Ulta Beauty Inc.	680	393	439	Bank of America Corp.	26,041	1,006	1,156
		10,656	11,787	Brown & Brown Inc.	3,754	350	352
CONSUMER STAPLES (10.39%)				Cboe Global Markets Inc.	1,562	386	368
ADM Co.	4,581	482	436	Chubb Ltd.	2,110	656	629
Altria Group Inc.	10,282	613	547	Cincinnati Financial Corp.	2,691	383	367
Bunge Global SA	2,538	378	338	Citizens Financial Group Inc.	9,776	358	427
Campbell Soup Co.	6,339	345	361	CME Group Inc., Class 'A'	2,029	601	563
Colgate-Palmolive Co.	5,164	527	543	Everest Group Ltd.	681	322	318
Conagra Brands Inc.	9,535	354	360	Fiserv Inc.	3,413	523	598
Dollar General Corp.	2,365	420	424	Globe Life Inc.	2,128	318	342
General Mills Inc.	5,251	582	451	JPMorgan Chase & Co.	9,239	1,784	2,072
Hormel Foods Corp.	8,455	381	358	Loews Corp.	3,841	302	352
Kellogg Co.	5,161	368	381	Marsh & McLennan Cos. Inc.	2,489	411	622
Keurig Dr Pepper Inc.	10,088	432	443	Mastercard Inc., Class 'A'	2,783	1,454	1,565
Kimberly-Clark Corp.	2,789	498	447	MetLife Inc.	5,342	395	466
McCormick & Co., Inc.	4,275	376	386	MSCI Inc.	661	434	493
Molson Coors Beverage Co.	4,276	362	345	PayPal Holdings Inc.	6,961	655	564
Mondelez International Inc., Class 'A'	6,919	667	661	Principal Financial Group Inc.	3,744	375	388
Monster Beverage Corp.	6,232	466	474	Regions Financial Corp.	16,375	386	418
PepsiCo Inc.	5,062	1,155	1,134	Synchrony Financial	8,294	327	418
Philip Morris International Inc.	6,635	865	823	The Hartford Financial Services Group Inc.	3,808	363	404
Sysco Corp.	4,577	434	441	The Progressive Corp.	2,982	663	626
Target Corp.	2,977	522	559	The Travelers Companies Inc.	1,898	438	477
The Coca-Cola Co.	14,379	1,201	1,117	W.R. Berkley Corp.	3,773	319	352
The Hershey Company	1,641	380	404			16,382	17,664
The J.M. Smucker Co.	2,414	359	402	HEALTH CARE (11.29%)			
The Kraft Heinz Co.	8,756	390	427	Abbvie Inc.	6,344	1,058	1,296
The Kroger Co.	7,024	461	423	Amgen Inc.	2,291	751	870
The Procter & Gamble Co.	7,811	1,353	1,509	Bristol-Myers Squibb Co.	10,292	836	696
Walmart Inc.	5,302	996	1,102	Cardinal Health Inc.	2,858	304	380
		15,367	15,296	Cencora Inc.	1,595	370	432
				Centene Corp.	4,618	418	452
				Cigna Corp.	1,672	680	660
				CVS Health Corp.	6,862	681	715

U.S. Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
HEALTH CARE (continued)			
Edwards Lifesciences Corp.	5,066	451	509
Elevance Health Inc.	1,114	693	693
Gilead Sciences Inc.	6,358	706	679
HCA Holdings Inc.	1,469	512	524
Humana Inc.	808	535	488
Incyte Corp.	4,785	392	396
Johnson & Johnson	7,925	1,626	1,638
McKesson Corp.	857	428	523
Merck & Co. Inc.	9,046	1,257	1,301
Molina Healthcare Inc.	793	393	378
Pfizer Inc.	22,717	1,236	862
UnitedHealth Group Inc.	2,891	1,118	2,007
Vertex Pharmaceuticals Inc.	1,345	677	722
Viatris Inc.	28,568	353	408
		15,475	16,629

INDUSTRIALS (11.21%)

3m Co.	3,820	540	551
A.O. Smith Corp.	3,423	317	372
Allegion PLC	2,432	347	406
Ametek Inc.	2,122	423	461
Automatic Data Processing Inc.	2,115	635	650
C.H. Robinson Worldwide Inc.	3,171	361	361
Caterpillar Inc.	2,289	848	892
Copart Inc.	6,985	409	451
CSX Corp.	12,611	519	576
Deere & Co.	1,367	696	721
Fastenal Co.	5,418	400	463
General Dynamics Corp.	1,549	519	530
Howmet Aerospace Inc.	5,483	336	391
Hubbell Inc.	917	344	398
Huntington Ingalls Industries Inc.	1,089	350	373
Jacobs Solutions Inc.	2,161	395	370
Johnson Controls International PLC	6,219	483	473
Lockheed Martin Corp.	1,117	566	668
Masco Corp.	4,429	302	391
Old Dominion Freight Line Inc.	841	444	449
PACCAR Inc.	3,931	397	506
Parker Hannifin Corp.	879	461	534
Paychex Inc.	2,767	427	435
Paycom Software Inc.	1,415	348	386
Pentair PLC	4,057	348	389
Republic Services Inc.	1,991	372	433
Robert Half Inc.	3,136	328	364
Rollins Inc.	6,491	359	374
Snap-on Inc.	988	335	376
Textron Inc.	3,575	332	379
Trane Technologies PLC	1,641	501	528
Verisk Analytics Inc., Class 'A'	1,352	430	426
W.W. Grainger Inc.	415	405	453
Waste Management Inc.	2,347	544	554
Westinghouse Air Brake Technologies Corp.	2,486	393	416
		15,214	16,500

INFORMATION TECHNOLOGY (22.37%)

Apple Inc.	40,411	5,293	10,259
Applied Materials Inc.	3,807	532	814
Broadcom Inc.	1,420	732	2,090
CDW Corp.	1,460	417	438
Cisco Systems Inc.	15,681	991	1,045
Cognizant Technology Solutions Corp.	4,648	388	463
Corning Inc.	10,257	381	412
F5 Inc.	1,519	300	358
Fortinet Inc.	6,144	438	474
Hewlett Packard Enterprise Co.	17,190	346	385
HP Inc.	10,303	403	409
Juniper Networks Inc.	9,110	392	354
Keysight Technologies Inc.	2,178	369	457

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INFORMATION TECHNOLOGY (continued)			
KLA Corp.	793	437	608
Lam Research Corp.	681	579	703
Microchip Technology Inc.	4,243	463	505
Microsoft Corp.	20,426	10,494	10,128
Motorola Solutions Inc.	1,171	513	483
Netapp Inc.	3,131	279	364
Qualcomm Inc.	4,788	838	913
Skyworks Solutions Inc.	2,841	398	421
TE Connectivity Ltd.	2,614	434	484
Verisign Inc.	1,345	373	365
		25,790	32,932

MATERIALS (2.50%)

Amcor PLC	28,580	372	363
CF Industries Holdings Inc.	3,617	402	379
Linde PLC	1,861	899	1,008
LyondellBasell Industries NV, Class 'A'	3,139	415	394
Nucor Corp.	2,036	419	467
Packaging Corporation of America	1,629	309	350
Steel Dynamics Inc.	2,374	351	370
The Mosaic Co.	7,386	400	348
		3,567	3,679

REAL ESTATE (0.79%)

Host Hotels & Resorts Inc., REIT	15,191	326	390
Mid-America Apartment Communities Inc., REIT	2,184	375	387
UDR Inc., REIT	7,807	368	394
		1,069	1,171

TOTAL U.S. EQUITIES

126,535 139,269

As at December 31, 2023

In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (0.38%)				
INFORMATION TECHNOLOGY (0.38%)				
NXP Semiconductors NV	China	1,832	415	555
TOTAL FOREIGN EQUITIES			415	555

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (3.01%)			
SPDR S&P 500 ETF Trust	7,067	4,033	4,429
SHORT-TERM INVESTMENTS (1.94%)		2,884	2,863
TOTAL INVESTMENT PORTFOLIO (99.93%)		133,867	147,116
OTHER NET ASSETS (0.07%)			
			98
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			147,214

U.S. Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	139,824	–	–	139,824
Investment funds	4,429	–	–	4,429
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	2,863	–	2,863
	144,253	2,863	–	147,116
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	144,253	2,863	–	147,116

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	116,954	–	–	116,954
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	843	–	843
	116,954	843	–	117,797
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	116,954	843	–	117,797

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Information Technology	22.75	24.32
Financials	12.00	10.57
Health Care	11.29	17.08
Industrials	11.21	6.53
Consumer Staples	10.39	6.29
Energy	8.27	6.34
Consumer Discretionary	8.01	10.71
Communication Services	7.77	8.83
Investment Fund(s) - Equity	3.01	–
Materials	2.50	3.13
Short-Term Investments	1.94	0.71
Real Estate	0.79	2.66
Utilities	–	2.34
Other net assets	0.07	0.49

U.S. Equity (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management (continued)**Liquidity Risk**

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	146,391	–	146,391	7,320

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	117,788	–	117,788	5,889

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
14,425	9.80

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
11,695	9.88

U.S. Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	344,675	282,817
Cash	471	2,559
	345,146	285,376
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	311	2,120
Redemptions payable	4	–
Expenses payable	798	660
	1,113	2,780
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	344,033	282,596
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	33.68	31.04
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	34.84	31.99
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.41	–
IAG SRP 75/100	32.09	29.67
IAG SRP 75/100 Prestige 300	33.32	30.68
IAG SRP 75/100 Prestige 500	10.40	–
IAG SRP Other Series	32.09	29.66
IAG SRP CS 75/75 F	35.31	32.16
IAG SRP CS 75/75 Prestige 300 F	36.46	33.12
IAG SRP CS 75/75 Prestige 500 F	10.43	–
IAG SRP 75/100 F	33.58	30.71
IAG SRP 75/100 Prestige 300 F	34.84	31.75
IAG SRP 75/100 Prestige 500 F	10.43	–
IAG SRP SE 100/100 F	34.82	31.82
My Education/Ecoflex	25.88	24.07
Ecoflexextra CS 75/75	28.75	26.50
COL001	38.50	35.31
COL002	47.20	42.43
COL008	47.21	42.44
COL019	45.87	41.35
COL020	38.50	35.31
COL022	45.90	41.37
COL025	45.89	41.37
COLBR2	47.20	42.43
PLA000	48.01	43.07

Statements of Financial Position (continued)

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,834	2,298
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	797	1,722
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	3,918	–
IAG SRP 75/100	1,304	1,055
IAG SRP 75/100 Prestige 300	533	1,250
IAG SRP 75/100 Prestige 500	3,078	–
IAG SRP Other Series	186	146
IAG SRP CS 75/75 F	12	2
IAG SRP CS 75/75 Prestige 300 F	2	3
IAG SRP CS 75/75 Prestige 500 F	7	–
IAG SRP 75/100 F	1	–
IAG SRP 75/100 Prestige 300 F	–	5
IAG SRP 75/100 Prestige 500 F	21	–
IAG SRP SE 100/100 F	–	–
My Education/Ecoflex	2,690	2,917
Ecoflexextra CS 75/75	120	139
COL001	2	2
COL002	17	14
COL008	39	41
COL019	12	13
COL020	–	–
COL022	34	36
COL025	76	85
COLBR2	4	–
PLA000	–	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	11	3
Distributions and allocations from investment funds	5,534	7,469
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	3,258	2,454
Net change in unrealized appreciation (depreciation)	25,695	(11,098)
Net gain (loss) in fair value of investments	28,953	(8,644)
Derivative financial instruments:		
Net realized gain (loss)	-	-
Net change in unrealized appreciation (depreciation)	-	-
Net gain (loss) in fair value of derivative financial instruments	-	-
Total other changes in fair value of investments and derivative financial instruments	28,953	(8,644)
	34,498	(1,172)
EXPENSES (Note 7)		
Management fees and operating expenses	8,649	6,862
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	25,849	(8,034)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	2.71	(0.82)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.83	(0.69)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.70	-
IAG SRP 75/100	2.51	(0.94)
IAG SRP 75/100 Prestige 300	1.56	(0.73)
IAG SRP 75/100 Prestige 500	0.70	-
IAG SRP Other Series	2.44	(0.57)
IAG SRP CS 75/75 F	3.84	(0.35)
IAG SRP CS 75/75 Prestige 300 F	2.44	(0.24)
IAG SRP CS 75/75 Prestige 500 F	1.25	-
IAG SRP 75/100 F	3.21	(0.18)
IAG SRP 75/100 Prestige 300 F	1.86	(0.89)
IAG SRP 75/100 Prestige 500 F	0.63	-
IAG SRP SE 100/100 F	3.66	(1.17)
My Education/Ecoflex	1.78	(1.19)
Ecoflextra CS 75/75	2.16	(1.05)
COL001	3.31	2.22
COL002	4.95	(0.30)
COL008	4.72	(1.13)
COL019	4.42	(0.46)
COL020	3.08	(0.68)
COL022	4.43	(0.85)
COL025	4.58	0.01
COLBR2	6.18	(0.40)
PLA000	4.94	(0.45)

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	282,596	238,243
Increase (decrease) in net assets from operations attributable to contractholders	25,849	(8,034)
Proceeds from issuances of units	191,426	108,561
Redemption of units	(155,838)	(56,174)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	61,437	44,353
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	344,033	282,596

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	25,849	(8,034)
Adjustments		
Interest for allocation purposes	(11)	(3)
Distributions and allocations from investment funds	(5,534)	(7,469)
Net realized loss (gain) of investments and derivative financial instruments	(3,258)	(2,454)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(25,695)	11,098
Proceeds from sale and maturity of investments	14,246	10,431
Purchases of investments	(43,426)	(53,499)
Increase (decrease) in expenses payable	138	95
Interest received (paid)	11	3
CASH FLOWS FROM OPERATING ACTIVITIES	(37,680)	(49,832)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	191,426	108,776
Amounts paid on redemption of redeemable units	(155,834)	(56,269)
CASH FLOWS FROM FINANCING ACTIVITIES	35,592	52,507
NET INCREASE (DECREASE) IN CASH	(2,088)	2,675
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	2,559	(116)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	471	2,559

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.19%)			
IA Clarington U.S. Dividend Growth Fund, Series I	17,671,009	256,453	344,675
TOTAL INVESTMENT PORTFOLIO (100.19%)		256,453	344,675
OTHER NET ASSETS (-0.19%)			(642)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			344,033

Top 25 Holdings of the Underlying Fund

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
IA Clarington U.S. Dividend Growth Fund, Series I				
Apple Inc.	155,087	27,502	39,372	7.19
Microsoft Corp.	78,661	21,579	39,004	7.12
UnitedHealth Group Inc.	37,510	21,451	26,040	4.75
CMS Energy Corp.	283,650	21,543	21,719	3.97
Amazon.com Inc.	107,143	21,891	21,466	3.92
Alphabet Inc., Class 'C'	110,147	17,698	20,469	0
Thermo Fisher Scientific Inc.	27,375	17,757	19,160	3.50
S&P Global Inc.	30,205	13,297	17,545	3.20
Linde PLC	31,104	14,968	16,845	3.08
Elevance Health Inc.	26,648	14,336	16,570	0
United Rentals Inc.	21,136	13,557	15,981	2.92
Broadcom Inc.	9,710	5,868	14,292	2.61
Bank of America Corp.	319,862	13,306	14,201	2.59
Danaher Corp.	44,786	12,894	13,662	2.49
Mastercard Inc., Class 'A'	24,260	10,069	13,644	2.49
Meta Platforms Inc., Class 'A'	26,389	9,951	12,317	2.25
Exxon Mobil Corp.	92,542	9,562	12,200	2.23
BlackRock Inc., Class 'A'	10,879	8,187	11,645	2.13
The Progressive Corp.	54,734	6,448	11,496	2.10
CRH PLC	121,426	11,010	11,073	2.02
Aramark	295,266	10,929	10,940	2.00
American Water Works Co. Inc.	62,650	11,038	10,904	1.99
Waste Connections Inc.	53,989	8,753	10,627	1.94
Berry Global Group Inc.	115,251	9,928	10,241	1.87
Accenture PLC, Class 'A'	19,865	6,628	9,192	1.68
	340,150	420,605	70.04	

U.S. Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	344,675	-	-	344,675
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	344,675	-	-	344,675
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	344,675	-	-	344,675

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	282,817	-	-	282,817
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	282,817	-	-	282,817
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	282,817	-	-	282,817

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

U.S. Dividend Growth (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
34,467	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
28,282	10.01

Fidelity Global Innovators®

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	264,260	92,866
Cash	1,921	52
Receivable for investments sold	–	86
	266,181	93,004
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	1,695	78
Redemptions payable	–	3
Expenses payable	679	260
	2,374	341
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	263,807	92,663
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	9.54	6.64
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	9.59	6.66
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	11.27	–
IAG SRP 75/100	9.50	6.63
IAG SRP 75/100 Prestige 300	9.57	6.65
IAG SRP 75/100 Prestige 500	11.27	–
IAG SRP CS 75/75 F	9.74	6.71
IAG SRP CS 75/75 Prestige 300 F	9.83	6.75
IAG SRP CS 75/75 Prestige 500 F	11.29	–
IAG SRP 75/100 F	9.70	6.70
IAG SRP 75/100 Prestige 300 F	9.73	6.71
IAG SRP 75/100 Prestige 500 F	11.29	–
Ecoflextra CS 75/75	9.54	6.64
PLA000	10.27	6.92
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	10,529	5,676
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3,180	4,430
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	5,689	–
IAG SRP 75/100	2,827	1,659
IAG SRP 75/100 Prestige 300	1,093	2,131
IAG SRP 75/100 Prestige 500	2,691	–
IAG SRP CS 75/75 F	9	14
IAG SRP CS 75/75 Prestige 300 F	6	16
IAG SRP CS 75/75 Prestige 500 F	2	–
IAG SRP 75/100 F	1	1
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	96	12
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	34	3
Distributions and allocations from investment funds	1,576	1,515
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(272)	(1,249)
Net change in unrealized appreciation (depreciation)	63,596	(26,579)
Net gain (loss) in fair value of investments	63,324	(27,828)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	63,324	(27,828)
	64,934	(26,310)
EXPENSES (Note 7)		
Management fees and operating expenses	5,671	2,864
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	59,263	(29,174)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	2.80	(2.57)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.98	(2.59)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.66	–
IAG SRP 75/100	2.76	(2.67)
IAG SRP 75/100 Prestige 300	1.96	(2.63)
IAG SRP 75/100 Prestige 500	1.64	–
IAG SRP CS 75/75 F	3.26	(2.52)
IAG SRP CS 75/75 Prestige 300 F	3.69	(2.83)
IAG SRP CS 75/75 Prestige 500 F	1.51	–
IAG SRP 75/100 F	2.94	(2.66)
IAG SRP 75/100 Prestige 300 F	3.02	(2.96)
IAG SRP 75/100 Prestige 500 F	1.30	–
Ecoflextra CS 75/75	3.13	(2.57)
PLA000	3.35	(2.80)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Global Innovators®

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	92,663	51,239
Increase (decrease) in net assets from operations attributable to contractholders	59,263	(29,174)
Proceeds from issuances of units	253,047	103,190
Redemption of units	(141,166)	(32,592)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	171,144	41,424
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	263,807	92,663

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	59,263	(29,174)
Adjustments		
Interest for allocation purposes	(34)	(3)
Distributions and allocations from investment funds	(1,576)	(1,515)
Net realized loss (gain) of investments and derivative financial instruments	272	1,249
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(63,596)	26,579
Proceeds from sale and maturity of investments	5,603	4,815
Purchases of investments	(110,394)	(74,008)
Increase (decrease) in expenses payable	419	135
Interest received (paid)	34	3
CASH FLOWS FROM OPERATING ACTIVITIES	(110,009)	(71,919)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	253,047	103,518
Amounts paid on redemption of redeemable units	(141,169)	(32,692)
CASH FLOWS FROM FINANCING ACTIVITIES	111,878	70,826
NET INCREASE (DECREASE) IN CASH	1,869	(1,093)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	52	1,145
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,921	52

The accompanying Notes to the Financial Statements are an integral part of these statements.

Fidelity Global Innovators®

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.17%)			
Fidelity Global Innovators® Investment Trust, Series O	12,321,921	232,391	264,260
TOTAL INVESTMENT PORTFOLIO (100.17%)		232,391	264,260
OTHER NET ASSETS (-0.17%)			(453)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			263,807

Top 25 Holdings of the Underlying Fund

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Fidelity Global Innovators® Investment Trust, Series O				
NVIDIA Corp.	1,536,667	457,375	1,008,347	10.24
Microsoft Corp.	1,862,047	761,703	927,806	9.42
Amazon.com Inc.	3,806,524	700,955	766,360	7.78
Meta Platforms Inc.	1,324,186	242,170	621,063	6.31
Alphabet Inc.	1,598,728	242,059	295,919	3.00
Cameco Corp.	4,977,052	182,740	284,339	2.89
Alphabet Inc.	1,498,628	224,978	279,853	2.84
Advanced Micro Devices Inc.	1,402,120	174,203	273,870	2.78
Eli Lilly and Co.	343,662	190,874	265,444	2.70
Vertiv Holdings Co.	3,844,758	152,337	244,689	2.48
Adobe Inc.	250,467	196,398	198,001	2.01
Apple Inc.	732,040	191,752	186,752	1.90
Netflix Inc.	285,458	99,634	184,161	1.87
Coinbase Global Inc.	723,284	77,872	166,683	1.69
Micron Technology Inc.	1,462,904	135,300	165,425	1.68
Dell Technologies Inc.	1,470,718	136,698	149,081	1.51
Block Inc.	1,419,315	113,579	145,469	1.48
ServiceNow Inc.	146,118	111,696	136,786	1.39
Shopify Inc.	1,245,145	103,354	128,449	1.30
Uber Technologies Inc.	1,528,875	66,891	124,731	1.27
Roblox Corp.	1,935,221	97,680	117,238	1.19
MicroStrategy Inc.	135,813	49,162	113,666	1.15
Snap Inc.	4,833,357	75,800	108,427	1.10
Boston Scientific Corp.	1,340,575	84,597	102,690	1.04
PulteGroup Inc.	744,781	57,492	101,865	1.03
	4,927,299	7,097,114	72,05	

Fidelity Global Innovators®

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	264,260	-	-	264,260
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	264,260	-	-	264,260
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	264,260	-	-	264,260

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	92,866	-	-	92,866
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	92,866	-	-	92,866
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	92,866	-	-	92,866

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
26,426	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
9,287	10.02

Asian Pacific (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	175,732	162,215
Cash	228	–
Receivable for investments sold	–	219
Interest, dividends and other receivables	270	–
	176,230	162,434
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	–	368
Redemptions payable	–	1
Expenses payable	427	408
	427	777
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	175,803	161,657
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	4.40	3.94
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	4.48	4.00
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.49	–
IAG SRP 75/100	4.36	3.90
IAG SRP 75/100 Prestige 300	4.42	3.95
IAG SRP 75/100 Prestige 500	10.49	–
IAG SRP CS 75/75 F	4.61	4.07
IAG SRP CS 75/75 Prestige 300 F	4.65	4.11
IAG SRP CS 75/75 Prestige 500 F	10.51	–
IAG SRP 75/100 F	4.57	4.05
IAG SRP 75/100 Prestige 300 F	4.65	4.10
IAG SRP 75/100 Prestige 500 F	10.51	–
My Education/Ecoflex	10.69	9.58
Ecoflextra CS 75/75	4.40	3.94
PLA000	22.86	19.84
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	17,424	18,108
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	4,623	12,202
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	3,202	–
IAG SRP 75/100	3,379	3,516
IAG SRP 75/100 Prestige 300	1,092	2,995
IAG SRP 75/100 Prestige 500	862	–
IAG SRP CS 75/75 F	6	9
IAG SRP CS 75/75 Prestige 300 F	26	47
IAG SRP CS 75/75 Prestige 500 F	6	–
IAG SRP 75/100 F	3	3
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
My Education/Ecoflex	1,440	1,591
Ecoflextra CS 75/75	125	139
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	72	–
Dividends	6,138	–
Securities lending	12	–
Distributions and allocations from investment funds	116	512
Income from income trusts	94	–
Foreign exchange gain (loss) on cash	129	–
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(15,373)	(4,319)
Net change in unrealized appreciation (depreciation)	35,149	(48,834)
Net gain (loss) in fair value of investments	19,776	(53,153)
Derivative financial instruments:		
Net realized gain (loss)	(760)	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	(760)	–
Total other changes in fair value of investments and derivative financial instruments	19,016	(53,153)
	25,577	(52,641)
EXPENSES (Note 7)		
Management fees and operating expenses	5,191	5,015
Transaction costs	444	–
Foreign withholding taxes	777	–
	6,412	5,015
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	19,165	(57,656)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.45	(1.32)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.35	(1.42)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.74	–
IAG SRP 75/100	0.44	(1.34)
IAG SRP 75/100 Prestige 300	0.31	(1.43)
IAG SRP 75/100 Prestige 500	0.74	–
IAG SRP CS 75/75 F	0.46	(2.07)
IAG SRP CS 75/75 Prestige 300 F	0.43	(1.22)
IAG SRP CS 75/75 Prestige 500 F	0.90	–
IAG SRP 75/100 F	0.54	(0.99)
IAG SRP 75/100 Prestige 300 F	0.55	(1.31)
IAG SRP 75/100 Prestige 500 F	0.51	–
My Education/Ecoflex	1.14	(3.41)
Ecoflextra CS 75/75	0.47	(1.06)
PLA000	3.02	(5.87)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Asian Pacific (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	161,657	227,359
Increase (decrease) in net assets from operations attributable to contractholders	19,165	(57,656)
Proceeds from issuances of units	87,404	48,925
Redemption of units	(92,423)	(56,971)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	14,146	(65,702)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	175,803	161,657

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	19,165	(57,656)
Adjustments		
Interest for allocation purposes	(72)	-
Dividends	(6,138)	-
Distributions and allocations from investment funds	(116)	(512)
Income from income trusts	(94)	-
Foreign withholding taxes	777	-
Foreign exchange loss (gain) on cash	(129)	-
Net realized loss (gain) of investments and derivative financial instruments	16,133	4,319
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(35,149)	48,834
Transaction costs	444	-
Proceeds from sale and maturity of investments	387,440	23,634
Purchases of investments	(382,112)	(10,263)
Increase (decrease) in expenses payable	19	(182)
Interest received (paid)	18	-
Dividends received, net of withholding taxes	5,121	-
Distributions and allocations received (paid) from investment funds	102	-
Income from income trusts received	78	-
CASH FLOWS FROM OPERATING ACTIVITIES	5,487	8,174
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	87,404	49,125
Amounts paid on redemption of redeemable units	(92,424)	(57,432)
CASH FLOWS FROM FINANCING ACTIVITIES	(5,020)	(8,307)
Foreign exchange gain (loss) on cash	129	-
NET INCREASE (DECREASE) IN CASH	596	(133)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(368)	(235)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	228	(368)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Asian Pacific (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
U.S. EQUITIES (0.40%)			
HEALTH CARE (0.07%)			
Legend Biotech Corp., ADR	1,519	126	120

MATERIALS (0.33%)

James Hardie Industries PLC	11,502	411	585
TOTAL U.S. EQUITIES	537	705	

As at December 31, 2023

In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (95.62%)				
COMMUNICATION SERVICES (7.26%)				
37 Interactive Entertainment Network Technology Group Co. Ltd.	China	18,600	82	65
Advanced Info Service PCL	Thailand	50,395	417	422
Baidu Inc., Class 'A'	China	5,393	125	106
Bharti Airtel Ltd.	India	43,223	691	707
China United Network Communications Ltd.	China	128,900	105	105
Chunghwa Telecom Co. Ltd.	Taiwan	48,780	246	251
Far EasTone Telecommunications Co. Ltd.	Taiwan	33,691	102	115
Focus Media Information Technology Co. Ltd.	China	38,310	52	45
HKT Trust & HKT Ltd.	Hong Kong	57,020	94	90
JYP Entertainment Corp.	South Korea	1,560	176	162
KDDI Corp.	Japan	7,839	314	329
Kingnet Network Co. Ltd.	China	20,600	47	43
KT Corp.	South Korea	8,249	279	291
Kuaishou Technology	China	58,945	557	527
LG Uplus Corp.	South Korea	9,311	105	97
NetEase Inc.	China	46,218	1,143	1,097
Nippon Telegraph & Telephone Corp.	Japan	749,956	1,158	1,209
PT Telkom Indonesia (Persero) Tbk	Indonesia	889,458	303	301
SK Telecom Co. Ltd.	South Korea	6,669	347	342
Taiwan Mobile Co. Ltd.	Taiwan	20,332	86	86
Tata Communications Ltd.	India	7,691	225	216
Telekom Malaysia Bhd	Malaysia	28,123	44	45
Tencent Holdings Ltd.	China	122,883	7,558	6,092
Tencent Music Entertainment Group, ADR	China	1,410	17	17
			14,273	12,760

CONSUMER DISCRETIONARY (15.07%)

Aisin Corp.	Japan	7,948	391	367
Alibaba Group Holding Ltd.	China	259,495	4,488	3,313
ANTA Sports Products Ltd.	China	60,467	1,012	773
Aristocrat Leisure Ltd.	Australia	12,718	424	467
Bridgestone Corp.	Japan	17,202	928	940
BTG Hotels (Group) Co. Ltd.	China	100	-	-
BYD Co. Ltd., Class 'A'	China	4,700	171	173
BYD Co. Ltd., Class 'H'	China	17,949	642	650
Cheng Shin Rubber Ind. Co. Ltd.	Taiwan	51,030	90	98
China Tourism Group Duty Free Corp. Ltd.	China	1,300	19	20
Chongqing Changan Automobile Co. Ltd.	China	36,300	124	114
Chow Tai Fook Jewellery Group Ltd.	China	88,083	170	173
Coway Co. Ltd.	South Korea	1,193	67	70
Denso Corp.	Japan	66,491	1,286	1,323
Eclat Textile Co. Ltd.	Taiwan	4,251	93	103

As at December 31, 2023

In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
CONSUMER DISCRETIONARY (continued)				
Fast Retailing Co. Ltd.	Japan	6,535	1,807	2,139
Genting Bhd	Malaysia	39,571	57	52
Genting Singapore Ltd.	Singapore	190,047	186	190
Gree Electric Appliances of Zhuhai Inc.	China	11,631	79	70
Haidilao International Holding Ltd.	China	228,449	660	561
Haier Smart Home Co. Ltd.	China	119,593	499	446
Hankook Tire & Technology Co. Ltd.	South Korea	314	12	15
Hisense Visual Technology Co. Ltd.	China	2,400	10	9
HLA Group Corp. Ltd.	China	4,900	7	7
Honda Motor Co. Ltd.	Japan	153,305	1,901	2,102
Hyundai Mobis Co. Ltd.	South Korea	1,808	419	439
Hyundai Motor Co.	South Korea	3,490	627	727
Hyundai Motor Co., Preferred	South Korea	1,195	121	140
JD.com Inc., Class 'A'	China	10,120	292	192
Kangwon Land Inc.	South Korea	4,497	103	74
Kia Corp.	South Korea	11,079	873	1,134
Koito Manufacturing Co. Ltd.	Japan	5,288	115	109
Li Auto Inc.	China	31,647	757	786
Mazda Motor Corp.	Japan	46,571	588	664
Meituan, Class 'B'	China	82,241	1,589	1,137
New Oriental Education & Technology Group Inc.	China	20,088	212	187
Nien Made Enterprise Co. Ltd.	Taiwan	2,495	35	38
Pan Pacific International Holdings Corp.	Japan	9,411	246	296
Panasonic Corp.	Japan	3,530	44	46
Pinduoduo Inc., ADR	China	8,521	1,068	1,644
Pou Chen Corp.	Taiwan	60,719	88	81
PTT Oil & Retail Business PCL	Thailand	7,745	6	6
Samvardhana Motherson International Ltd.	India	53,588	85	87
Sands China Ltd.	Macau	55,831	232	215
Sichuan Changhong Electric Co. Ltd.	China	47,200	48	46
Subaru Corp.	Japan	29,824	678	721
Sumitomo Electric Industries Ltd.	Japan	830	14	14
Tata Motors Ltd.	India	112,449	1,245	1,302
The Indian Hotels Co. Ltd.	India	5,611	40	39
Topsports International Holdings Ltd.	China	71,383	75	73
Toyota Motor Corp.	Japan	12,697	281	308
Trent Ltd.	India	713	34	34
Vipshop Holdings Ltd., ADR	China	31,035	682	727
Wesfarmers Ltd.	Australia	15,060	705	773
Zensho Holdings Co. Ltd.	Japan	4,010	250	277
Zhejiang Supor Co. Ltd.	China	400	4	4
			26,679	26,495

CONSUMER STAPLES (4.40%)

Ajinomoto Co. Inc.	Japan	3,061	136	156
Amorepacific Corp.	South Korea	579	83	86
Britannia Industries Ltd.	India	3,159	250	267
By-health Co. Ltd.	China	200	1	1
Chongqing Brewery Co. Ltd	China	800	9	10
CJ CheilJedang Corp.	South Korea	192	64	64
Coles Group Ltd.	Australia	29,959	453	434
Colgate-Palmolive Ltd.	India	3,220	124	129
CP ALL PLC	Thailand	48,980	118	106
Eastroc Beverage (Group) Co. Ltd.	China	200	7	7
Guangdong Haid Group Co. Ltd.	China	1,700	14	14
Henan Shuanghui Investment & Development Co. Ltd.	China	2,800	13	14
Inner Mongolia Yili Industrial Group Co. Ltd.	China	12,200	59	61

Asian Pacific (iA)

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Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$
CONSUMER STAPLES (continued)					FINANCIALS (17.36%)				
ITC Ltd.	India	102,455	756	750	Agricultural Bank of China Ltd.	China	204,950	119	121
Japan Tobacco Inc.	Japan	40,020	1,178	1,364	AIA Group Ltd.	Hong Kong	161,917	2,262	1,861
Jiangsu Yanghe Brewery Joint-Stock Co. Ltd.	China	2,000	40	41	AMMB Holdings Bhd	Malaysia	33,678	40	39
Kao Corp.	Japan	9,619	504	522	ANZ Group Holdings Ltd.	Australia	33,031	737	770
KT&G Corp.	South Korea	2,838	268	252	Bank of Beijing Co. Ltd.	China	18,200	15	15
Kweichow Moutai Co. Ltd., Class 'A'	China	785	262	252	Bank of Changsha Co. Ltd.	China	4,700	6	6
LG H&H Co. Ltd.	South Korea	198	141	72	Bank of China Ltd., Class 'A'	China	61,798	43	46
Luzhou Laojiao Co. Ltd.	China	2,751	116	92	Bank of China Ltd., Class 'H'	China	2,401,091	1,204	1,208
Marico Ltd.	India	169	1	1	Bank of Communications Co. Ltd.	China	28,800	31	31
Meihua Holdings Group Co. Ltd.	China	4,800	9	8	Bank of Shanghai Co. Ltd.	China	8,000	9	9
Nestle (Malaysia) Bhd	Malaysia	889	33	30	BOC Hong Kong (Holdings) Ltd.	China	71,945	328	258
Nestle India Ltd.	India	563	221	237	Chang Hwa Commercial Bank Ltd.	Taiwan	60,842	46	47
Nongfu Spring Co. Ltd.	China	36,950	282	282	China CITIC Bank Corp. Ltd.	China	84,954	52	53
Orion Corp.	South Korea	92	11	11	China Construction Bank Corp.	China	26,200	31	32
President Chain Store Corp.	Taiwan	11,082	130	128	China Development Financial Holding Corp.	Taiwan	389,030	216	210
PT Indofood Sukses Makmur Tbk	Indonesia	6,855	4	4	China Merchants Bank Co. Ltd.	China	20,740	130	107
PT Sumber Alfaria Trijaya Tbk	Indonesia	209,322	51	53	China Minsheng Banking Corp., Ltd.	China	26,300	19	18
PT Unilever Indonesia Tbk	Indonesia	167,549	61	51	Chongqing Rural Commercial Bank Co. Ltd.	China	15,700	12	12
Shanxi Xinghuacun Fen Wine Factory Co. Ltd.	China	1,800	74	77	CIMB Group Holdings Bhd	Malaysia	118,508	201	199
Shiseido Co. Ltd.	Japan	11,603	660	461	Commonwealth Bank of Australia	Australia	21,540	2,102	2,167
Uni-President Enterprises Corp.	Taiwan	76,329	235	244	CTBC Financial Holding Co. Ltd.	Taiwan	225,323	240	274
WH Group Ltd.	Hong Kong	174,815	147	149	Dai-ichi Life Holdings Inc.	Japan	39,316	1,117	1,100
Wilmar International Ltd.	China	62,433	240	223	DB Insurance Co. Ltd.	South Korea	1,455	116	125
Woolworths Group Ltd.	Australia	19,529	632	654	DBS Group Holdings Ltd.	Singapore	38,162	1,255	1,274
Wuliangye Yibin Co. Ltd.	China	6,967	236	182	E. Sun Financial Holding Co. Ltd.	Taiwan	135,493	140	150
Yakult Honsha Co. Ltd.	Japan	7,703	320	228	Everbright Securities Co. Ltd.	China	11,800	35	34
Yifeng Pharmacy Chain Co. Ltd.	China	1,800	12	13	First Financial Holding Co. Ltd.	Taiwan	88,436	102	104
			7,955	7,730	Fubon Financial Holding Co. Ltd.	Taiwan	76,740	187	214
					Hana Financial Group Inc.	South Korea	6,569	330	292
ENERGY (3.77%)					Hong Kong Exchanges & Clearing Ltd.	Hong Kong	2,159	134	98
Bharat Petroleum Corp. Ltd.	India	31,807	230	227	Hong Leong Bank Bhd	Malaysia	6,621	41	36
China Shenhua Energy Co. Ltd.	China	177,204	754	810	Hua Nan Financial Holdings Co. Ltd.	Taiwan	62,274	63	60
Coal India Ltd.	India	69,192	390	412	HUA XIA BANK Co. Ltd.	China	9,300	10	10
Indian Oil Corp. Ltd.	India	117,855	235	243	ICICI Bank Ltd.	India	12,896	216	204
Inpex Corp.	Japan	81,974	1,469	1,460	Industrial and Commercial Bank of China Ltd.	China	76,000	68	68
Offshore Oil Engineering Co. Ltd.	China	8,900	10	10	Industrial Bank of Korea	South Korea	8,396	97	102
Oil and Natural Gas Corp. Ltd.	India	94,785	307	308	Insurance Australia Group Ltd.	Australia	65,962	314	336
PetroChina Co. Ltd.	China	47,775	48	63	KakaoBank Corp.	South Korea	1,914	53	56
PetroChina Co. Ltd., Class 'H'	China	1,224,879	960	1,067	Kasikornbank Public Co. Ltd.	Thailand	96,394	583	503
Petronas Dagangan Bhd	Malaysia	3,645	23	23	KB Financial Group Inc.	South Korea	6,555	385	363
PT Adaro Energy Indonesia Tbk	Indonesia	687,351	167	140	Korea Investment Holdings Co. Ltd.	South Korea	969	62	61
PTT Exploration and Production Public Co. Ltd.	Thailand	113,898	704	658	Kotak Mahindra Bank Ltd.	India	13,040	389	394
PTT PCL	Thailand	436,210	586	602	Krung Thai Bank Public Co. Ltd.	Thailand	476,001	338	338
Santos Ltd.	Australia	54,712	364	374	Krungthai Card Public Co. Ltd.	Thailand	57,733	118	97
Shaanxi Coal Industry Co. Ltd.	China	10,499	39	41	Malayan Banking Bhd	Malaysia	46,388	125	118
Shan Xi Hua Yang Group New Energy Co. Ltd.	China	13,300	22	24	Medibank Pvt Ltd.	Australia	71,523	206	229
Shanxi Coking Coal Energy Group Co. Ltd.	China	15,400	29	28	Mega Financial Holding Co. Ltd.	Taiwan	98,024	141	165
Shanxi Lu'an Environmental Energy Dev. Co. Ltd.	China	6,077	21	25	Mega Financial Holding Co. Ltd., Rights, 2024-01-22	Taiwan	1,960	-	1
United Tractors Tbk PT	Indonesia	33,273	82	64	Meritz Financial Group Inc.	South Korea	4,587	233	278
Yankuang Energy Group Co. Ltd.	China	10,800	41	40	Mirae Asset Securities Co. Ltd.	South Korea	4,170	30	33
			6,481	6,619	Mitsubishi UFJ Financial Group Inc.	Japan	435,790	4,352	4,938
					Mizuho Financial Group Inc.	Japan	8,562	173	193
					MS&AD Insurance Group Holdings Inc.	Japan	13,598	640	705
					National Australia Bank Ltd.	Australia	48,890	1,343	1,350
					Mega Financial Holding Co. Ltd., Rights, 2024-01-22	South Korea	3,294	33	35
					ORIX Corp.	Japan	8,723	193	217
					PICC Property and Casualty Co. Ltd.	China	302,396	460	474

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As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$
FINANCIALS (continued)					HEALTH CARE (continued)				
Ping An Insurance (Group) Co. of China Ltd.	China	37,046	304	255	Hoya Corp.	Japan	10,276	1,505	1,694
Postal Savings Bank of China Co. Ltd.	China	260,473	175	173	Hubei Jumpcan Pharmaceutical Co. Ltd.	China	2,400	14	14
Power Finance Corp. Ltd.	India	31,721	211	192	IHH Healthcare Bhd	Malaysia	40,737	73	70
PT Bank Central Asia Tbk	Indonesia	119,842	96	96	Jiangsu Yuyue Medical Equipment & Supply Co. Ltd.	China	3,300	21	21
PT Bank Mandiri (Persero) Tbk	Indonesia	828,355	379	429	Joincare Pharmaceutical Group Industry Co. Ltd.	China	4,200	10	10
PT Bank Negara Indonesia (Persero) Tbk	Indonesia	507,994	221	234	Jointown Pharmaceutical Group Co. Ltd.	China	4,100	5	5
PT Bank Rakyat Indonesia(Persero) Tbk	Indonesia	730,596	293	358	Kyowa Kirin Co. Ltd.	Japan	10,835	261	240
Public Bank Bhd	Malaysia	99,173	129	122	Livzon Pharmaceutical Group Inc.	China	1,800	12	12
QBE Insurance Group Ltd.	Australia	38,765	483	517	Lupin Ltd.	India	8,302	167	174
RHB Bank Bhd	Malaysia	25,685	45	40	Max Healthcare Institute Ltd.	India	18,354	203	200
Samsung Fire & Marine Insurance Co. Ltd.	South Korea	744	182	200	Olympus Corp.	Japan	16,419	342	313
Samsung Life Insurance Co. Ltd.	South Korea	1,904	140	135	Ono Pharmaceutical Co. Ltd.	Japan	18,413	486	433
Samsung Securities Co. Ltd.	South Korea	1,266	47	50	Otsuka Holdings Co. Ltd.	Japan	12,082	559	598
SCB X Public Co. Ltd.	Thailand	43,639	195	179	Shenzhen Mindray Bio-Medical Electronics Co. Ltd.	China	1,104	61	60
Shin Kong Financial Holding Co. Ltd.	Taiwan	214,154	85	81	Shijiazhuang Yiling Pharmaceutical Co. Ltd.	China	4,900	22	21
Shinhan Financial Group Co. Ltd.	South Korea	9,329	387	383	Shionogi & Co. Ltd.	Japan	12,063	756	767
Singapore Exchange Ltd.	Singapore	17,239	161	169	Sichuan Kelun Pharmaceutical Co. Ltd.	China	4,700	26	25
SinoPac Financial Holdings Co. Ltd.	Taiwan	126,258	98	107	Sonic Healthcare Ltd.	Australia	12,168	347	351
Sompo Holdings Inc.	Japan	11,508	702	742	Sun Pharmaceutical Industries Ltd.	India	19,221	383	384
Suncorp Group Ltd.	Australia	18,552	206	231	Torrent Pharmaceuticals Ltd.	India	2,966	100	108
T&D Holdings Inc.	Japan	24,314	507	509	WuXi AppTec Co. Ltd.	China	7,200	99	97
Taishin Financial Holding Co. Ltd.	Taiwan	87,504	59	68	Zhangzhou Pientzehuang Pharmaceutical Co. Ltd.	China	600	27	27
Taiwan Business Bank	Taiwan	146,587	85	86					
Taiwan Cooperative Financial Holding Co. Ltd.	Taiwan	57,962	65	66				8,772	8,937
The People's Insurance Co. (Group) of China Ltd.	China	266,063	121	119					
The Shanghai Commercial & Savings Bank Ltd.	Taiwan	29,778	61	60					
TMBThanachart Bank PCL	Thailand	1,714,513	110	111					
Tokio Marine Holdings Inc.	Japan	42,113	1,267	1,390					
Westpac Banking Corp.	Australia	38,561	833	794					
Woori Financial Group Inc.	South Korea	20,661	277	275					
Yuantai Financial Holding Co. Ltd.	Taiwan	88,432	88	105					
			29,937	30,514					
HEALTH CARE (5.08%)					INDUSTRIALS (13.68%)				
3SBio Inc.	China	75,390	99	96	ABB India Ltd.	India	2,374	185	176
Aier Eye Hospital Group Co. Ltd.	China	18,000	53	53	ANA Holdings Inc.	Japan	27,446	817	786
Apollo Hospitals Enterprise Ltd.	India	1,574	141	142	Beijing Easpring Material Technology Co. Ltd.	China	3,600	25	26
Astellas Pharma Inc.	Japan	28,847	559	455	Brambles Ltd.	Australia	38,259	438	468
Bangkok Dusit Medical Services Public Co. Ltd.	Thailand	475,731	520	510	Bull Group Co. Ltd.	China	400	7	7
Beijing Tiantan Biological Products Corp. Ltd.	China	2,300	13	13	CG Power and Industrial Solutions Ltd.	India	20,439	151	147
Beijing Tongrentang Co. Ltd.	China	2,700	26	27	China Airlines Ltd.	Taiwan	368,017	317	342
Bumrungrad Hospital Public Co. Ltd.	Thailand	28,174	241	242	China CSSC Holdings Ltd.	China	18,500	100	101
Celltrion Healthcare Co. Ltd.	South Korea	2,032	131	158	China Everbright Environment Group Ltd.	China	47,982	23	21
Celltrion Inc.	South Korea	634	112	131	CK Hutchison Holdings Ltd.	United Kingdom	52,110	401	368
Changchun High-Tech Industries (Group) Inc.	China	1,700	45	46	COSCO SHIPPING Holdings Co. Ltd.	China	20,554	41	37
China Medical System Holdings Ltd.	China	14,430	35	34	Doosan Bobcat Inc.	South Korea	4,821	227	249
China National Medicines Corp. Ltd.	China	2,200	12	12	EVA Airways Corp.	Taiwan	820,926	1,075	1,109
Chongqing Taiji Industry (Group) Co. Ltd.	China	2,600	23	22	Far Eastern New Century Corp.	Taiwan	27,768	39	37
Cipla Ltd.	India	16,444	320	325	GS Holdings Corp.	South Korea	1,381	63	58
Cochlear Ltd.	Australia	1,198	274	322	Hanwha Aerospace Co. Ltd.	South Korea	2,873	333	366
Divi's Laboratories Ltd.	India	3,184	190	197	Hitachi Ltd.	Japan	20,993	1,672	1,997
Dong-E-E-Jiao Co. Ltd.	China	1,500	14	14	Hyundai Glovis Co. Ltd.	South Korea	889	163	174
Dr. Reddy's Laboratories Ltd.	India	3,859	348	355	InterGlobe Aviation Ltd.	India	6,485	305	305
Hanmi Pharm. Co. Ltd.	South Korea	442	137	159	Japan Airlines Co. Ltd.	Japan	38,140	1,041	990
					Jardine Matheson Holdings Ltd.	Hong Kong	3,190	194	173
					Kawasaki Kisen Kaisha Ltd.	Japan	23,784	896	1,346
					Komatsu Ltd.	Japan	2,317	94	80
					Korean Air Lines Co. Ltd.	South Korea	10,650	270	261
					Larsen & Toubro Ltd.	India	14,594	820	815
					Makita Corp.	Japan	2,812	102	102
					Malaysia Airports Holdings Bhd	Malaysia	14,943	31	32
					Marubeni Corp.	Japan	37,636	661	784
					MISC Bhd	Malaysia	18,169	39	38
					Mitsubishi Corp.	Japan	149,829	2,837	3,158

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As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands (except number of securities)	Country	Number of Securities	Average Cost \$	Carrying Value \$
INDUSTRIALS (continued)					INFORMATION TECHNOLOGY (continued)				
Mitsui & Co. Ltd.	Japan	44,690	2,004	2,215	Oracle Corp. Japan	Japan	1,412	135	144
NARI Technology Co. Ltd., Class 'A'	China	6,100	24	25	Pegatron Corp.	Taiwan	40,303	129	151
Nippon Express Holdings Co. Ltd.	Japan	1,741	136	130	Quanta Computer Inc.	Taiwan	94,130	644	908
Nippon Yusen KK	Japan	34,126	1,009	1,395	Renesas Electronics Corp.	Japan	56,146	931	1,339
Posco International Corp.	South Korea	713	58	46	S.C New Energy Technology Corp.	China	3,000	36	41
PT Astra International Tbk	Indonesia	87,692	41	42	Samsung Electronics Co. Ltd.	South Korea	51,631	3,584	4,150
Qantas Airways Ltd.	Australia	97,328	521	470	Samsung Electronics Co. Ltd., Preferred	South Korea	714	42	46
Recruit Holdings Co. Ltd.	Japan	39,569	1,909	2,207	Shenzhen Goodix Technology Co. Ltd.	China	1,500	20	19
S. F. Holding Co. Ltd.	China	5,700	43	43	Shenzhen Transsion Holdings Co. Ltd.	China	1,500	35	39
Samsung Engineering Co. Ltd.	South Korea	2,395	72	71	Synnex Technology International Corp.	Taiwan	21,840	60	66
SG Holdings Co. Ltd.	Japan	11,912	233	226	Taiwan Semiconductor Manufacturing Co. Ltd.	Taiwan	259,369	6,056	6,608
Shandong Himile Mechanical Science&Technology Co. Ltd.	China	800	4	4	Tata Consultancy Services Ltd.	India	17,771	1,105	1,068
Shanghai Construction Group Co. Ltd.	China	18,100	8	8	Tokyo Electron Ltd.	Japan	5,697	894	1,346
Shanghai M&G Stationery Inc.	China	1,200	8	8	Tongwei Co. Ltd.	China	17,673	119	82
Shanxi Coal International Energy Group Co. Ltd.	China	7,500	26	24	Universal Scientific Industrial (Shanghai) Co. Ltd.	China	3,500	10	10
Sichuan Road & Bridge Group Co. Ltd.	China	9,100	13	13	Wipro Ltd.	India	45,030	324	336
Sieyuan Electric Co. Ltd.	China	1,300	12	13	Wistron Corp.	Taiwan	41,624	146	176
Singapore Airlines Ltd.	Singapore	67,045	425	440	WPG Holdings Ltd.	Taiwan	38,356	103	134
SITC International Holdings Co. Ltd.	China	73,251	182	167	Xero Ltd.	New Zealand	1,103	109	111
SK Square Co. Ltd.	South Korea	3,058	134	165	Xiaomi Corp.	China	662,674	1,814	1,746
Spring Airlines Co. Ltd.	China	1,400	13	13	Xinjiang Daqo New Energy Co. Ltd.	China	3,300	18	18
Sumitomo Corp.	Japan	20,751	497	597	Zhen Ding Technology Holding Ltd.	Taiwan	12,172	57	57
Taiwan High Speed Rail Corp.	Taiwan	22,863	30	30	ZTE Corp.	China	33,100	166	163
TBEA Co. Ltd.	China	18,200	45	47				27,244	30,858
Techtronic Industries Co. Ltd.	Hong Kong	26,468	390	416					
Toyota Tsusho Corp.	Japan	6,882	510	535					
Voltronic Power Technology Corp.	Taiwan	1,014	76	74					
Weichai Power Co. Ltd.	China	12,100	31	31					
Xiamen C&D Inc.	China	9,000	16	16					
Yutong Bus Co. Ltd.	China	6,800	17	17					
Zhejiang Dingli Machinery Co. Ltd.	China	1,200	11	11					
			21,865	24,052					
INFORMATION TECHNOLOGY (17.55%)					MATERIALS (7.78%)				
Accton Technology Corp.	Taiwan	22,096	335	496	Aluminum Corp. of China Ltd.	China	39,200	38	41
Acer Inc.	Taiwan	149,666	209	346	Aneka Tambang Tbk	Indonesia	378,052	63	55
Advantech Co. Ltd.	Taiwan	5,655	79	90	BHP Group Ltd.	Australia	76,872	3,456	3,487
Anker Innovations Technology Co. Ltd.	China	700	11	12	BlueScope Steel Ltd.	Australia	15,330	281	323
Ase Technology Holding Co. Ltd.	Taiwan	126,015	636	731	Fortescue Ltd.	Australia	50,435	1,081	1,317
Asustek Computer Inc.	Taiwan	37,826	622	795	Henan Shenhuo Coal & Power Co. Ltd.	China	10,428	33	33
Avary Holding (Shenzhen) Co. Ltd.	China	5,400	21	22	Hindalco Industries Ltd.	India	39,734	357	387
Canon Inc.	Japan	20,576	617	697	Huaibei Mining Holdings Co. Ltd.	China	900	3	3
Catcher Technology Co. Ltd.	Taiwan	14,764	115	123	Hyundai Steel Co.	South Korea	2,503	91	94
Compal Electronics Inc.	Taiwan	86,247	93	148	Jiangxi Copper Co. Ltd.	China	4,200	14	14
Delta Electronics Inc.	Taiwan	39,300	516	529	Jinduicheng Molybdenum Co. Ltd.	China	11,900	20	21
eMemory Technology Inc.	Taiwan	1,212	80	128	Mitsubishi Chemical Holdings Corp.	Japan	992	8	8
Foxconn Industrial Internet Co. Ltd.	China	48,232	163	136	Nippon Steel Corp.	Japan	54,981	1,498	1,661
Fujitsu Ltd.	Japan	3,399	624	676	Nitto Denko Corp.	Japan	5,981	523	590
HCL Technologies Ltd.	India	22,134	532	514	Pilbara Minerals Ltd.	Australia	207,202	754	736
Hengdian Group DMEGC Magnetics Co. Ltd.	China	7,100	17	18	Qinghai Salt Lake Industry Co. Ltd.	China	9,650	43	29
Hon Hai Precision Industry Co. Ltd.	Taiwan	350,097	1,575	1,572	Rio Tinto Ltd.	Australia	9,871	1,116	1,205
Infosys Ltd.	India	63,138	1,605	1,544	Shandong Nanshan Aluminum Co. Ltd.	China	18,700	10	10
Jiangsu Pacific Quartz Co. Ltd.	China	2,600	36	42	ShenZhen YUTO Packaging Technology Co. Ltd.	China	1,000	5	5
Lens Technology Co. Ltd.	China	9,200	22	23	Shin-Etsu Chemical Co. Ltd.	Japan	54,702	2,338	3,027
Lingyi iTech (Guangdong) Co.	China	17,600	22	22	Tianqi Lithium Corp.	China	11,695	144	121
Lite-On Technology Corp.	Taiwan	108,643	497	546	Vedanta Ltd.	India	91,792	380	376
MediaTek Inc.	Taiwan	52,929	1,858	2,308	Western Mining Co. Ltd.	China	9,400	22	25
Novatek Microelectronics Corp.	Taiwan	26,212	422	582	YongXing Special Materials Technology Co. Ltd.	China	4,215	51	41
					Yunnan Aluminium Co. Ltd.	China	3,100	7	7
					Yunnan Chihong Zinc&Germanium Co. Ltd.	China	7,500	7	7
					Yunnan Yuntianhua Co. Ltd.	China	9,873	32	29
					Zhongjin Gold Corp. Ltd	China	15,900	30	29
								12,405	13,681

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REAL ESTATE (2.39%)					INVESTMENT FUNDS (3.40%)			
CapitaLand Ascendas REIT	Singapore	64,879	181	196	iShares MSCI All Country Asia ex Japan ETF	38,023	3,358	3,338
CapitaLand Integrated Commercial Trust, REIT	Singapore	110,151	225	227	iShares MSCI Australia ETF	20,708	641	665
Central Pattana Public Co. Ltd.	Thailand	74,982	202	203	iShares MSCI Japan ETF	23,394	1,974	1,978
Daito Trust Construction Co. Ltd.	Japan	763	106	117	TOTAL INVESTMENT FUNDS		5,973	5,981
DLF Ltd.	India	18,743	213	216				
Goodman Group, REIT	Australia	26,864	477	611	SHORT-TERM INVESTMENTS (0.54%)		940	940
Greentown China Holdings Ltd.	China	8,951	12	12	TOTAL INVESTMENT PORTFOLIO (99.96%)		169,513	175,732
Hang Lung Properties Ltd.	Hong Kong	60,326	132	111	OTHER NET ASSETS (0.04%)			71
Hangzhou Binjiang Real Estate Group Co. Ltd.	China	9,900	15	13	TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			175,803
Henderson Land Development Co. Ltd.	Hong Kong	19,845	79	81				
Hongkong Land Holdings Ltd.	Hong Kong	22,381	124	103				
KE Holdings Inc., ADR	China	6,022	128	129				
Mapletree Logistics Trust, REIT	Singapore	2,104	3	4				
Mitsubishi Estate Co. Ltd.	Japan	24,438	412	444				
New World Development Co. Ltd.	Hong Kong	10,594	38	22				
Nomura Real Estate Holdings Inc.	Japan	6,006	208	208				
Poly Developments and Holdings Group Co. Ltd.	China	28,800	55	53				
Scentre Group Ltd., REIT	Australia	71,635	192	193				
Sino Land Co. Ltd.	Hong Kong	32,908	56	47				
Stockland, REIT	Australia	42,600	152	170				
Sun Hung Kai Properties Ltd	Hong Kong	39,217	636	559				
Swire Pacific Ltd., Class 'A'	Hong Kong	11,284	125	126				
Swire Properties Ltd.	Hong Kong	17,211	59	46				
UOL Group Ltd.	Singapore	13,791	90	87				
Vicinity Centres, REIT	Australia	65,545	122	120				
Wharf Real Estate Investment Co. Ltd.	Hong Kong	23,317	161	104				
			4,203	4,202				
UTILITIES (1.28%)								
CECEP Solar Energy Co. Ltd.	China	14,300	15	15				
CECEP Wind-power Corporation Co. Ltd.	China	12,900	7	7				
CGN Power Co. Ltd.	China	28,200	16	16				
CLP Holdings Ltd.	Hong Kong	22,412	230	244				
Datang International Power Generation Co. Ltd.	China	30,400	14	14				
Enn Natural Gas Co. Ltd.	China	2,800	8	9				
Hong Kong & China Gas Co. Ltd.	Hong Kong	177,657	206	179				
KunLun Energy Co. Ltd.	China	144,627	160	172				
NTPC Ltd.	India	89,071	438	439				
Power Grid Corporation of India Ltd.	India	111,180	425	418				
SDIC Power Holdings Co. Ltd.	China	5,300	13	13				
Sembcorp Industries Ltd.	Singapore	27,235	141	144				
Shanghai Electric Power Co. Ltd.	China	15,100	25	24				
Shenergy Co. Ltd.	China	6,100	7	7				
Shenzhen Energy Group Co. Ltd.	China	5,600	7	7				
Tenaga Nasional Bhd	Malaysia	42,644	122	123				
Tokyo Gas Co. Ltd.	Japan	13,474	395	408				
Wintime Energy Group Co. Ltd.	China	75,500	20	19				
			2,249	2,258				
TOTAL FOREIGN EQUITIES			162,063	168,106				

Asian Pacific (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	168,652	159	–	168,811
Investment funds	5,981	–	–	5,981
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	940	–	940
	174,633	1,099	–	175,732
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	174,633	1,099	–	175,732

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	–	–	–	–
Investment funds	162,215	–	–	162,215
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	162,215	–	–	162,215
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	162,215	–	–	162,215

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Information Technology	17.55	–
Financials	17.36	–
Consumer Discretionary	15.07	–
Industrials	13.68	–
Materials	8.11	–
Communication Services	7.26	–
Health Care	5.15	–
Consumer Staples	4.40	–
Energy	3.77	–
Investment Fund(s) - Equity	3.40	100.35
Real Estate	2.39	–
Utilities	1.28	–
Short-Term Investments	0.54	–
Other net assets	0.04	(0.35)

Asian Pacific (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management (continued)**Liquidity Risk**

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following table summarizes the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
AUD	19,601	–	19,601	980
CNY	4,643	–	4,643	232
HKD	27,607	–	27,607	1,380
IDR	1,828	–	1,828	91
INR	14,389	–	14,389	719
JPY	56,729	(29)	56,700	2,835
KRW	12,576	–	12,576	629
MYR	967	–	967	48
SGD	2,959	(1)	2,958	148
THB	3,983	(2)	3,981	199
TWD	21,051	–	21,051	1,053
USD	8,898	–	8,898	445

As at December 31, 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
17,479	9.94

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
16,221	10.03

Emerging Markets (Jarislowsky Fraser)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	43,135	47,571
Cash	–	4
Subscriptions receivable	–	20
Receivable for investments sold	351	49
	43,486	47,644
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	369	–
Expenses payable	122	134
	491	134
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	42,995	47,510
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	9.14	9.42
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	9.21	9.48
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.04	–
IAG SRP 75/100	9.05	9.34
IAG SRP 75/100 Prestige 300	9.19	9.46
IAG SRP 75/100 Prestige 500	10.04	–
IAG SRP CS 75/75 F	9.59	9.76
IAG SRP CS 75/75 Prestige 300 F	9.67	9.84
IAG SRP CS 75/75 Prestige 500 F	10.06	–
IAG SRP 75/100 F	9.46	9.67
IAG SRP 75/100 Prestige 300 F	9.58	9.78
IAG SRP 75/100 Prestige 500 F	10.06	–
My Education/Ecoflex	8.69	9.06
Ecoflexextra CS 75/75	9.15	9.42
PLA000	10.46	10.43
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	1,932	2,111
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	541	1,596
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	820	–
IAG SRP 75/100	345	309
IAG SRP 75/100 Prestige 300	133	353
IAG SRP 75/100 Prestige 500	231	–
IAG SRP CS 75/75 F	1	2
IAG SRP CS 75/75 Prestige 300 F	–	4
IAG SRP CS 75/75 Prestige 500 F	4	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
My Education/Ecoflex	616	681
Ecoflexextra CS 75/75	6	5
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	1,116	740
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,324)	(1,533)
Net change in unrealized appreciation (depreciation)	274	(7,519)
Net gain (loss) in fair value of investments	(1,050)	(9,052)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	(1,050)	(9,052)
	66	(8,312)
EXPENSES (Note 7)		
Management fees and operating expenses	1,653	1,576
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	(1,587)	(9,888)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	(0.30)	(1.89)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	(0.48)	(1.93)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.30	–
IAG SRP 75/100	(0.36)	(1.92)
IAG SRP 75/100 Prestige 300	(0.51)	(2.08)
IAG SRP 75/100 Prestige 500	0.26	–
IAG SRP CS 75/75 F	0.10	(2.34)
IAG SRP CS 75/75 Prestige 300 F	(0.56)	(1.92)
IAG SRP CS 75/75 Prestige 500 F	0.33	–
IAG SRP 75/100 F	(0.21)	(1.36)
IAG SRP 75/100 Prestige 300 F	(0.19)	(1.82)
IAG SRP 75/100 Prestige 500 F	0.05	–
My Education/Ecoflex	(0.34)	(2.01)
Ecoflexextra CS 75/75	(0.30)	(1.83)
PLA000	0.03	(1.68)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Emerging Markets (Jarislowsky Fraser)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	47,510	56,534
Increase (decrease) in net assets from operations attributable to contractholders	(1,587)	(9,888)
Proceeds from issuances of units	25,248	17,543
Redemption of units	(28,176)	(16,679)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(4,515)	(9,024)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	42,995	47,510

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	(1,587)	(9,888)
Adjustments		
Distributions and allocations from investment funds	(1,116)	(740)
Net realized loss (gain) of investments and derivative financial instruments	1,324	1,533
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(274)	7,519
Proceeds from sale and maturity of investments	9,355	8,510
Purchases of investments	(5,155)	(7,588)
Increase (decrease) in expenses payable	(12)	(28)
CASH FLOWS FROM OPERATING ACTIVITIES	2,535	(682)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	25,268	17,549
Amounts paid on redemption of redeemable units	(28,176)	(16,796)
CASH FLOWS FROM FINANCING ACTIVITIES	(2,908)	753
NET INCREASE (DECREASE) IN CASH	(373)	71
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	4	(67)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(369)	4

The accompanying Notes to the Financial Statements are an integral part of these statements.

Emerging Markets (Jarislowsky Fraser)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.33%)			
JF Emerging Markets Equity Fund	2,508,780	50,265	43,135
TOTAL INVESTMENT PORTFOLIO (100.33%)			
		50,265	43,135
OTHER NET ASSETS (-0.33%)			(140)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			42,995

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
JF Emerging Markets Equity Fund				
Samsung Electronics Co. Ltd.	13,464	18,042	20,169	8.65
Taiwan Semiconductor Manufacturing Co. Ltd.	188,600	12,550	19,614	8.41
Tencent Holdings Ltd.	311,590	17,099	11,716	5.02
Tata Consultancy Services Ltd.	213,040	6,283	9,712	4.17
BDO Unibank Inc.	2,837,866	6,449	6,688	2.87
WEG SA	871,798	3,673	6,624	2.84
Larsen & Toubro Ltd.	155,700	3,183	6,597	2.83
Airtac International Group	196,998	3,817	6,483	2.78
HDFC Bank Ltd.	96,060	6,294	6,447	2.76
Grupo Financiero Banorte S.A.B de C.V.	617,540	3,624	6,227	2.67
Advantech Co. Ltd.	500,666	4,860	6,069	2.60
LG Energy Solution Ltd.	17,210	5,380	5,713	2.45
Axis Bank Ltd.	423,690	3,838	5,612	2.41
UPL Ltd.	728,640	6,168	5,142	2.21
Alibaba Group Holding Ltd.	505,600	11,751	4,895	2.10
Bid Corp. Ltd.	205,490	4,316	4,794	2.06
Fomento Economico Mexicano SAB de CV	36,490	2,965	4,756	2.04
Trip.com Group Ltd.	128,480	4,804	4,627	1.98
HDFC Bank Ltd.	223,339	3,839	4,587	1.97
Abbott Laboratories	41,230	3,934	4,538	1.95
Shenzhou International Group Holdings Ltd.	422,410	7,258	4,349	1.87
PT Bank Rakyat Indonesia(Persero) Tbk	11,667,328	3,102	4,338	1.86
AIA Group Ltd.	487,090	4,454	4,245	1.82
Credicorp Ltd.	27,400	3,966	4,108	1.76
Prosus NV	134,045	3,899	3,996	1.71
	155,548	172,046	73.79	

Emerging Markets (Jarislowsky Fraser)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	43,135	-	-	43,135
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	43,135	-	-	43,135
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	43,135	-	-	43,135

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	47,571	-	-	47,571
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	47,571	-	-	47,571
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	47,571	-	-	47,571

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Emerging Markets (Jarislowsky Fraser)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
4,313	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
4,757	10.01

Global Health Care (Renaissance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	275,006	304,101
Subscriptions receivable	–	16
Receivable for investments sold	433	244
	275,439	304,361
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	603	363
Expenses payable	745	891
	1,348	1,254
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	274,091	303,107
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	57.22	59.18
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	58.23	60.13
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.14	–
IAG SRP 75/100	56.78	58.81
IAG SRP 75/100 Prestige 300	57.67	59.54
IAG SRP 75/100 Prestige 500	10.14	–
IAG SRP CS 75/75 F	59.87	61.25
IAG SRP CS 75/75 Prestige 300 F	60.53	61.84
IAG SRP CS 75/75 Prestige 500 F	10.16	–
IAG SRP 75/100 F	59.35	60.85
IAG SRP 75/100 Prestige 300 F	60.24	61.58
IAG SRP 75/100 Prestige 500 F	10.16	–
My Education/Ecoflex	39.82	41.35
Ecoflexextra CS 75/75	57.22	59.18
PLA000	89.90	89.96
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,260	2,351
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	495	1,358
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	4,277	–
IAG SRP 75/100	460	472
IAG SRP 75/100 Prestige 300	161	500
IAG SRP 75/100 Prestige 500	1,710	–
IAG SRP CS 75/75 F	1	1
IAG SRP CS 75/75 Prestige 300 F	–	1
IAG SRP CS 75/75 Prestige 500 F	7	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	5	–
My Education/Ecoflex	486	588
Ecoflexextra CS 75/75	4	4
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	25,426	36,024
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	424	2,912
Net change in unrealized appreciation (depreciation)	(26,258)	(54,081)
Net gain (loss) in fair value of investments	(25,834)	(51,169)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	(25,834)	(51,169)
	(408)	(51,145)
EXPENSES (Note 7)		
Management fees and operating expenses	9,694	10,146
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	(10,102)	(25,291)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	(2.00)	(4.71)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	(4.01)	(5.09)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.60	–
IAG SRP 75/100	(2.08)	(4.36)
IAG SRP 75/100 Prestige 300	(4.23)	(4.81)
IAG SRP 75/100 Prestige 500	0.60	–
IAG SRP CS 75/75 F	(1.74)	(0.24)
IAG SRP CS 75/75 Prestige 300 F	(4.67)	(14.58)
IAG SRP CS 75/75 Prestige 500 F	0.60	–
IAG SRP 75/100 F	(0.59)	(3.81)
IAG SRP 75/100 Prestige 300 F	(10.47)	(4.07)
IAG SRP 75/100 Prestige 500 F	0.60	–
My Education/Ecoflex	(1.55)	(3.96)
Ecoflexextra CS 75/75	(1.58)	(4.45)
PLA000	(0.06)	(3.80)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Health Care (Renaissance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	303,107	339,992
Increase (decrease) in net assets from operations attributable to contractholders	(10,102)	(25,291)
Proceeds from issuances of units	129,355	61,697
Redemption of units	(148,269)	(73,291)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(29,016)	(36,885)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	274,091	303,107

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	(10,102)	(25,291)
Adjustments		
Distributions and allocations from investment funds	(25,426)	(36,024)
Net realized loss (gain) of investments and derivative financial instruments	(424)	(2,912)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	26,258	54,081
Proceeds from sale and maturity of investments	38,678	31,831
Purchases of investments	(10,180)	(10,712)
Increase (decrease) in expenses payable	(146)	(70)
CASH FLOWS FROM OPERATING ACTIVITIES	18,658	10,903
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	129,371	61,940
Amounts paid on redemption of redeemable units	(148,269)	(73,496)
CASH FLOWS FROM FINANCING ACTIVITIES	(18,898)	(11,556)
NET INCREASE (DECREASE) IN CASH	(240)	(653)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(363)	290
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(603)	(363)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Health Care (Renaissance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.33%)			
Renaissance Global Health Care Fund, Series O	4,554,009	295,012	275,006
TOTAL INVESTMENT PORTFOLIO (100.33%)		295,012	275,006
OTHER NET ASSETS (-0.33%)			(915)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			274,091

Top 25 Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Renaissance Global Health Care Fund, Series O				
Johnson & Johnson	263,630	57,705	54,753	7.80
Roche Holding AG	137,330	59,176	53,349	7.60
Novartis AG	372,635	42,360	50,465	7.19
Thermo Fisher Scientific Inc.	64,550	46,518	45,426	6.47
Medtronic PLC	373,316	42,105	41,184	5.87
CVS Health Corp.	385,933	44,442	40,379	5.75
UnitedHealth Group Inc.	54,552	28,001	38,055	5.42
IQVIA Holdings Inc.	118,055	33,365	36,194	5.16
Sanofi	267,131	30,901	35,219	5.02
Pfizer Inc.	890,788	46,866	33,982	4.84
AstraZeneca PLC	179,286	22,833	32,098	4.57
Amgen Inc.	78,445	25,433	29,938	4.27
Takeda Pharmaceutical Co. Ltd.	717,434	27,160	27,334	3.90
Merck & Co. Inc.	122,731	28,251	25,915	3.69
Lonza Group AG	45,785	32,071	25,535	3.64
Intuitive Surgical Inc.	51,010	15,840	22,802	3.25
Alcon Inc.	206,037	19,358	21,321	3.04
Sonova Holding AG	44,584	14,815	19,353	2.76
Koninklijke Philips NV	570,910	15,179	17,609	2.51
Baxter International Inc.	310,068	17,447	15,985	2.28
UCB SA	124,888	14,045	14,416	2.05
Revance Therapeutics Inc.	1,144,985	19,204	13,336	1.90
Praxis Precision Medicines Inc.	173,868	5,307	5,133	0.73
Longboard Pharmaceuticals Inc.	212,178	1,763	1,695	0.24
Akoya Biosciences Inc.	115,644	1,152	748	0.11
	691,297	702,224	100.06	

Global Health Care (Renaissance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	275,006	-	-	275,006
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	275,006	-	-	275,006
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	275,006	-	-	275,006

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	304,101	-	-	304,101
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	304,101	-	-	304,101
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	304,101	-	-	304,101

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Health Care (Renaissance)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
27,501	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
30,410	10.03

Global Infrastructure (Dynamic)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	109,898	147,180
Cash	–	845
Receivable for investments sold	50	–
	109,948	148,025
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	138	–
Payable for investments purchased	–	572
Expenses payable	270	367
	408	939
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	109,540	147,086
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	10.23	10.44
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.31	10.50
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.89	–
IAG SRP 75/100	10.16	10.39
IAG SRP 75/100 Prestige 300	10.32	10.52
IAG SRP 75/100 Prestige 500	10.89	–
IAG SRP CS 75/75 F	10.72	10.82
IAG SRP CS 75/75 Prestige 300 F	10.78	10.88
IAG SRP CS 75/75 Prestige 500 F	10.91	–
IAG SRP 75/100 F	10.61	10.74
IAG SRP 75/100 Prestige 300 F	10.78	10.88
IAG SRP 75/100 Prestige 500 F	10.91	–
Ecoflextra CS 75/75	10.23	10.44
PLA000	11.58	11.47
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	4,189	5,665
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,157	4,711
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2,046	–
IAG SRP 75/100	1,484	1,596
IAG SRP 75/100 Prestige 300	519	2,031
IAG SRP 75/100 Prestige 500	1,064	–
IAG SRP CS 75/75 F	9	11
IAG SRP CS 75/75 Prestige 300 F	–	8
IAG SRP CS 75/75 Prestige 500 F	7	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	29	30
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	–	1
Distributions and allocations from investment funds	4,515	7,335
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(2,659)	(90)
Net change in unrealized appreciation (depreciation)	(967)	(8,067)
Net gain (loss) in fair value of investments	(3,626)	(8,157)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	(3,626)	(8,157)
	889	(821)
EXPENSES (Note 7)		
Management fees and operating expenses	3,792	3,692
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	(2,903)	(4,513)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	(0.21)	(0.39)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	(0.90)	(0.36)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.31	–
IAG SRP 75/100	(0.26)	(0.41)
IAG SRP 75/100 Prestige 300	(1.00)	(0.37)
IAG SRP 75/100 Prestige 500	1.31	–
IAG SRP CS 75/75 F	(0.21)	(0.25)
IAG SRP CS 75/75 Prestige 300 F	(1.33)	(0.35)
IAG SRP CS 75/75 Prestige 500 F	1.30	–
IAG SRP 75/100 F	(0.07)	1.21
IAG SRP 75/100 Prestige 300 F	(0.10)	(0.25)
IAG SRP 75/100 Prestige 500 F	0.90	–
Ecoflextra CS 75/75	(0.25)	(0.40)
PLA000	0.11	(0.06)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Infrastructure (Dynamic)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	147,086	106,385
Increase (decrease) in net assets from operations attributable to contractholders	(2,903)	(4,513)
Proceeds from issuances of units	75,274	79,792
Redemption of units	(109,917)	(34,578)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(37,546)	40,701
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	109,540	147,086

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	(2,903)	(4,513)
Adjustments		
Interest for allocation purposes	-	(1)
Distributions and allocations from investment funds	(4,515)	(7,335)
Net realized loss (gain) of investments and derivative financial instruments	2,659	90
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	967	8,067
Proceeds from sale and maturity of investments	46,374	7,195
Purchases of investments	(8,825)	(48,034)
Increase (decrease) in expenses payable	(97)	114
Interest received (paid)	-	1
CASH FLOWS FROM OPERATING ACTIVITIES	33,660	(44,416)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	75,274	79,854
Amounts paid on redemption of redeemable units	(109,917)	(34,628)
CASH FLOWS FROM FINANCING ACTIVITIES	(34,643)	45,226
NET INCREASE (DECREASE) IN CASH	(983)	810
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	845	35
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(138)	845

The accompanying Notes to the Financial Statements are an integral part of these statements.

Global Infrastructure (Dynamic)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.33%)			
Dynamic Global Infrastructure Fund, Series O	5,139,964	118,000	109,898
TOTAL INVESTMENT PORTFOLIO (100.33%)			
		118,000	109,898
OTHER NET ASSETS (-0.33%)			(358)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			109,540

Top Holdings of the Underlying Fund

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
Dynamic Global Infrastructure Fund, Series O				
Brookfield Infrastructure Partners LP	2,295,785	80,883	95,872	5.32
American Tower Corp., REIT	317,590	82,836	90,532	5.02
CMS Energy Corp.	1,132,850	86,774	86,865	4.82
TC Energy Corp.	1,667,340	94,398	86,302	4.79
FirstEnergy Corp.	1,733,510	88,779	83,915	4.66
Brookfield Renewable Partners LP	2,377,402	88,955	82,757	4.59
Entergy Corp.	573,670	75,805	76,652	4.25
Union Pacific Corp.	225,860	62,235	73,253	4.07
Hydro One Ltd.	1,843,421	55,770	73,184	4.06
CSX Corp.	1,564,310	62,436	71,614	3.97
Enbridge Inc.	1,445,270	73,610	68,939	3.83
NextEra Energy Partners LP	1,682,050	57,353	67,542	3.75
Atmos Energy Corp.	350,630	51,068	53,660	2.98
Nisource Finance Corp.	1,507,500	53,641	52,850	2.93
American Water Works Co. Inc.	300,993	52,595	52,459	2.91
Transurban Group	3,958,646	46,065	48,827	2.71
Alerian MLP ETF	810,500	46,718	45,506	2.53
NextEra Energy Inc.	561,011	42,800	44,995	2.50
The Williams Cos. Inc.	955,220	40,029	43,932	2.44
National Grid PLC	2,312,000	36,296	41,200	2.29
Aena SME SA	153,427	31,206	36,852	2.05
WEC Energy Group Inc.	330,190	37,805	36,698	2.04
Vinci SA	217,481	26,330	36,136	2.01
Aéroports de Paris	209,395	35,660	35,878	1.99
	1,410,047	1,486,420	82.51	

Global Infrastructure (Dynamic)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	109,898	-	-	109,898
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	109,898	-	-	109,898
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	109,898	-	-	109,898

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	147,180	-	-	147,180
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	147,180	-	-	147,180
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	147,180	-	-	147,180

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Global Infrastructure (Dynamic)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
10,990	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
14,718	10.01

Real Estate Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	115,924	124,955
Cash	132	243
Receivable for investments sold	–	286
Interest, dividends and other receivables	694	493
	116,750	125,977
LIABILITIES		
CURRENT LIABILITIES		
Expenses payable	252	292
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	116,498	125,685
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	45.46	44.47
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	47.32	46.05
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.83	–
IAG SRP 75/100	44.98	44.07
IAG SRP 75/100 Prestige 300	45.94	44.81
IAG SRP 75/100 Prestige 500	10.83	–
IAG SRP CS 75/75 F	47.62	46.06
IAG SRP CS 75/75 Prestige 300 F	49.49	47.68
IAG SRP CS 75/75 Prestige 500 F	10.86	–
IAG SRP 75/100 F	47.09	45.65
IAG SRP 75/100 Prestige 300 F	48.15	46.47
IAG SRP 75/100 Prestige 500 F	10.85	–
My Education/Ecoflex	36.93	36.14
Ecoflexextra CS 75/75	45.47	44.46
COL003	10.23	–
PLA000	65.81	62.50
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	1,039	1,129
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	286	893
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,883	–
IAG SRP 75/100	184	201
IAG SRP 75/100 Prestige 300	65	339
IAG SRP 75/100 Prestige 500	796	–
IAG SRP CS 75/75 F	2	2
IAG SRP CS 75/75 Prestige 300 F	–	2
IAG SRP CS 75/75 Prestige 500 F	8	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	3
IAG SRP 75/100 Prestige 500 F	12	–
My Education/Ecoflex	242	276
Ecoflexextra CS 75/75	1	1
COL003	601	–
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1) In thousands (except per unit figures)	2023 \$	2022 \$
INCOME		
Interest for allocation purposes	184	79
Dividends	468	544
Securities lending	31	27
Income from income trusts	6,326	3,514
Foreign exchange gain (loss) on cash	(1)	(25)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,639)	4,681
Net change in unrealized appreciation (depreciation)	(1,273)	(31,528)
Net gain (loss) in fair value of investments	(2,912)	(26,847)
Derivative financial instruments:		
Net realized gain (loss)	–	(6)
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	(6)
Total other changes in fair value of investments and derivative financial instruments	(2,912)	(26,853)
	4,096	(22,714)
EXPENSES (Note 7)		
Management fees and operating expenses	3,602	3,652
Transaction costs	144	88
Foreign withholding taxes	9	7
	3,755	3,747
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	341	(26,461)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	(0.12)	(9.22)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	(3.43)	(9.69)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.57	–
IAG SRP 75/100	0.64	(8.93)
IAG SRP 75/100 Prestige 300	(3.39)	(8.71)
IAG SRP 75/100 Prestige 500	1.58	–
IAG SRP CS 75/75 F	1.50	(12.70)
IAG SRP CS 75/75 Prestige 300 F	(4.65)	(9.22)
IAG SRP CS 75/75 Prestige 500 F	1.60	–
IAG SRP 75/100 F	1.06	(5.49)
IAG SRP 75/100 Prestige 300 F	(5.46)	(8.73)
IAG SRP 75/100 Prestige 500 F	1.56	–
My Education/Ecoflex	0.70	(7.60)
Ecoflexextra CS 75/75	0.56	(9.80)
COL003	0.21	–
PLA000	3.31	(10.62)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Real Estate Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	125,685	149,658
Increase (decrease) in net assets from operations attributable to contractholders	341	(26,461)
Proceeds from issuances of units	84,648	56,619
Redemption of units	(94,176)	(54,131)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(9,187)	(23,973)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	116,498	125,685

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	341	(26,461)
Adjustments		
Interest for allocation purposes	(184)	(79)
Dividends	(468)	(544)
Income from income trusts	(6,326)	(3,514)
Foreign withholding taxes	9	7
Foreign exchange loss (gain) on cash	1	25
Net realized loss (gain) of investments and derivative financial instruments	1,639	(4,675)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	1,273	31,528
Transaction costs	144	88
Proceeds from sale and maturity of investments	96,558	61,294
Purchases of investments	(90,128)	(68,374)
Increase (decrease) in expenses payable	(40)	(34)
Interest received (paid)	15	(3)
Dividends received, net of withholding taxes	486	524
Income from income trusts received	6,098	3,348
CASH FLOWS FROM OPERATING ACTIVITIES	9,418	(6,870)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	84,648	56,776
Amounts paid on redemption of redeemable units	(94,176)	(54,196)
CASH FLOWS FROM FINANCING ACTIVITIES	(9,528)	2,580
Foreign exchange gain (loss) on cash	(1)	(25)
NET INCREASE (DECREASE) IN CASH	(111)	(4,315)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	243	4,558
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	132	243

The accompanying Notes to the Financial Statements are an integral part of these statements.

Real Estate Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
CANADIAN EQUITIES (98.23%)			
ENERGY (2.21%)			
Enbridge Inc.	13,700	631	654
Freehold Royalties Ltd.	55,500	581	760
PHX Energy Services Corp.	53,450	398	433
PrairieSky Royalty Ltd.	31,700	700	735
		2,310	2,582
REAL ESTATE (96.02%)			
Allied Properties REIT	330,983	10,103	6,679
Boardwalk REIT	100,434	4,594	7,165
Canadian Apartment Properties REIT	214,700	9,507	10,477
Choice Properties REIT	618,622	8,564	8,630
Colliers International Group Inc.	5,600	484	939
Crombie REIT	197,300	2,910	2,723
CT REIT	160,700	2,379	2,354
Dream Industrial REIT	649,100	8,836	9,061
First Capital REIT	481,758	8,101	7,390
Granite REIT	147,900	11,134	11,282
H&R REIT	476,716	5,936	4,720
InterRent REIT	446,575	5,417	5,908
Killiam Apartment REIT	398,400	7,239	7,155
Minto Apartment REIT	101,300	1,639	1,639
Nexus Industrial REIT	244,768	2,395	1,980
NorthWest Healthcare Properties REIT	105,900	955	546
Primaris REIT	298,979	4,126	4,126
RioCan REIT	613,200	13,319	11,418
SmartCentres REIT	262,700	6,919	6,539
StorageVault Canada Inc.	215,517	848	1,127
		115,405	111,858
TOTAL CANADIAN EQUITIES		117,715	114,440
SHORT-TERM INVESTMENTS (1.28%)			
		1,485	1,484
TOTAL INVESTMENT PORTFOLIO (99.51%)		119,200	115,924
OTHER NET ASSETS (0.49%)			574
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			116,498

Real Estate Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	114,440	–	–	114,440
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	1,484	–	1,484
	114,440	1,484	–	115,924
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	114,440	1,484	–	115,924

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	119,832	–	–	119,832
Investment funds	–	–	–	–
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	5,123	–	5,123
	119,832	5,123	–	124,955
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	119,832	5,123	–	124,955

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Real Estate	96.02	88.43
Energy	2.21	2.08
Short-Term Investments	1.28	4.08
Utilities	–	1.41
Materials	–	1.35
Financials	–	1.07
Communication Services	–	0.82
Health Care	–	0.18
Other net assets	0.49	0.58

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Real Estate Income (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
11,444	9.82

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
11,983	9.53

U.S. DAQ Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	1,608,759	944,472
Cash	1,776	4,670
Interest, dividends and other receivables	1,236	316
	1,611,771	949,458
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Open currency contracts	17	–
Payable for investments purchased	4,879	–
Redemptions payable	6	9
Expenses payable	3,838	2,392
	8,740	2,401
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	1,603,031	947,057
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	43.95	30.07
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	44.73	30.55
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.68	–
IAG SRP 75/100	43.81	29.99
IAG SRP 75/100 Prestige 300	45.14	30.75
IAG SRP 75/100 Prestige 500	10.68	–
IAG SRP CS 75/75 F	45.98	31.11
IAG SRP CS 75/75 Prestige 300 F	46.89	31.66
IAG SRP CS 75/75 Prestige 500 F	10.70	–
IAG SRP 75/100 F	45.78	31.02
IAG SRP 75/100 Prestige 300 F	46.77	31.56
IAG SRP 75/100 Prestige 500 F	10.71	–
My Education/Ecoflex	31.84	21.84
Ecoflextra CS 75/75	43.95	30.07
PLA000	63.84	42.38
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	18,539	16,261
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3,724	7,790
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	23,146	–
IAG SRP 75/100	4,390	3,796
IAG SRP 75/100 Prestige 300	1,026	2,595
IAG SRP 75/100 Prestige 500	9,302	–
IAG SRP CS 75/75 F	8	7
IAG SRP CS 75/75 Prestige 300 F	4	7
IAG SRP CS 75/75 Prestige 500 F	3	–
IAG SRP 75/100 F	1	1
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	6	–
My Education/Ecoflex	1,055	1,170
Ecoflextra CS 75/75	49	19
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	496	77
Dividends	11,101	9,128
Securities lending	370	348
Distributions and allocations from investment funds	952	811
Foreign exchange gain (loss) on cash	23	318
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	78,376	(29,449)
Net change in unrealized appreciation (depreciation)	414,191	(312,416)
Net gain (loss) in fair value of investments	492,567	(341,865)
Derivative financial instruments:		
Net realized gain (loss)	(57)	(47)
Net change in unrealized appreciation (depreciation)	(30)	(24)
Net gain (loss) in fair value of derivative financial instruments	(87)	(71)
Total other changes in fair value of investments and derivative financial instruments	492,480	(341,936)
	505,422	(331,254)
EXPENSES (Note 7)		
Management fees and operating expenses	37,631	28,586
Transaction costs	136	35
Foreign withholding taxes	1,795	1,292
	39,562	29,913
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	465,860	(361,167)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	13.73	(12.04)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.92	(12.56)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.07	–
IAG SRP 75/100	13.61	(11.87)
IAG SRP 75/100 Prestige 300	12.74	(12.35)
IAG SRP 75/100 Prestige 500	1.06	–
IAG SRP CS 75/75 F	14.86	(11.09)
IAG SRP CS 75/75 Prestige 300 F	15.62	(11.34)
IAG SRP CS 75/75 Prestige 500 F	0.86	–
IAG SRP 75/100 F	14.16	(12.10)
IAG SRP 75/100 Prestige 300 F	2.07	(12.52)
IAG SRP 75/100 Prestige 500 F	1.27	–
My Education/Ecoflex	10.09	(9.40)
Ecoflextra CS 75/75	13.11	(13.16)
PLA000	21.46	(16.04)

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. DAQ Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	947,057	1,108,684
Increase (decrease) in net assets from operations attributable to contractholders	465,860	(361,167)
Proceeds from issuances of units	853,955	443,368
Redemption of units	(663,841)	(243,828)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	655,974	(161,627)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	1,603,031	947,057

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	465,860	(361,167)
Adjustments		
Interest for allocation purposes	(496)	(77)
Dividends	(11,101)	(9,128)
Distributions and allocations from investment funds	(952)	(811)
Foreign withholding taxes	1,795	1,292
Foreign exchange loss (gain) on cash	(23)	(318)
Net realized loss (gain) of investments and derivative financial instruments	(78,319)	29,496
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(414,161)	312,440
Transaction costs	136	35
Proceeds from sale and maturity of investments	626,628	213,940
Purchases of investments	(793,282)	(400,697)
Increase (decrease) in expenses payable	1,446	(269)
Interest received (paid)	103	77
Dividends received, net of withholding taxes	8,573	7,771
Distributions and allocations received (paid) from investment funds	765	789
CASH FLOWS FROM OPERATING ACTIVITIES	(193,028)	(206,627)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	853,955	445,084
Amounts paid on redemption of redeemable units	(663,844)	(244,518)
CASH FLOWS FROM FINANCING ACTIVITIES	190,111	200,566
Foreign exchange gain (loss) on cash	23	318
NET INCREASE (DECREASE) IN CASH	(2,894)	(5,743)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	4,670	10,413
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,776	4,670

The accompanying Notes to the Financial Statements are an integral part of these statements.

U.S. DAQ Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
U.S. EQUITIES (90.26%)			
COMMUNICATION SERVICES (14.01%)			
Alphabet Inc., Class 'A'	206,071	26,342	37,957
Alphabet Inc., Class 'C'	199,350	25,117	37,045
Charter Communications Inc., Class 'A'	13,303	9,258	6,818
Comcast Corp., Class 'A'	361,158	21,762	20,883
Electronic Arts Inc.	24,204	4,157	4,366
Meta Platforms Inc., Class 'A'	122,958	43,444	57,389
Netflix Inc.	39,364	22,980	25,272
Sirius XM Holdings Inc.	345,265	2,829	2,490
Take-Two Interactive Software Inc.	15,295	3,289	3,246
The Trade Desk Inc., Class 'A'	40,135	4,534	3,808
T-Mobile US Inc.	104,011	17,148	21,989
Warner Bros. Discovery Inc.	219,320	3,206	3,291
		184,066	224,554
CONSUMER DISCRETIONARY (12.07%)			
Airbnb Inc., Class 'A'	39,100	7,488	7,019
Amazon.com Inc.	359,842	62,689	72,094
Booking Holdings Inc.	3,137	9,517	14,673
DoorDash Inc., Class 'A'	33,344	4,584	4,348
Lululemon Athletica Inc.	10,920	5,145	7,362
Marriott International Inc., Class 'A'	26,414	5,215	7,854
O'Reilly Automotive Inc.	5,320	4,459	6,665
Ross Stores Inc.	30,455	4,346	5,557
Starbucks Corp.	102,232	12,853	12,942
Tesla Inc.	167,552	43,796	54,898
		160,092	193,412
CONSUMER STAPLES (6.14%)			
Costco Wholesale Corp.	39,819	23,599	34,658
Dollar Tree Inc.	19,594	3,084	3,670
Keurig Dr Pepper Inc.	125,763	5,355	5,525
Mondelez International Inc., Class 'A'	122,396	10,129	11,690
Monster Beverage Corp.	93,575	5,708	7,108
PepsiCo Inc.	123,652	25,709	27,692
The Kraft Heinz Co.	110,312	5,165	5,379
Walgreens Boots Alliance Inc.	77,698	4,060	2,675
		82,809	98,397
ENERGY (0.46%)			
Baker Hughes Co.	90,498	3,761	4,079
Diamondback Energy Inc.	16,097	3,015	3,291
		6,776	7,370
FINANCIALS (0.49%)			
PayPal Holdings Inc.	96,965	18,666	7,852
HEALTH CARE (5.91%)			
Amgen Inc.	48,132	14,865	18,280
Biogen Inc.	13,031	4,707	4,446
Dexcom Inc.	34,749	4,989	5,686
GE Healthcare Holding LLC	40,943	4,404	4,174
Gilead Sciences Inc.	112,066	10,769	11,971
Idexx Laboratories Inc.	7,469	4,554	5,466
Illumina Inc.	14,282	5,492	2,622
Intuitive Surgical Inc.	31,664	11,337	14,086
Moderna Inc.	34,291	6,260	4,497
Regeneron Pharmaceuticals Inc.	9,634	8,288	11,157
Vertex Pharmaceuticals Inc.	23,175	8,746	12,434
		84,411	94,819

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INDUSTRIALS (4.59%)			
Automatic Data Processing Inc.	36,991	9,724	11,363
Cintas Corp.	9,160	4,839	7,279
Copart Inc.	86,361	3,893	5,580
CSX Corp.	177,729	6,938	8,125
Fastenal Co.	51,391	3,501	4,389
Honeywell International Inc.	59,291	16,539	16,395
Old Dominion Freight Line Inc.	9,813	4,117	5,245
PACCAR Inc.	47,044	4,173	6,058
Paychex Inc.	32,488	4,475	5,103
Verisk Analytics Inc., Class 'A'	13,039	3,435	4,107
		61,634	73,644
INFORMATION TECHNOLOGY (45.22%)			
Adobe Inc.	40,948	25,890	32,213
Advanced Micro Devices Inc.	145,294	17,845	28,242
Analog Devices Inc.	44,632	9,744	11,686
Ansys Inc.	7,813	3,287	3,738
Apple Inc.	541,563	84,862	137,487
Applied Materials Inc.	75,236	10,894	16,078
Atlassian Corp., Class 'A'	13,941	4,269	4,373
Autodesk Inc.	19,225	6,041	6,172
Broadcom Inc.	42,010	36,638	61,854
Cadence Design Systems Inc.	24,468	5,354	8,788
CDW Corp.	12,048	3,632	3,611
Cisco Systems Inc.	365,461	24,133	24,345
Cognizant Technology Solutions Corp.	45,096	4,080	4,491
CrowdStrike Holdings Inc., Class 'A'	20,472	5,751	6,892
Datadog Inc., Class 'A'	27,175	4,718	4,349
Fortinet Inc.	69,064	5,995	5,330
GlobalFoundries Inc.	49,264	4,019	3,937
Intel Corp.	379,179	24,104	25,124
Intuit Inc.	25,176	14,528	20,749
KLA Corp.	12,225	5,515	9,371
Lam Research Corp.	11,853	7,959	12,242
Marvell Technology Inc.	77,598	5,664	6,171
Microchip Technology Inc.	48,660	4,684	5,786
Micron Technology Inc.	99,267	8,718	11,170
Microsoft Corp.	258,799	82,130	128,325
MongoDB Inc.	6,416	3,517	3,459
NVIDIA Corp.	86,008	19,548	56,163
ON Semiconductor Corp.	38,736	4,715	4,267
Palo Alto Networks Inc.	28,357	7,608	11,026
Qualcomm Inc.	100,101	16,380	19,090
Roper Technologies Inc.	9,607	7,007	6,906
Splunk Inc.	15,154	3,091	3,044
Synopsys Inc.	13,678	5,847	9,287
Texas Instruments Inc.	81,682	17,554	18,360
Workday Inc., Class 'A'	18,797	5,455	6,842
Zscaler Inc.	13,339	4,098	3,897
		505,274	724,845
REAL ESTATE (0.26%)			
CoStar Group Inc.	36,727	4,030	4,232
UTILITIES (1.11%)			
American Electric Power Co. Inc.	47,296	5,200	5,065
Constellation Energy Corp.	28,724	2,565	4,427
Exelon Corp.	89,527	5,016	4,238
Xcel Energy Inc.	49,629	4,266	4,052
		17,047	17,782
TOTAL U.S. EQUITIES		1,124,805	1,446,907

U.S. DAQ Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Schedule of Investment Portfolio (continued)

As at December 31, 2023
In thousands (except number of securities)

	Country	Number of Securities	Average Cost \$	Carrying Value \$
FOREIGN EQUITIES (2.76%)				
CONSUMER DISCRETIONARY (1.31%)				
MercadoLibre Inc.	Brazil	4,547	7,304	9,423
Pinduoduo Inc., ADR	China	60,072	7,282	11,589
			14,586	21,012

CONSUMER STAPLES (0.23%)

Coca-Cola Europacific Partners PLC	United Kingdom	41,082	3,560	3,615
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HEALTH CARE (0.29%)

AstraZeneca PLC, ADR	United Kingdom	52,371	4,320	4,651
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INFORMATION TECHNOLOGY (0.93%)

ASML Holding NV	Netherlands	7,895	6,126	7,880
NXP Semiconductors NV	China	23,182	5,289	7,021
			11,415	14,901

TOTAL FOREIGN EQUITIES			33,881	44,179
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As at December 31, 2023
In thousands (except number of securities)

INVESTMENT FUNDS (6.47%)

Invesco QQQ Trust, Series 1		191,956	90,628	103,655
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SHORT-TERM INVESTMENTS (0.87%)			14,111	14,018
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TOTAL INVESTMENT PORTFOLIO (100.36%)			1,263,425	1,608,759
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OTHER NET ASSETS (-0.36%)				(5,728)
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TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)				1,603,031
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U.S. DAQ Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflexextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	1,491,086	–	–	1,491,086
Investment funds	103,655	–	–	103,655
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	14,018	–	14,018
	1,594,741	14,018	–	1,608,759
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	(17)	–	(17)
Total	1,594,741	14,001	–	1,608,742

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	855,324	–	–	855,324
Investment funds	89,148	–	–	89,148
Investment properties	–	–	–	–
Bonds	–	–	–	–
Mortgages	–	–	–	–
Short-term investments	–	–	–	–
	944,472	–	–	944,472
Derivatives				
Derivative financial instruments	–	–	–	–
LIABILITIES				
Derivatives				
Derivative financial instruments	–	–	–	–
Total	944,472	–	–	944,472

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Information Technology	46.15	44.71
Communication Services	14.01	14.50
Consumer Discretionary	13.38	12.90
Investment Fund(s) - Equity	6.47	9.41
Consumer Staples	6.37	6.03
Health Care	6.20	6.57
Industrials	4.59	3.61
Utilities	1.11	1.31
Short-Term Investments	0.87	–
Financials	0.49	–
Energy	0.46	0.69
Real Estate	0.26	–
Other net assets	(0.36)	0.27

U.S. DAQ Index (iA)

IAG Savings and Retirement Plan/My Education+/My Education/Ecoflex/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management (continued)**Liquidity Risk**

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	1,598,985	4,795	1,603,780	80,189

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
USD	947,011	–	947,011	47,351

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
159,472	9.95

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
94,447	9.97

Indexia Prudent (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflexextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	159,471	150,672
Cash	449	–
Receivable for investments sold	96	46
	160,016	150,718
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	–	156
Payable for investments purchased	4	–
Redemptions payable	–	11
Expenses payable	269	267
	273	434
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	159,743	150,284
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	10.87	10.13
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.95	10.19
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.73	–
IAG SRP 75/100	10.65	9.96
IAG SRP 75/100 Prestige 300	10.72	10.02
IAG SRP 75/100 Prestige 500	10.73	–
IAG SRP CS 75/75 F	11.28	10.42
IAG SRP CS 75/75 Prestige 300 F	11.34	10.47
IAG SRP CS 75/75 Prestige 500 F	10.75	–
IAG SRP 75/100 F	11.05	10.24
IAG SRP 75/100 Prestige 300 F	11.16	10.32
IAG SRP 75/100 Prestige 500 F	10.75	–
Ecoflexextra CS 75/75	11.07	10.31
PLA000	12.25	11.19
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	5,489	5,494
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,574	3,197
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,925	–
IAG SRP 75/100	2,351	2,582
IAG SRP 75/100 Prestige 300	1,151	3,554
IAG SRP 75/100 Prestige 500	2,237	–
IAG SRP CS 75/75 F	3	2
IAG SRP CS 75/75 Prestige 300 F	16	41
IAG SRP CS 75/75 Prestige 500 F	26	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflexextra CS 75/75	27	29
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	4,644	4,679
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,257)	(2,615)
Net change in unrealized appreciation (depreciation)	10,348	(22,257)
Net gain (loss) in fair value of investments	9,091	(24,872)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	9,091	(24,872)
	13,735	(20,193)
EXPENSES (Note 7)		
Management fees and operating expenses	3,169	3,328
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	10,566	(23,521)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.73	(1.49)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.37	(1.52)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.86	–
IAG SRP 75/100	0.67	(1.51)
IAG SRP 75/100 Prestige 300	0.23	(1.50)
IAG SRP 75/100 Prestige 500	0.87	–
IAG SRP CS 75/75 F	0.89	(1.39)
IAG SRP CS 75/75 Prestige 300 F	0.38	(1.28)
IAG SRP CS 75/75 Prestige 500 F	0.91	–
IAG SRP 75/100 F	0.81	(1.39)
IAG SRP 75/100 Prestige 300 F	0.85	(1.37)
IAG SRP 75/100 Prestige 500 F	0.76	–
Ecoflexextra CS 75/75	0.77	(1.67)
PLA000	1.06	(1.35)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Indexia Prudent (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	150,284	193,060
Increase (decrease) in net assets from operations attributable to contractholders	10,566	(23,521)
Proceeds from issuances of units	87,769	47,343
Redemption of units	(88,876)	(66,598)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	9,459	(42,776)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	159,743	150,284

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	10,566	(23,521)
Adjustments		
Distributions and allocations from investment funds	(4,644)	(4,679)
Net realized loss (gain) of investments and derivative financial instruments	1,257	2,615
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(10,348)	22,257
Proceeds from sale and maturity of investments	25,813	49,834
Purchases of investments	(20,923)	(27,478)
Increase (decrease) in expenses payable	2	(60)
CASH FLOWS FROM OPERATING ACTIVITIES	1,723	18,968
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	87,769	47,440
Amounts paid on redemption of redeemable units	(88,887)	(66,668)
CASH FLOWS FROM FINANCING ACTIVITIES	(1,118)	(19,228)
NET INCREASE (DECREASE) IN CASH	605	(260)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(156)	104
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	449	(156)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Indexia Prudent (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (99.83%)			
BlackRock Canada Universe Bond Index, Class D	3,795,336	125,309	111,985
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	554,555	12,676	14,159
BlackRock CDN MSCI Emerging Markets Index, Class D	205,652	3,433	3,113
BlackRock CDN US Equity Index Fund, Class D	308,454	10,812	14,038
Industrial Alliance Canadian Equity Index (iA) Fund	278,951	14,514	16,176
TOTAL INVESTMENT FUNDS		166,744	159,471
TOTAL INVESTMENT PORTFOLIO (99.83%)		166,744	159,471
OTHER NET ASSETS (0.17%)			272
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			159,743

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
BlackRock Canada Universe Bond Index, Class D				
Government of Canada 1.500% 2031-06-01	276,474	N/A	247,092	1.34
Government of Canada 2.000% 2051-12-01	299,166	N/A	240,794	1.30
Government of Canada 1.500% 2031-12-01	251,731	N/A	223,440	1.21
Government of Canada 1.250% 2030-06-01	234,866	N/A	209,823	1.14
Government of Canada 1.750% 2053-12-01	253,109	N/A	190,061	1.03
BlackRock CDN MSCI EAFE Equity Index Fund, Class D				
Novo Nordisk	438,036	N/A	59,751	2.04
Nestlé SA	358,389	N/A	54,750	1.87
ASML Holding NV	54,113	N/A	53,732	1.84
LVMH Moët Hennessy Louis Vuitton SE	37,064	N/A	39,605	1.36
Shell PLC	888,217	N/A	38,394	1.31
BlackRock CDN MSCI Emerging Markets Index, Class D				
Taiwan Semiconductor Manufacturing Co. Ltd.	1,020,553	N/A	26,002	6.71
Samsung Electronics Co. Ltd.	198,016	N/A	15,915	4.11
Tencent Holdings Ltd.	276,294	N/A	13,698	3.53
Alibaba Group Holding Ltd.	676,631	N/A	8,638	2.23
Reliance Industries Ltd.	126,351	N/A	5,175	1.34
BlackRock CDN US Equity Index Fund, Class D				
Apple Inc.	1,550,170	N/A	393,542	6.99
Microsoft Corp.	788,071	N/A	390,762	6.94
Amazon.com Inc.	964,266	N/A	193,189	3.43
NVIDIA Corp.	261,903	N/A	171,022	3.04
Alphabet Inc.	627,679	N/A	115,616	2.05
Industrial Alliance Canadian Equity Index (iA) Fund				
Royal Bank of Canada	474,696	48,646	63,609	7.24
The Toronto-Dominion Bank	618,604	44,081	52,965	6.03
iShares S&P/TSX 60 Index ETF	1,433,879	43,580	45,913	5.22
Shopify Inc., Class 'A'	407,907	33,293	42,080	4.79
Enbridge Inc.	719,502	35,597	34,320	3.90

Indexia Prudent (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	159,471	-	-	159,471
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	159,471	-	-	159,471
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	159,471	-	-	159,471

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	150,672	-	-	150,672
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	150,672	-	-	150,672
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	150,672	-	-	150,672

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Indexia Prudent (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
15,947	9.98

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
15,067	10.03

Indexia Moderate (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	151,952	133,361
Cash	280	85
Receivable for investments sold	–	92
	152,232	133,538
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	160	18
Expenses payable	259	234
	419	252
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	151,813	133,286
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	11.55	10.63
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.61	10.67
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.72	–
IAG SRP 75/100	11.34	10.46
IAG SRP 75/100 Prestige 300	11.39	10.50
IAG SRP 75/100 Prestige 500	10.71	–
IAG SRP CS 75/75 F	11.97	10.92
IAG SRP CS 75/75 Prestige 300 F	12.07	10.99
IAG SRP CS 75/75 Prestige 500 F	10.74	–
IAG SRP 75/100 F	11.74	10.75
IAG SRP 75/100 Prestige 300 F	11.84	10.81
IAG SRP 75/100 Prestige 500 F	10.73	–
Ecoflextra CS 75/75	11.75	10.82
PLA000	13.01	11.73
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	6,401	6,029
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,247	2,199
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,178	–
IAG SRP 75/100	2,708	2,746
IAG SRP 75/100 Prestige 300	804	1,605
IAG SRP 75/100 Prestige 500	1,007	–
IAG SRP CS 75/75 F	1	1
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	4
IAG SRP 75/100 Prestige 300 F	–	–
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	10	9
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	1	–
Distributions and allocations from investment funds	4,238	4,049
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(174)	(870)
Net change in unrealized appreciation (depreciation)	10,557	(18,028)
Net gain (loss) in fair value of investments	10,383	(18,898)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	10,383	(18,898)
	14,622	(14,849)
EXPENSES (Note 7)		
Management fees and operating expenses	2,888	2,673
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	11,734	(17,522)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	0.93	(1.41)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.57	(1.51)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.91	–
IAG SRP 75/100	0.87	(1.42)
IAG SRP 75/100 Prestige 300	0.52	(1.43)
IAG SRP 75/100 Prestige 500	0.92	–
IAG SRP CS 75/75 F	1.09	(3.31)
IAG SRP CS 75/75 Prestige 300 F	1.09	(1.37)
IAG SRP CS 75/75 Prestige 500 F	0.73	–
IAG SRP 75/100 F	0.68	(1.41)
IAG SRP 75/100 Prestige 300 F	0.95	(1.39)
IAG SRP 75/100 Prestige 500 F	0.74	–
Ecoflextra CS 75/75	0.92	(1.42)
PLA000	1.28	(1.35)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Indexia Moderate (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	133,286	139,584
Increase (decrease) in net assets from operations attributable to contractholders	11,734	(17,522)
Proceeds from issuances of units	74,425	49,952
Redemption of units	(67,632)	(38,728)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	18,527	(6,298)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	151,813	133,286

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	11,734	(17,522)
Adjustments		
Interest for allocation purposes	(1)	-
Distributions and allocations from investment funds	(4,238)	(4,049)
Net realized loss (gain) of investments and derivative financial instruments	174	870
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(10,557)	18,028
Proceeds from sale and maturity of investments	23,211	24,925
Purchases of investments	(26,947)	(33,723)
Increase (decrease) in expenses payable	25	-
Interest received (paid)	1	-
CASH FLOWS FROM OPERATING ACTIVITIES	(6,598)	(11,471)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	74,425	50,138
Amounts paid on redemption of redeemable units	(67,632)	(38,814)
CASH FLOWS FROM FINANCING ACTIVITIES	6,793	11,324
NET INCREASE (DECREASE) IN CASH	195	(147)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	85	232
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	280	85

The accompanying Notes to the Financial Statements are an integral part of these statements.

Indexia Moderate (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.09%)			
BlackRock Canada Universe Bond Index, Class D	2,846,504	92,228	83,988
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	793,830	18,356	20,268
BlackRock CDN MSCI Emerging Markets Index, Class D	294,294	4,879	4,455
BlackRock CDN US Equity Index Fund, Class D	441,560	15,660	20,096
Industrial Alliance Canadian Equity Index (iA) Fund	399,118	21,036	23,145
TOTAL INVESTMENT FUNDS		152,159	151,952
TOTAL INVESTMENT PORTFOLIO (100.09%)		152,159	151,952
OTHER NET ASSETS (-0.09%)			(139)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			151,813

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
BlackRock Canada Universe Bond Index, Class D				
Government of Canada 1.500% 2031-06-01	276,474	N/A	247,092	1.34
Government of Canada 2.000% 2051-12-01	299,166	N/A	240,794	1.30
Government of Canada 1.500% 2031-12-01	251,731	N/A	223,440	1.21
Government of Canada 1.250% 2030-06-01	234,866	N/A	209,823	1.14
Government of Canada 1.750% 2053-12-01	253,109	N/A	190,061	1.03
BlackRock CDN MSCI EAFE Equity Index Fund, Class D				
Novo Nordisk	438,036	N/A	59,751	2.04
Nestlé SA	358,389	N/A	54,750	1.87
ASML Holding NV	54,113	N/A	53,732	1.84
LVMH Moët Hennessy Louis Vuitton SE	37,064	N/A	39,605	1.36
Shell PLC	888,217	N/A	38,394	1.31
BlackRock CDN MSCI Emerging Markets Index, Class D				
Taiwan Semiconductor Manufacturing Co. Ltd.	1,020,553	N/A	26,002	6.71
Samsung Electronics Co. Ltd.	198,016	N/A	15,915	4.11
Tencent Holdings Ltd.	276,294	N/A	13,698	3.53
Alibaba Group Holding Ltd.	676,631	N/A	8,638	2.23
Reliance Industries Ltd.	126,351	N/A	5,175	1.34
BlackRock CDN US Equity Index Fund, Class D				
Apple Inc.	1,550,170	N/A	393,542	6.99
Microsoft Corp.	788,071	N/A	390,762	6.94
Amazon.com Inc.	964,266	N/A	193,189	3.43
NVIDIA Corp.	261,903	N/A	171,022	3.04
Alphabet Inc.	627,679	N/A	115,616	2.05
Industrial Alliance Canadian Equity Index (iA) Fund				
Royal Bank of Canada	474,696	48,646	63,609	7.24
The Toronto-Dominion Bank	618,604	44,081	52,965	6.03
iShares S&P/TSX 60 Index ETF	1,433,879	43,580	45,913	5.22
Shopify Inc., Class 'A'	407,907	33,293	42,080	4.79
Enbridge Inc.	719,502	35,597	34,320	3.90

Indexia Moderate (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	151,952	-	-	151,952
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	151,952	-	-	151,952
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	151,952	-	-	151,952

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	133,361	-	-	133,361
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	133,361	-	-	133,361
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	133,361	-	-	133,361

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Indexia Moderate (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
15,195	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
13,336	10.01

Indexia Balanced (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	255,959	207,394
Cash	229	114
Receivable for investments sold	–	98
	256,188	207,606
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	83	30
Expenses payable	430	360
	513	390
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	255,675	207,216
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	12.25	11.14
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.33	11.20
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.71	–
IAG SRP 75/100	12.03	10.97
IAG SRP 75/100 Prestige 300	12.12	11.04
IAG SRP 75/100 Prestige 500	10.70	–
IAG SRP CS 75/75 F	12.70	11.44
IAG SRP CS 75/75 Prestige 300 F	12.78	11.51
IAG SRP CS 75/75 Prestige 500 F	10.73	–
IAG SRP 75/100 F	12.39	11.25
IAG SRP 75/100 Prestige 300 F	12.52	11.33
IAG SRP 75/100 Prestige 500 F	10.72	–
Ecoflextra CS 75/75	12.47	11.34
PLA000	13.80	12.29
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	9,300	8,429
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1,608	3,629
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2,883	–
IAG SRP 75/100	3,885	3,382
IAG SRP 75/100 Prestige 300	1,416	3,186
IAG SRP 75/100 Prestige 500	2,484	–
IAG SRP CS 75/75 F	5	9
IAG SRP CS 75/75 Prestige 300 F	–	–
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	–	4
IAG SRP 75/100 Prestige 500 F	5	–
Ecoflextra CS 75/75	38	26
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	5	1
Distributions and allocations from investment funds	6,786	6,224
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	668	(791)
Net change in unrealized appreciation (depreciation)	18,968	(25,524)
Net gain (loss) in fair value of investments	19,636	(26,315)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	19,636	(26,315)
	26,427	(20,090)
EXPENSES (Note 7)		
Management fees and operating expenses	4,643	3,917
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	21,784	(24,007)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.10	(1.39)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.64	(1.45)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.92	–
IAG SRP 75/100	1.07	(1.38)
IAG SRP 75/100 Prestige 300	0.55	(1.31)
IAG SRP 75/100 Prestige 500	0.93	–
IAG SRP CS 75/75 F	1.35	(0.31)
IAG SRP CS 75/75 Prestige 300 F	1.28	(2.34)
IAG SRP CS 75/75 Prestige 500 F	0.72	–
IAG SRP 75/100 F	1.14	(1.41)
IAG SRP 75/100 Prestige 300 F	0.50	(1.23)
IAG SRP 75/100 Prestige 500 F	0.92	–
Ecoflextra CS 75/75	1.28	(1.26)
PLA000	1.50	(1.35)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Indexia Balanced (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	207,216	191,753
Increase (decrease) in net assets from operations attributable to contractholders	21,784	(24,007)
Proceeds from issuances of units	137,120	90,774
Redemption of units	(110,445)	(51,304)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	48,459	15,463
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	255,675	207,216

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	21,784	(24,007)
Adjustments		
Interest for allocation purposes	(5)	(1)
Distributions and allocations from investment funds	(6,786)	(6,224)
Net realized loss (gain) of investments and derivative financial instruments	(668)	791
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(18,968)	25,524
Proceeds from sale and maturity of investments	28,814	36,377
Purchases of investments	(50,806)	(72,440)
Increase (decrease) in expenses payable	70	42
Interest received (paid)	5	1
CASH FLOWS FROM OPERATING ACTIVITIES	(26,560)	(39,937)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	137,120	91,164
Amounts paid on redemption of redeemable units	(110,445)	(51,372)
CASH FLOWS FROM FINANCING ACTIVITIES	26,675	39,792
NET INCREASE (DECREASE) IN CASH	115	(145)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	114	259
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	229	114

The accompanying Notes to the Financial Statements are an integral part of these statements.

Indexia Balanced (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.11%)			
BlackRock Canada Universe Bond Index, Class D	3,492,000	111,237	103,035
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	1,785,831	41,803	45,595
BlackRock CDN MSCI Emerging Markets Index, Class D	662,116	10,976	10,022
BlackRock CDN US Equity Index Fund, Class D	993,338	35,941	45,209
Industrial Alliance Canadian Equity Index (iA) Fund	898,402	47,974	52,098
TOTAL INVESTMENT FUNDS		247,931	255,959
TOTAL INVESTMENT PORTFOLIO (100.11%)		247,931	255,959
OTHER NET ASSETS (-0.11%)			(284)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			255,675

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
BlackRock Canada Universe Bond Index, Class D				
Government of Canada 1.500% 2031-06-01	276,474	N/A	247,092	1.34
Government of Canada 2.000% 2051-12-01	299,166	N/A	240,794	1.30
Government of Canada 1.500% 2031-12-01	251,731	N/A	223,440	1.21
Government of Canada 1.250% 2030-06-01	234,866	N/A	209,823	1.14
Government of Canada 1.750% 2053-12-01	253,109	N/A	190,061	1.03
BlackRock CDN MSCI EAFE Equity Index Fund, Class D				
Novo Nordisk	438,036	N/A	59,751	2.04
Nestlé SA	358,389	N/A	54,750	1.87
ASML Holding NV	54,113	N/A	53,732	1.84
LVMH Moët Hennessy Louis Vuitton SE	37,064	N/A	39,605	1.36
Shell PLC	888,217	N/A	38,394	1.31
BlackRock CDN MSCI Emerging Markets Index, Class D				
Taiwan Semiconductor Manufacturing Co. Ltd.	1,020,553	N/A	26,002	6.71
Samsung Electronics Co. Ltd.	198,016	N/A	15,915	4.11
Tencent Holdings Ltd.	276,294	N/A	13,698	3.53
Alibaba Group Holding Ltd.	676,631	N/A	8,638	2.23
Reliance Industries Ltd.	126,351	N/A	5,175	1.34
BlackRock CDN US Equity Index Fund, Class D				
Apple Inc.	1,550,170	N/A	393,542	6.99
Microsoft Corp.	788,071	N/A	390,762	6.94
Amazon.com Inc.	964,266	N/A	193,189	3.43
NVIDIA Corp.	261,903	N/A	171,022	3.04
Alphabet Inc.	627,679	N/A	115,616	2.05
Industrial Alliance Canadian Equity Index (iA) Fund				
Royal Bank of Canada	474,696	48,646	63,609	7.24
The Toronto-Dominion Bank	618,604	44,081	52,965	6.03
iShares S&P/TSX 60 Index ETF	1,433,879	43,580	45,913	5.22
Shopify Inc., Class 'A'	407,907	33,293	42,080	4.79
Enbridge Inc.	719,502	35,597	34,320	3.90

Indexia Balanced (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	255,959	-	-	255,959
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	255,959	-	-	255,959
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	255,959	-	-	255,959

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	207,394	-	-	207,394
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	207,394	-	-	207,394
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	207,394	-	-	207,394

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Indexia Balanced (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
25,596	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
20,739	10.01

Indexia Growth (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	137,066	101,260
Cash	249	230
	137,315	101,490
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	102	69
Redemptions payable	–	6
Expenses payable	226	174
	328	249
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	136,987	101,241
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	13.00	11.68
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	13.08	11.74
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.69	–
IAG SRP 75/100	12.78	11.51
IAG SRP 75/100 Prestige 300	12.85	11.57
IAG SRP 75/100 Prestige 500	10.68	–
IAG SRP CS 75/75 F	13.50	12.02
IAG SRP CS 75/75 Prestige 300 F	13.55	12.06
IAG SRP CS 75/75 Prestige 500 F	10.71	–
IAG SRP 75/100 F	13.17	11.80
IAG SRP 75/100 Prestige 300 F	13.33	11.89
IAG SRP 75/100 Prestige 500 F	10.70	–
Ecoflextra CS 75/75	13.24	11.89
PLA000	14.64	12.90
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	5,968	4,856
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	881	1,738
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1,497	–
IAG SRP 75/100	1,276	1,161
IAG SRP 75/100 Prestige 300	276	884
IAG SRP 75/100 Prestige 500	1,074	–
IAG SRP CS 75/75 F	6	9
IAG SRP CS 75/75 Prestige 300 F	22	24
IAG SRP CS 75/75 Prestige 500 F	3	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	2	4
IAG SRP 75/100 Prestige 500 F	1	–
Ecoflextra CS 75/75	6	5
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	6	1
Distributions and allocations from investment funds	3,464	3,032
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	529	18
Net change in unrealized appreciation (depreciation)	11,005	(11,605)
Net gain (loss) in fair value of investments	11,534	(11,587)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	11,534	(11,587)
	15,004	(8,554)
EXPENSES (Note 7)		
Management fees and operating expenses	2,344	1,821
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	12,660	(10,375)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.33	(1.31)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.85	(1.39)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.96	–
IAG SRP 75/100	1.26	(1.36)
IAG SRP 75/100 Prestige 300	0.45	(1.17)
IAG SRP 75/100 Prestige 500	0.99	–
IAG SRP CS 75/75 F	1.69	(0.32)
IAG SRP CS 75/75 Prestige 300 F	1.42	(1.67)
IAG SRP CS 75/75 Prestige 500 F	0.95	–
IAG SRP 75/100 F	1.36	(1.43)
IAG SRP 75/100 Prestige 300 F	1.32	(1.68)
IAG SRP 75/100 Prestige 500 F	0.83	–
Ecoflextra CS 75/75	1.23	(0.54)
PLA000	1.75	(1.35)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Indexia Growth (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	101,241	85,635
Increase (decrease) in net assets from operations attributable to contractholders	12,660	(10,375)
Proceeds from issuances of units	70,504	41,562
Redemption of units	(47,418)	(15,581)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	35,746	15,606
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	136,987	101,241

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	12,660	(10,375)
Adjustments		
Interest for allocation purposes	(6)	(1)
Distributions and allocations from investment funds	(3,464)	(3,032)
Net realized loss (gain) of investments and derivative financial instruments	(529)	(18)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(11,005)	11,605
Proceeds from sale and maturity of investments	11,615	14,568
Purchases of investments	(32,390)	(38,875)
Increase (decrease) in expenses payable	52	34
Interest received (paid)	6	1
CASH FLOWS FROM OPERATING ACTIVITIES	(23,061)	(26,093)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	70,504	41,660
Amounts paid on redemption of redeemable units	(47,424)	(15,593)
CASH FLOWS FROM FINANCING ACTIVITIES	23,080	26,067
NET INCREASE (DECREASE) IN CASH	19	(26)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	230	256
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	249	230

The accompanying Notes to the Financial Statements are an integral part of these statements.

Indexia Growth (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.06%)			
BlackRock Canada Universe Bond Index, Class D	1,170,614	36,743	34,540
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	1,197,375	27,959	30,571
BlackRock CDN MSCI Emerging Markets Index, Class D	443,950	7,275	6,720
BlackRock CDN US Equity Index Fund, Class D	666,032	24,415	30,312
Industrial Alliance Canadian Equity Index (iA) Fund	602,226	32,187	34,923
TOTAL INVESTMENT FUNDS		128,579	137,066
TOTAL INVESTMENT PORTFOLIO (100.06%)		128,579	137,066
OTHER NET ASSETS (-0.06%)			(79)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			136,987

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
BlackRock Canada Universe Bond Index, Class D				
Government of Canada 1.500% 2031-06-01	276,474	N/A	247,092	1.34
Government of Canada 2.000% 2051-12-01	299,166	N/A	240,794	1.30
Government of Canada 1.500% 2031-12-01	251,731	N/A	223,440	1.21
Government of Canada 1.250% 2030-06-01	234,866	N/A	209,823	1.14
Government of Canada 1.750% 2053-12-01	253,109	N/A	190,061	1.03
BlackRock CDN MSCI EAFE Equity Index Fund, Class D				
Novo Nordisk	438,036	N/A	59,751	2.04
Nestlé SA	358,389	N/A	54,750	1.87
ASML Holding NV	54,113	N/A	53,732	1.84
LVMH Moët Hennessy Louis Vuitton SE	37,064	N/A	39,605	1.36
Shell PLC	888,217	N/A	38,394	1.31
BlackRock CDN MSCI Emerging Markets Index, Class D				
Taiwan Semiconductor Manufacturing Co. Ltd.	1,020,553	N/A	26,002	6.71
Samsung Electronics Co. Ltd.	198,016	N/A	15,915	4.11
Tencent Holdings Ltd.	276,294	N/A	13,698	3.53
Alibaba Group Holding Ltd.	676,631	N/A	8,638	2.23
Reliance Industries Ltd.	126,351	N/A	5,175	1.34
BlackRock CDN US Equity Index Fund, Class D				
Apple Inc.	1,550,170	N/A	393,542	6.99
Microsoft Corp.	788,071	N/A	390,762	6.94
Amazon.com Inc.	964,266	N/A	193,189	3.43
NVIDIA Corp.	261,903	N/A	171,022	3.04
Alphabet Inc.	627,679	N/A	115,616	2.05
Industrial Alliance Canadian Equity Index (iA) Fund				
Royal Bank of Canada	474,696	48,646	63,609	7.24
The Toronto-Dominion Bank	618,604	44,081	52,965	6.03
iShares S&P/TSX 60 Index ETF	1,433,879	43,580	45,913	5.22
Shopify Inc., Class 'A'	407,907	33,293	42,080	4.79
Enbridge Inc.	719,502	35,597	34,320	3.90

Indexia Growth (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	137,066	-	-	137,066
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	137,066	-	-	137,066
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	137,066	-	-	137,066

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	101,260	-	-	101,260
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	101,260	-	-	101,260
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	101,260	-	-	101,260

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Indexia Growth (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
13,707	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
10,126	10.00

Indexia Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	65,818	44,155
Cash	56	273
	65,874	44,428
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	14	25
Expenses payable	108	75
	122	100
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	65,752	44,328
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	13.70	12.17
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	13.77	12.21
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.67	–
IAG SRP 75/100	13.45	11.98
IAG SRP 75/100 Prestige 300	13.56	12.06
IAG SRP 75/100 Prestige 500	10.67	–
IAG SRP CS 75/75 F	14.21	12.50
IAG SRP CS 75/75 Prestige 300 F	14.28	12.56
IAG SRP CS 75/75 Prestige 500 F	10.70	–
IAG SRP 75/100 F	13.86	12.27
IAG SRP 75/100 Prestige 300 F	14.04	12.38
IAG SRP 75/100 Prestige 500 F	10.69	–
Ecoflextra CS 75/75	13.95	12.38
PLA000	15.43	13.43
UNITS OUTSTANDING		
IAG SRP CS 75/75 My Education+	2,809	1,945
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	389	697
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	732	–
IAG SRP 75/100	458	364
IAG SRP 75/100 Prestige 300	124	565
IAG SRP 75/100 Prestige 500	492	–
IAG SRP CS 75/75 F	17	28
IAG SRP CS 75/75 Prestige 300 F	29	26
IAG SRP CS 75/75 Prestige 500 F	–	–
IAG SRP 75/100 F	–	–
IAG SRP 75/100 Prestige 300 F	24	24
IAG SRP 75/100 Prestige 500 F	–	–
Ecoflextra CS 75/75	1	1
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	4	–
Distributions and allocations from investment funds	1,616	1,355
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	459	71
Net change in unrealized appreciation (depreciation)	5,586	(5,300)
Net gain (loss) in fair value of investments	6,045	(5,229)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	6,045	(5,229)
	7,665	(3,874)
EXPENSES (Note 7)		
Management fees and operating expenses	1,106	807
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	6,559	(4,681)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP CS 75/75 My Education+	1.50	(1.34)
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	0.96	(1.57)
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	0.99	–
IAG SRP 75/100	1.48	(1.38)
IAG SRP 75/100 Prestige 300	0.82	(1.40)
IAG SRP 75/100 Prestige 500	1.01	–
IAG SRP CS 75/75 F	1.74	0.62
IAG SRP CS 75/75 Prestige 300 F	1.66	(1.48)
IAG SRP CS 75/75 Prestige 500 F	0.69	–
IAG SRP 75/100 F	1.60	(1.46)
IAG SRP 75/100 Prestige 300 F	1.67	(1.43)
IAG SRP 75/100 Prestige 500 F	0.69	–
Ecoflextra CS 75/75	1.38	(2.51)
PLA000	2.00	(1.38)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Indexia Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	44,328	39,005
Increase (decrease) in net assets from operations attributable to contractholders	6,559	(4,681)
Proceeds from issuances of units	40,278	18,858
Redemption of units	(25,413)	(8,854)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	21,424	5,323
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	65,752	44,328

Statements of Cash Flows

Periods ended December 31 (Note 1)	2023	2022
In thousands	\$	\$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	6,559	(4,681)
Adjustments		
Interest for allocation purposes	(4)	–
Distributions and allocations from investment funds	(1,616)	(1,355)
Net realized loss (gain) of investments and derivative financial instruments	(459)	(71)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(5,586)	5,300
Proceeds from sale and maturity of investments	7,113	7,409
Purchases of investments	(21,126)	(16,685)
Increase (decrease) in expenses payable	33	12
Interest received (paid)	4	–
CASH FLOWS FROM OPERATING ACTIVITIES	(15,082)	(10,071)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	40,278	19,031
Amounts paid on redemption of redeemable units	(25,413)	(8,855)
CASH FLOWS FROM FINANCING ACTIVITIES	14,865	10,176
NET INCREASE (DECREASE) IN CASH	(217)	105
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	273	168
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	56	273

The accompanying Notes to the Financial Statements are an integral part of these statements.

Indexia Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.10%)			
BlackRock Canada Universe Bond Index, Class D	225,487	7,016	6,653
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	691,671	16,255	17,660
BlackRock CDN MSCI Emerging Markets Index, Class D	256,359	4,195	3,880
BlackRock CDN US Equity Index Fund, Class D	384,745	14,373	17,510
Industrial Alliance Canadian Equity Index (iA) Fund	346,866	18,754	20,115
TOTAL INVESTMENT FUNDS		60,593	65,818
TOTAL INVESTMENT PORTFOLIO (100.10%)		60,593	65,818
OTHER NET ASSETS (-0.10%)			(66)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			65,752

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
BlackRock Canada Universe Bond Index, Class D				
Government of Canada 1.500% 2031-06-01	276,474	N/A	247,092	1.34
Government of Canada 2.000% 2051-12-01	299,166	N/A	240,794	1.30
Government of Canada 1.500% 2031-12-01	251,731	N/A	223,440	1.21
Government of Canada 1.250% 2030-06-01	234,866	N/A	209,823	1.14
Government of Canada 1.750% 2053-12-01	253,109	N/A	190,061	1.03
BlackRock CDN MSCI EAFE Equity Index Fund, Class D				
Novo Nordisk	438,036	N/A	59,751	2.04
Nestlé SA	358,389	N/A	54,750	1.87
ASML Holding NV	54,113	N/A	53,732	1.84
LVMH Moët Hennessy Louis Vuitton SE	37,064	N/A	39,605	1.36
Shell PLC	888,217	N/A	38,394	1.31
BlackRock CDN MSCI Emerging Markets Index, Class D				
Taiwan Semiconductor Manufacturing Co. Ltd.	1,020,553	N/A	26,002	6.71
Samsung Electronics Co. Ltd.	198,016	N/A	15,915	4.11
Tencent Holdings Ltd.	276,294	N/A	13,698	3.53
Alibaba Group Holding Ltd.	676,631	N/A	8,638	2.23
Reliance Industries Ltd.	126,351	N/A	5,175	1.34
BlackRock CDN US Equity Index Fund, Class D				
Apple Inc.	1,550,170	N/A	393,542	6.99
Microsoft Corp.	788,071	N/A	390,762	6.94
Amazon.com Inc.	964,266	N/A	193,189	3.43
NVIDIA Corp.	261,903	N/A	171,022	3.04
Alphabet Inc.	627,679	N/A	115,616	2.05
Industrial Alliance Canadian Equity Index (iA) Fund				
Royal Bank of Canada	474,696	48,646	63,609	7.24
The Toronto-Dominion Bank	618,604	44,081	52,965	6.03
iShares S&P/TSX 60 Index ETF	1,433,879	43,580	45,913	5.22
Shopify Inc., Class 'A'	407,907	33,293	42,080	4.79
Enbridge Inc.	719,502	35,597	34,320	3.90

Indexia Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	65,818	-	-	65,818
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	65,818	-	-	65,818
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	65,818	-	-	65,818

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	44,155	-	-	44,155
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	44,155	-	-	44,155
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	44,155	-	-	44,155

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

Indexia Aggressive (iA)

IAG Savings and Retirement Plan/My Education+/Ecoflextra

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
6,582	10.01

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
4,416	9.96

FORLIFE Guaranteed Maximum Income (iA)

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	107,704	87,712
Derivative financial instruments		
Swaps	1,706	1,544
Cash	265	726
Interest, dividends and other receivables	832	751
	110,507	90,733
LIABILITIES		
CURRENT LIABILITIES		
Derivative financial instruments		
Swaps	19	207
Expenses payable	268	220
	287	427
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	110,220	90,306
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	10.39	9.85
PLA000	13.44	12.38
UNITS OUTSTANDING		
IAG SRP Other Series	10,612	9,171
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	4,309	3,448
Income (loss) from derivative financial instruments	77	107
Securities lending	5	1
Foreign exchange gain (loss) on cash	(2)	(3)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(166)	(1,243)
Net change in unrealized appreciation (depreciation)	3,822	(13,553)
Net gain (loss) in fair value of investments	3,656	(14,796)
Derivative financial instruments:		
Net realized gain (loss)	1	–
Net change in unrealized appreciation (depreciation)	350	914
Net gain (loss) in fair value of derivative financial instruments	351	914
Total other changes in fair value of investments and derivative financial instruments	4,007	(13,882)
	8,396	(10,329)
EXPENSES (Note 7)		
Management fees and operating expenses	2,846	2,527
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	5,550	(12,856)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	0.55	(1.46)
PLA000	1.06	(1.47)

The accompanying Notes to the Financial Statements are an integral part of these statements.

FORLIFE Guaranteed Maximum Income (iA)

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	90,306	100,035
Increase (decrease) in net assets from operations attributable to contractholders	5,550	(12,856)
Proceeds from issuances of units	27,637	16,550
Redemption of units	(13,273)	(13,423)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	19,914	(9,729)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	110,220	90,306

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	5,550	(12,856)
Adjustments		
Interest for allocation purposes	(4,309)	(3,448)
Foreign exchange loss (gain) on cash	2	3
Net realized loss (gain) of investments and derivative financial instruments	165	1,243
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(4,172)	12,639
Proceeds from sale and maturity of investments	43,193	32,330
Purchases of investments	(59,084)	(36,654)
Increase (decrease) in expenses payable	48	(21)
Interest received (paid)	3,784	3,385
CASH FLOWS FROM OPERATING ACTIVITIES	(14,823)	(3,379)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	27,637	16,551
Amounts paid on redemption of redeemable units	(13,273)	(13,503)
CASH FLOWS FROM FINANCING ACTIVITIES	14,364	3,048
Foreign exchange gain (loss) on cash	(2)	(3)
NET INCREASE (DECREASE) IN CASH	(461)	(334)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	726	1,060
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	265	726

The accompanying Notes to the Financial Statements are an integral part of these statements.

FORLIFE Guaranteed Maximum Income (iA)

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$	As at December 31, 2023 In thousands	Coupon Rate	Maturity Date	Face Value \$	Average Cost \$	Carrying Value \$
CANADIAN BONDS (73.48%)						CORPORATES (continued)					
CORPORATES (73.48%)						North West Redwater Partnership / NWR Financing Co. Ltd.					
407 International Inc.	6.470%	2029-07-27	2,445	3,276	2,711		3.650%	2035-06-01	1,000	999	918
407 International Inc.	2.590%	2032-05-25	945	916	843		5.610%	2040-06-15	585	743	622
407 International Inc.	3.430%	2033-06-01	2,950	2,751	2,777						
Aéroports de Montréal	5.170%	2035-09-17	970	1,160	1,031		3.315%	2027-10-04	755	825	733
Alectra Inc.	1.751%	2031-02-11	375	375	320		4.240%	2027-06-15	960	996	952
AltaGas Ltd.	3.840%	2025-01-15	280	297	276		4.450%	2026-08-31	1,209	1,209	1,184
AltaLink LP	5.249%	2036-09-22	525	636	565		6.900%	2033-03-11	1,100	1,253	1,261
Bank of Montreal, Variable	1.928%	2031-07-22	1,000	980	929		3.250%	2029-05-01	985	1,029	925
Bell Canada	3.000%	2031-03-17	3,240	2,943	2,942		4.930%	2025-07-16	105	127	106
Bell Canada	6.170%	2037-02-26	485	534	539						
Bell Canada	4.750%	2044-09-29	900	832	865		2.740%	2029-07-25	2,115	2,209	2,080
British Columbia Ferry Services Inc.	5.021%	2037-03-20	230	293	244		5.650%	2056-12-31	830	848	895
Canadian Imperial Bank of Commerce	1.700%	2026-07-15	535	473	502		4.099%	2045-10-31	777	777	719
Canadian National Railway Co.	3.200%	2028-07-31	940	986	908						
Choice Properties REIT	5.400%	2033-03-01	1,680	1,680	1,722		3.931%	2045-12-15	1,908	1,908	1,696
Concord Wedgemount Creek General Partnership*	4.305%	2061-12-31	2,997	2,997	2,302		2.060%	2035-10-01	425	343	357
Couloune Power & Co.*	4.487%	2044-05-31	1,333	1,333	1,275		5.400%	2042-05-29	1,275	1,278	1,313
Crosslinx Transit Solutions GP	4.651%	2046-09-30	723	722	681		3.350%	2024-04-01	360	367	358
CU Inc.	5.032%	2036-11-20	1,695	1,692	1,783		4.850%	2044-04-05	915	841	871
Dollarama Inc.	1.505%	2027-09-20	620	622	562		1.888%	2028-03-08	1,000	1,000	911
Enbridge Gas Inc.	6.900%	2032-11-15	205	293	240						
Enbridge Gas Inc.	6.160%	2033-12-16	735	938	831		3.224%	2029-07-25	1,970	2,043	1,943
Enbridge Gas Inc.	5.210%	2036-02-25	240	283	252						
Enbridge Gas Inc.	5.460%	2036-09-11	3,305	3,939	3,562		3.105%	2030-04-22	1,745	1,636	1,697
Enbridge Gas Inc.	5.200%	2040-07-23	635	689	676		2.016%	2031-02-12	1,285	1,254	1,094
Énergir Inc.	6.300%	2033-10-31	990	1,347	1,141		1.500%	2030-10-15	120	116	102
Énergir LP	3.040%	2032-02-09	3,485	3,253	3,192		4.650%	2077-05-18	500	500	457
Fédération des caisses Desjardins du Québec	1.093%	2026-01-21	250	250	234		4.260%	2028-12-05	895	981	880
Fédération des caisses Desjardins du Québec, Variable	1.992%	2031-05-28	2,270	2,206	2,116					86,666	80,990
FortisAlberta Inc.	6.220%	2034-10-31	1,050	1,470	1,203		TOTAL CANADIAN BONDS				
Granite REIT Holdings LP	2.378%	2030-12-18	1,020	822	867		86,666 80,990				
Greater Toronto Airports Authority	7.050%	2030-06-12	635	889	732		U.S. BONDS (5.88%)				
Greater Toronto Airports Authority	7.100%	2031-06-04	690	988	810		CORPORATES (5.88%)				
Greater Toronto Airports Authority	6.980%	2032-10-15	280	415	333						
Greater Toronto Airports Authority	6.470%	2034-02-02	610	865	714		3.701%	2039-01-15	2,000	2,637	2,239
Great-West Lifeco Inc.	6.740%	2031-11-24	1,410	1,957	1,614		3.320%	2051-07-12	1,323	1,651	1,397
Great-West Lifeco Inc.	5.998%	2039-11-16	1,123	1,247	1,288		3.440%	2051-07-12	564	706	603
Hydro One Inc.	5.360%	2036-05-20	930	982	1,010						
Hydro One Inc.	5.490%	2040-07-16	715	809	797		2.820%	2051-05-01	800	996	677
Hyundai Capital Canada Inc.	3.196%	2027-02-16	355	355	340		3.366%	2042-10-10	936	1,174	1,078
Iohkwahs S.E.C.*	3.999%	2034-11-24	1,092	1,092	1,024		2.975%	2026-05-19	500	500	481
Joint Use Mutual Partnership P2 (Saskatchewan Schools)*	4.121%	2046-12-31	698	698	661					7,664	6,475
Lantic Inc.*	3.490%	2031-04-30	400	400	347		TOTAL U.S. BONDS				
Lièvre Power Financing Corp.	5.556%	2025-10-06	600	667	593		7,664 6,475				
Loblaws Cos. Ltd.	4.488%	2028-12-11	800	959	809		FOREIGN BONDS (5.11%)				
Loblaws Cos. Ltd.	6.500%	2029-01-22	1,100	1,403	1,194		CORPORATES (5.11%)				
Loblaws Cos. Ltd.	6.540%	2033-02-17	740	893	832						
Lower Mattagami Energy LP	2.433%	2031-05-14	1,000	1,000	894		2.700%	2040-03-25	1,460	2,491	1,709
Manulife Bank of Canada	2.864%	2027-02-16	700	700	670		5.330%	2036-11-15	599	754	724
Manulife Finance (Delaware) LP, Variable	5.059%	2041-12-15	3,470	3,232	3,451						
MaRS Phase 2 Inc.*	4.566%	2035-12-31	1,934	1,851	1,836		2.960%	2036-09-16	580	1,014	737
North West Redwater Partnership / NWR Financing Co. Ltd.	4.150%	2033-06-01	900	994	876		2.060%	2028-06-16	300	515	430
							2.060%	2028-04-28	300	518	432
							5.919%	2042-06-15	833	1,106	1,030
							2.770%	2051-10-21	578	984	568
										7,382	5,630
							TOTAL FOREIGN BONDS				
							7,382 5,630				

FORLIFE Guaranteed Maximum Income (iA)

IAG Savings and Retirement Plan

Schedule of Investment Portfolio (continued)

As at December 31, 2023 In thousands (except number of contracts)	Notional Value	Average Cost \$	Carrying Value \$
SWAPS (1.53%)			
Counterparty: Bank of Montreal			
liquidity rating: A			
pay: fixed rate 5.919% (USD)	(832,538)		
receive: fixed rate 5.439% (CAD)	1,112,687		
number of contracts: 1, maturity date: 2042-06-15		–	22
Counterparty: Canadian Imperial Bank of Commerce			
liquidity rating: A			
pay: fixed rate 3.366% (USD)	(935,502)		
receive: fixed rate 3.875% (CAD)	1,319,526		
number of contracts: 1, maturity date: 2042-10-10		–	201
Counterparty: Canadian Imperial Bank of Commerce			
liquidity rating: A			
pay: fixed rate 3.356% (USD)	(1,887,245)		
receive: fixed rate 3.753% (CAD)	2,275,640		
number of contracts: 1, maturity date: 2051-07-12		–	27
Counterparty: National Bank of Canada			
liquidity rating: A			
pay: fixed rate 2.960% (GBP)	(580,000)		
receive: fixed rate 4.102% (CAD)	998,760		
number of contracts: 1, maturity date: 2036-09-16		–	153
Counterparty: Royal Bank of Canada			
liquidity rating: A			
pay: fixed rate 3.701% (USD)	(2,000,000)		
receive: fixed rate 3.910% (CAD)	2,650,000		
number of contracts: 1, maturity date: 2039-01-15		–	226
Counterparty: Royal Bank of Canada			
liquidity rating: A			
pay: fixed rate 2.700% (GBP)	(1,460,000)		
receive: fixed rate 3.860% (CAD)	2,503,900		
number of contracts: 1, maturity date: 2040-03-25		–	449
Counterparty: Royal Bank of Canada			
liquidity rating: A			
pay: fixed rate 2.770% (GBP)	(578,001)		
receive: fixed rate 4.594% (CAD)	1,000,000		
number of contracts: 1, maturity date: 2051-10-21		–	408
Counterparty: The Bank of Nova Scotia			
liquidity rating: A			
pay: fixed rate 5.330% (USD)	(599,328)		
receive: fixed rate 5.409% (CAD)	749,160		
number of contracts: 1, maturity date: 2036-11-15		–	(19)
Counterparty: The Toronto-Dominion Bank			
liquidity rating: A			
pay: fixed rate 2.060% (GBP)	(300,000)		
receive: fixed rate 3.060% (CAD)	519,690		
number of contracts: 1, maturity date: 2028-04-28		–	37
Counterparty: The Toronto-Dominion Bank			
liquidity rating: A			
pay: fixed rate 2.060% (GBP)	(300,000)		
receive: fixed rate 3.085% (CAD)	519,690		
number of contracts: 1, maturity date: 2028-06-16		–	39
Counterparty: The Toronto-Dominion Bank			
liquidity rating: A			
pay: fixed rate 2.820% (USD)	(800,000)		
receive: fixed rate 3.326% (CAD)	1,008,800		
number of contracts: 1, maturity date: 2051-05-01		–	144
TOTAL SWAPS		–	1,687
SHORT-TERM INVESTMENTS (13.25%)		14,615	14,609
TOTAL INVESTMENT PORTFOLIO (99.25%)		116,327	109,391
OTHER NET ASSETS (0.75%)			829
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			110,220

* Denotes private placement security

FORLIFE Guaranteed Maximum Income (iA)

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	-	-	-	-
Investment properties	-	-	-	-
Bonds	-	73,385	19,710	93,095
Mortgages	-	-	-	-
Short-term investments	-	14,609	-	14,609
	-	87,994	19,710	107,704
Derivatives				
Derivative financial instruments	-	1,706	-	1,706
LIABILITIES				
Derivatives				
Derivative financial instruments	-	(19)	-	(19)
Total	-	89,681	19,710	109,391

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	-	-	-	-
Investment properties	-	-	-	-
Bonds	-	62,232	19,173	81,405
Mortgages	-	-	-	-
Short-term investments	-	6,307	-	6,307
	-	68,539	19,173	87,712
Derivatives				
Derivative financial instruments	-	1,544	-	1,544
LIABILITIES				
Derivatives				
Derivative financial instruments	-	(207)	-	(207)
Total	-	69,876	19,173	89,049

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

The following table provides investments recorded at fair value and for which Level 3 inputs were used in determining fair value:

	Fair Value Measurements for Level 3	
	As at December 31, 2023 Bonds (\$)	As at December 31, 2022 Bonds (\$)
Balance - beginning of the period	19,173	24,597
Net realized gain (loss) on investments	10	4
Net realized gain (loss) on derivatives	-	-
Net change in unrealized appreciation (depreciation) on investments	942	(5,223)
Net change in unrealized appreciation (depreciation) on derivatives	-	-
Purchases	-	729
Sales	(415)	(934)
Transfers into Level 3	-	-
Transfers out of Level 3	-	-
Balance - end of the period	19,710	19,173
Change in unrealized gain (loss) of investments and derivatives held at end of the period	942	(5,216)

Valuation techniques

The following tables indicate the significant unobservable inputs and valuation techniques used in the fair value measurements of Level 3 financial instruments:

As at December 31, 2023

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Bonds	Cash flows discounted	Credit spread	19,710

FORLIFE Guaranteed Maximum Income (iA)

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

As at December 31, 2022

Holdings	Valuation Technique	Unobservable Input	Fair Value (\$)
Bonds	Cash flows discounted	Credit spread	19,173

Sensitivity Analysis

The estimated impact on Net assets of the Fund of an increase or decrease of 1% of interest rate, with all the other variable held constant, would, respectively, decrease or increase the fair value of bonds classified Level 3 by \$1,832 as at December 31, 2023 (\$1,813 as at December 31, 2022). In practice, the actual results may differ from this sensitivity analysis and the difference could be material.

Credit Risk

The Fund, through its direct holdings, was invested in debt instruments with the following credit ratings:

Debt Instruments by Credit Rating	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
AA	4.61	6.33
A	57.95	61.16
BBB	21.91	22.66
RI	13.25	6.98

Concentration Risk

The following table summarizes the Fund's direct exposure to concentration risk:

Market Segments	Percentage of Net Assets as at December 31, 2023 (%)	Percentage of Net Assets as at December 31, 2022 (%)
Corporate Bonds	84.47	90.15
Short-Term Investments	13.25	6.98
Swaps	1.53	1.48
Other net assets	0.75	1.39

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

As at December 31, 2023 the percentage of private placement securities held is 17.88% (21.23% as at December 31, 2022) of the Net Assets and, as such, exposes the Fund to liquidity risk since no active market exists for these investments.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

The following tables summarize the Fund's direct exposure to interest rate risk by effective maturities. If the prevailing interest rates had been raised or lowered by 1%, assuming a parallel shift in the yield curve, with all other factors remaining constant, the Net Assets would have respectively decreased or increased by the amount presented under "Impact on Comprehensive Income and Net Assets". The Fund's sensitivity to interest rate changes was estimated using the weighted average duration of the portfolio. In practice, actual results may differ from this sensitivity analysis and the difference could be material.

As at December 31, 2023

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	14,967	11,003	37,365	44,369	–	107,704	6,655
Cash and margin (Bank overdraft)	265	–	–	–	–	265	–
Other assets	–	–	–	–	2,538	2,538	–
Liabilities	–	–	–	–	287	287	–

As at December 31, 2022

	< 1 year (\$)	1-5 years (\$)	6-10 years (\$)	> 10 years (\$)	Non-Interest Bearing (\$)	Total (\$)	Impact on Comprehensive Income and Net Assets (\$)
Investments	7,097	7,163	31,811	41,641	–	87,712	5,878
Cash and margin (Bank overdraft)	726	–	–	–	–	726	–
Other assets	–	–	–	–	2,295	2,295	–
Liabilities	–	–	–	–	427	427	–

Currency Risk

The following tables summarize the Fund's direct exposure to currency risk and the impact on Net Assets if the Canadian dollar had strengthened or weakened by 5% in relation to all foreign currencies, with all other factors remaining constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material. Please refer to the "Currency risk" section in the "Financial Risks" note to the Financial Statements for currency symbols.

As at December 31, 2023

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
GBP	3,876	–	3,876	194
USD	7,804	–	7,804	390

FORLIFE Guaranteed Maximum Income (iA)

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

As at December 31, 2022

Currency	Financial Instruments (\$)	Open Currency Contracts (\$)	Total Exposure (\$)	Impact on Comprehensive Income and Net Assets (\$)
GBP	3,425	–	3,425	171
USD	7,801	–	7,801	390

Price Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to price risk.

FORLIFE Guaranteed Income & Growth (iA)

IAG Savings and Retirement Plan

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	17,264	13,248
Cash	263	–
Receivable for investments sold	5	38
	17,532	13,286
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	–	45
Payable for investments purchased	4	–
Expenses payable	43	35
	47	80
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	17,485	13,206
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	11.30	10.60
PLA000	14.95	13.60
UNITS OUTSTANDING		
IAG SRP Other Series	1,547	1,245
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	127	54
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	38	(41)
Net change in unrealized appreciation (depreciation)	1,252	(1,496)
Net gain (loss) in fair value of investments	1,290	(1,537)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	1,290	(1,537)
	1,417	(1,483)
EXPENSES (Note 7)		
Management fees and operating expenses	457	398
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	960	(1,881)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
IAG SRP Other Series	0.70	(1.60)
PLA000	1.34	(1.55)

The accompanying Notes to the Financial Statements are an integral part of these statements.

FORLIFE Guaranteed Income & Growth (iA)

IAG Savings and Retirement Plan

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	13,206	13,797
Increase (decrease) in net assets from operations attributable to contractholders	960	(1,881)
Proceeds from issuances of units	5,372	3,128
Redemption of units	(2,053)	(1,838)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	4,279	(591)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	17,485	13,206

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	960	(1,881)
Adjustments		
Distributions and allocations from investment funds	(127)	(54)
Net realized loss (gain) of investments and derivative financial instruments	(38)	41
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(1,252)	1,496
Proceeds from sale and maturity of investments	3,078	3,490
Purchases of investments	(5,640)	(4,464)
Increase (decrease) in expenses payable	8	1
CASH FLOWS FROM OPERATING ACTIVITIES	(3,011)	(1,371)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	5,372	3,128
Amounts paid on redemption of redeemable units	(2,053)	(1,840)
CASH FLOWS FROM FINANCING ACTIVITIES	3,319	1,288
NET INCREASE (DECREASE) IN CASH	308	(83)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(45)	38
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	263	(45)

The accompanying Notes to the Financial Statements are an integral part of these statements.

FORLIFE Guaranteed Income & Growth (iA)

IAG Savings and Retirement Plan

Schedule of Investment Portfolio

As at December 31, 2023 In thousands (except number of securities)	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (98.74%)			
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	33,285	768	850
BlackRock CDN US Equity Index Fund, Class D	37,024	1,322	1,685
Industrial Alliance Bond (iA) Fund	51,065	12,084	12,110
Industrial Alliance Canadian Equity Index (iA) Fund	45,161	2,387	2,619
TOTAL INVESTMENT FUNDS		16,561	17,264
TOTAL INVESTMENT PORTFOLIO (98.74%)		16,561	17,264
OTHER NET ASSETS (1.26%)			221
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			17,485

Top 5 Holdings of the Underlying Funds

As at December 31, 2023 In thousands (except number of securities)	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
BlackRock CDN MSCI EAFE Equity Index Fund, Class D				
Novo Nordisk	438,036	N/A	59,751	2.04
Nestlé SA	358,389	N/A	54,750	1.87
ASML Holding NV	54,113	N/A	53,732	1.84
LVMH Moët Hennessy Louis Vuitton SE	37,064	N/A	39,605	1.36
Shell PLC	888,217	N/A	38,394	1.31
BlackRock CDN US Equity Index Fund, Class D				
Apple Inc.	1,550,170	N/A	393,542	6.99
Microsoft Corp.	788,071	N/A	390,762	6.94
Amazon.com Inc.	964,266	N/A	193,189	3.43
NVIDIA Corp.	261,903	N/A	171,022	3.04
Alphabet Inc.	627,679	N/A	115,616	2.05
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada 0.500% 2030-12-01	286,130	230,891	240,360	7.17
Government of Canada 5.035% 2024-03-14	123,050	121,827	121,774	3.63
Government of Canada 3.250% 2033-12-01	115,250	111,353	116,752	3.48
Province of Ontario 2.900% 2046-12-02	84,015	68,419	69,972	2.09
Industrial Alliance Canadian Equity Index (iA) Fund				
Royal Bank of Canada	474,696	48,646	63,609	7.24
The Toronto-Dominion Bank	618,604	44,081	52,965	6.03
iShares S&P/TSX 60 Index ETF	1,433,879	43,580	45,913	5.22
Shopify Inc., Class 'A'	407,907	33,293	42,080	4.79
Enbridge Inc.	719,502	35,597	34,320	3.90

FORLIFE Guaranteed Income & Growth (iA)

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	17,264	-	-	17,264
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	17,264	-	-	17,264
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	17,264	-	-	17,264

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	13,248	-	-	13,248
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	13,248	-	-	13,248
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	13,248	-	-	13,248

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

FORLIFE Guaranteed Income & Growth (iA)

IAG Savings and Retirement Plan

Discussion of Investment and Derivative Financial Instrument Risk Management *(continued)*

Price Risk

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
1,726	9.87

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
1,325	10.03

Diploma Elementary (iA)

Diploma

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	1,466,206	1,254,144
Derivative financial instruments		
Futures contracts	20	2,178
Cash	4,948	30,568
Margin	1,300	3,321
Receivable for investments sold	–	1,996
	1,472,474	1,292,207
LIABILITIES		
CURRENT LIABILITIES		
Margin	1,119	1,695
Payable for investments purchased	939	1,964
Expenses payable	4,503	4,008
	6,561	7,667
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	1,465,913	1,284,540
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Diploma	19.51	18.34
PLA000	39.40	35.71
UNITS OUTSTANDING		
Diploma	75,153	70,057
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	2,257	1
Securities lending	2	–
Distributions and allocations from investment funds	28,255	20,223
Foreign exchange gain (loss) on cash	(676)	(52)
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	(1,470)	13,822
Net change in unrealized appreciation (depreciation)	116,512	(143,318)
Net gain (loss) in fair value of investments	115,042	(129,496)
Derivative financial instruments:		
Net realized gain (loss)	(7,219)	(3,437)
Net change in unrealized appreciation (depreciation)	(2,157)	2,184
Net gain (loss) in fair value of derivative financial instruments	(9,376)	(1,253)
Total other changes in fair value of investments and derivative financial instruments	105,666	(130,749)
	135,504	(110,577)
EXPENSES (Note 7)		
Management fees and operating expenses	49,948	46,296
Transaction costs	20	24
	49,968	46,320
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	85,536	(156,897)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Diploma	1.17	(2.88)
PLA000	3.69	–

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diploma Elementary (iA)

Diploma

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	1,284,540	1,351,901
Increase (decrease) in net assets from operations attributable to contractholders	85,536	(156,897)
Proceeds from issuances of units	258,232	240,039
Redemption of units	(162,395)	(150,503)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	181,373	(67,361)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	1,465,913	1,284,540

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	85,536	(156,897)
Adjustments		
Interest for allocation purposes	(2,257)	(1)
Distributions and allocations from investment funds	(28,255)	(20,223)
Foreign exchange loss (gain) on cash	676	52
Net realized loss (gain) of investments and derivative financial instruments	8,689	(10,385)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(114,355)	141,134
Transaction costs	20	24
Proceeds from sale and maturity of investments	511,674	281,218
Purchases of investments	(585,266)	(293,800)
Decrease (increase) in margin	1,445	(1,626)
Increase (decrease) in expenses payable	495	(96)
Interest received (paid)	817	1
CASH FLOWS FROM OPERATING ACTIVITIES	(120,781)	(60,599)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	258,232	243,771
Amounts paid on redemption of redeemable units	(162,395)	(150,877)
CASH FLOWS FROM FINANCING ACTIVITIES	95,837	92,894
Foreign exchange gain (loss) on cash	(676)	(52)
NET INCREASE (DECREASE) IN CASH	(25,620)	32,243
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	30,568	(1,675)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	4,948	30,568

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diploma Elementary (iA)

Diploma

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (95.65%)			
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	4,060,262	89,975	103,666
BlackRock CDN MSCI Emerging Markets Index, Class D	460,874	8,112	6,976
BlackRock CDN US Equity Index Fund, Class D	4,313,991	144,803	196,337
Industrial Alliance Bond (iA) Fund	1,446,182	346,080	342,979
Industrial Alliance Canadian Corporate Bond (iA) Fund	12,075,851	149,643	148,347
Industrial Alliance Canadian Equity Index (iA) Fund	8,940,639	458,396	518,464
Industrial Alliance Money Market (iA) Fund	1,156,801	27,812	27,822
Industrial Alliance Short Term Bond (iA) Fund	5,660,791	55,319	57,599
TOTAL INVESTMENT FUNDS		1,280,140	1,402,190

As at December 31, 2023

In thousands (except number of contracts)

	Average Cost \$	Carrying Value \$
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FUTURES CONTRACTS (0.00%)

Gold 100 oz Futures

number of contracts: 25, 2024-02-27

	-	20
SHORT-TERM INVESTMENTS (4.37%)	64,041	64,016
TOTAL INVESTMENT PORTFOLIO (100.02%)	1,344,181	1,466,226
OTHER NET ASSETS (-0.02%)		(313)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)		1,465,913

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023			No. of		% of	
In thousands			Securities/	Average	Net	
(except number			Face Value	Cost	Assets	
of securities)			\$	\$	\$	
BlackRock CDN MSCI EAFE Equity Index Fund, Class D						
Novo Nordisk			438,036	N/A	59,751	2.04
Nestlé SA			358,389	N/A	54,750	1.87
ASML Holding NV			54,113	N/A	53,732	1.84
LVMH Moët Hennessy Louis						
Vuitton SE			37,064	N/A	39,605	1.36
Shell PLC			888,217	N/A	38,394	1.31
BlackRock CDN MSCI Emerging Markets Index, Class D						
Taiwan Semiconductor						
Manufacturing Co. Ltd.			1,020,553	N/A	26,002	6.71
Samsung Electronics Co.						
Ltd.			198,016	N/A	15,915	4.11
Tencent Holdings Ltd.			276,294	N/A	13,698	3.53
Alibaba Group Holding Ltd.			676,631	N/A	8,638	2.23
Reliance Industries Ltd.			126,351	N/A	5,175	1.34
BlackRock CDN US Equity Index Fund, Class D						
Apple Inc.			1,550,170	N/A	393,542	6.99
Microsoft Corp.			788,071	N/A	390,762	6.94
Amazon.com Inc.			964,266	N/A	193,189	3.43
NVIDIA Corp.			261,903	N/A	171,022	3.04
Alphabet Inc.			627,679	N/A	115,616	2.05
Industrial Alliance Bond (iA) Fund						
Industrial Alliance Canadian						
Corporate Bond (iA)						
Fund			87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	7.17
Government of Canada	5.035%	2024-03-14	123,050	121,827	121,774	3.63
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	3.48
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972	2.09

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023			No. of			% of
In thousands			Securities/	Average	Carrying	Net
(except number			Face Value	Cost	Value	Assets
of securities)			\$	\$	\$	
Industrial Alliance Canadian Corporate Bond (iA) Fund						
The Bank of Nova Scotia	2.950%	2027-03-08	37,280	35,620	35,613	2.04
Ford Credit Canada Co.	2.961%	2026-09-16	37,110	34,120	34,985	2.00
HSBC Bank Canada	3.403%	2025-03-24	35,145	34,212	34,528	1.98
Bank of Montreal	4.709%	2027-12-07	33,805	33,402	34,095	1.95
The Toronto-Dominion Bank, Variable	3.105%	2030-04-22	30,235	28,837	29,406	1.68
Industrial Alliance Canadian Equity Index (iA) Fund						
Royal Bank of Canada			474,696	48,646	63,609	7.24
The Toronto-Dominion Bank			618,604	44,081	52,965	6.03
iShares S&P/TSX 60 Index ETF			1,433,879	43,580	45,913	5.22
Shopify Inc., Class 'A'			407,907	33,293	42,080	4.79
Enbridge Inc.			719,502	35,597	34,320	3.90
Industrial Alliance Money Market (iA) Fund						
Government of Canada	5.035%	2024-03-14	58,120	57,541	57,541	7.80
Bank of Montreal	5.578%	2024-08-06	27,000	26,139	26,139	3.54
The Toronto-Dominion Bank	5.528%	2024-06-14	26,700	26,059	26,059	3.53
Wells Fargo & Co.	3.184%	2024-02-08	25,000	24,939	24,939	3.38
Province of Quebec	5.073%	2024-03-22	24,670	24,394	24,394	3.31
Industrial Alliance Short Term Bond (iA) Fund						
Government of Canada	0.500%	2030-12-01	18,825	14,664	15,814	4.94
Government of Canada	5.035%	2024-03-14	14,750	14,604	14,597	4.56
Government of Canada	2.750%	2024-08-01	14,580	14,306	14,407	4.50
Canada Housing Trust No 1	3.100%	2028-06-15	10,825	10,657	10,681	3.34
Province of Ontario	2.900%	2028-06-02	9,760	9,295	9,513	2.97

Diploma Elementary (iA)

Diploma

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,402,190	-	-	1,402,190
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	64,016	-	64,016
	1,402,190	64,016	-	1,466,206
Derivatives				
Derivative financial instruments	20	-	-	20
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,402,210	64,016	-	1,466,226

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	1,254,144	-	-	1,254,144
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	1,254,144	-	-	1,254,144
Derivatives				
Derivative financial instruments	2,178	-	-	2,178
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	1,256,322	-	-	1,256,322

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

The Fund may hold derivatives assets or liabilities. These assets or liabilities may have a contractual maturity of greater than 30 days.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

**Discussion of Investment and Derivative Financial
Instrument Risk Management (continued)****Price Risk**

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
140,221	9.57

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
125,632	9.78

Diploma Secondary (iA)

Diploma

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	677,795	577,723
Cash	1,127	1,026
	678,922	578,749
LIABILITIES		
CURRENT LIABILITIES		
Payable for investments purchased	369	446
Expenses payable	2,076	1,787
	2,445	2,233
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	676,477	576,516
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Diploma	11.63	11.10
PLA000	23.48	21.61
UNITS OUTSTANDING		
Diploma	58,167	51,929
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Interest for allocation purposes	6	2
Distributions and allocations from investment funds	13,072	4,944
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	718	(381)
Net change in unrealized appreciation (depreciation)	38,547	(42,901)
Net gain (loss) in fair value of investments	39,265	(43,282)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	39,265	(43,282)
	52,343	(38,336)
EXPENSES (Note 7)		
Management fees and operating expenses	23,003	19,906
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	29,340	(58,242)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Diploma	0.53	(1.21)
PLA000	1.87	(1.59)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diploma Secondary (iA)

Diploma

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	576,516	551,164
Increase (decrease) in net assets from operations attributable to contractholders	29,340	(58,242)
Proceeds from issuances of units	183,991	165,314
Redemption of units	(113,370)	(81,720)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	99,961	25,352
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	676,477	576,516

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	29,340	(58,242)
Adjustments		
Interest for allocation purposes	(6)	(2)
Distributions and allocations from investment funds	(13,072)	(4,944)
Net realized loss (gain) of investments and derivative financial instruments	(718)	381
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(38,547)	42,901
Proceeds from sale and maturity of investments	74,173	94,305
Purchases of investments	(121,985)	(166,840)
Increase (decrease) in expenses payable	289	152
Interest received (paid)	6	2
CASH FLOWS FROM OPERATING ACTIVITIES	(70,520)	(92,287)
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	183,991	174,751
Amounts paid on redemption of redeemable units	(113,370)	(81,965)
CASH FLOWS FROM FINANCING ACTIVITIES	70,621	92,786
NET INCREASE (DECREASE) IN CASH	101	499
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	1,026	527
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	1,127	1,026

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diploma Secondary (iA)

Diploma

Schedule of Investment Portfolio

As at December 31, 2023

In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.19%)			
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	800,931	18,079	20,449
BlackRock CDN US Equity Index Fund, Class D	837,603	28,818	38,121
Industrial Alliance Bond (iA) Fund	1,159,404	276,404	274,967
Industrial Alliance Canadian Corporate Bond (iA) Fund	5,541,513	69,571	68,075
Industrial Alliance Canadian Equity Index (iA) Fund	1,748,282	94,216	101,382
Industrial Alliance Money Market (iA) Fund	7,267,916	174,770	174,801
TOTAL INVESTMENT FUNDS		661,858	677,795
TOTAL INVESTMENT PORTFOLIO (100.19%)		661,858	677,795
OTHER NET ASSETS (-0.19%)			(1,318)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			676,477

Top 5 Holdings of the Underlying Funds

As at December 31, 2023

In thousands
(except number
of securities)

As at December 31, 2023				No. of			% of
In thousands (except number of securities)				Securities/ Face Value	Average Cost	Carrying Value	Net Assets
				\$	\$	\$	
BlackRock CDN MSCI EAFE Equity Index Fund, Class D							
Novo Nordisk				438,036	N/A	59,751	2.04
Nestlé SA				358,389	N/A	54,750	1.87
ASML Holding NV				54,113	N/A	53,732	1.84
LVMH Moët Hennessy Louis Vuitton SE				37,064	N/A	39,605	1.36
Shell PLC				888,217	N/A	38,394	1.31
BlackRock CDN US Equity Index Fund, Class D							
Apple Inc.				1,550,170	N/A	393,542	6.99
Microsoft Corp.				788,071	N/A	390,762	6.94
Amazon.com Inc.				964,266	N/A	193,189	3.43
NVIDIA Corp.				261,903	N/A	171,022	3.04
Alphabet Inc.				627,679	N/A	115,616	2.05
Industrial Alliance Bond (iA) Fund							
Industrial Alliance Canadian Corporate Bond (iA) Fund				87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500%	2030-12-01	286,130	230,891	240,360	7.17	
Government of Canada	5.035%	2024-03-14	123,050	121,827	121,774	3.63	
Government of Canada	3.250%	2033-12-01	115,250	111,353	116,752	3.48	
Province of Ontario	2.900%	2046-12-02	84,015	68,419	69,972	2.09	
Industrial Alliance Canadian Corporate Bond (iA) Fund							
The Bank of Nova Scotia	2.950%	2027-03-08	37,280	35,620	35,613	2.04	
Ford Credit Canada Co.	2.961%	2026-09-16	37,110	34,120	34,985	2.00	
HSBC Bank Canada	3.403%	2025-03-24	35,145	34,212	34,528	1.98	
Bank of Montreal	4.709%	2027-12-07	33,805	33,402	34,095	1.95	
The Toronto-Dominion Bank, Variable	3.105%	2030-04-22	30,235	28,837	29,406	1.68	
Industrial Alliance Canadian Equity Index (iA) Fund							
Royal Bank of Canada			474,696	48,646	63,609	7.24	
The Toronto-Dominion Bank			618,604	44,081	52,965	6.03	
iShares S&P/TSX 60 Index ETF			1,433,879	43,580	45,913	5.22	
Shopify Inc., Class 'A'			407,907	33,293	42,080	4.79	
Enbridge Inc.			719,502	35,597	34,320	3.90	
Industrial Alliance Money Market (iA) Fund							
Government of Canada	5.035%	2024-03-14	58,120	57,541	57,541	7.80	
Bank of Montreal	5.578%	2024-08-06	27,000	26,139	26,139	3.54	
The Toronto-Dominion Bank	5.528%	2024-06-14	26,700	26,059	26,059	3.53	
Wells Fargo & Co.	3.184%	2024-02-08	25,000	24,939	24,939	3.38	
Province of Quebec	5.073%	2024-03-22	24,670	24,394	24,394	3.31	

Diploma Secondary (iA)

Diploma

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	677,795	-	-	677,795
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	677,795	-	-	677,795
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	677,795	-	-	677,795

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	577,723	-	-	577,723
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	577,723	-	-	577,723
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	577,723	-	-	577,723

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

**Discussion of Investment and Derivative Financial
Instrument Risk Management (continued)****Price Risk**

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
67,779	10.02

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
57,772	10.02

Diploma (iA)

Diploma

Statements of Financial Position

As at	December 31 2023	December 31 2022
In thousands (except per unit figures)	\$	\$
ASSETS		
CURRENT ASSETS		
Investments	49,002	64,701
Receivable for investments sold	49	120
	49,051	64,821
LIABILITIES		
CURRENT LIABILITIES		
Bank overdraft	63	245
Expenses payable	154	207
	217	452
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS	48,834	64,369
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Diploma	16.25	15.04
PLA000	36.01	32.14
UNITS OUTSTANDING		
Diploma	3,006	4,279
PLA000	–	–

Statements of Comprehensive Income

Periods ended December 31 (Note 1)	2023	2022
In thousands (except per unit figures)	\$	\$
INCOME		
Distributions and allocations from investment funds	675	836
Other changes in fair value of investments and derivative financial instruments		
Investments:		
Net realized gain (loss)	3,556	4,773
Net change in unrealized appreciation (depreciation)	2,097	(15,170)
Net gain (loss) in fair value of investments	5,653	(10,397)
Derivative financial instruments:		
Net realized gain (loss)	–	–
Net change in unrealized appreciation (depreciation)	–	–
Net gain (loss) in fair value of derivative financial instruments	–	–
Total other changes in fair value of investments and derivative financial instruments	5,653	(10,397)
	6,328	(9,561)
EXPENSES (Note 7)		
Management fees and operating expenses	2,081	2,877
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS	4,247	(12,438)
INCREASE (DECREASE) IN NET ASSETS FROM OPERATIONS ATTRIBUTABLE TO CONTRACTHOLDERS PER UNIT		
Diploma	1.18	(2.46)
PLA000	3.88	(3.56)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Diploma (iA)

Diploma

Statements of Changes in Net Assets Attributable to Contractholders

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT BEGINNING OF THE PERIOD	64,369	102,008
Increase (decrease) in net assets from operations attributable to contractholders	4,247	(12,438)
Proceeds from issuances of units	82	168
Redemption of units	(19,864)	(25,369)
INCREASE (DECREASE) IN NET ASSETS FOR THE PERIOD	(15,535)	(37,639)
NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS AT END OF THE PERIOD	48,834	64,369

Statements of Cash Flows

Periods ended December 31 (Note 1) In thousands	2023 \$	2022 \$
CASH FLOWS FROM OPERATING ACTIVITIES		
Increase (decrease) in net assets from operations attributable to contractholders	4,247	(12,438)
Adjustments		
Distributions and allocations from investment funds	(675)	(836)
Net realized loss (gain) of investments and derivative financial instruments	(3,556)	(4,773)
Net change in unrealized depreciation (appreciation) of investments and derivative financial instruments	(2,097)	15,170
Proceeds from sale and maturity of investments	26,546	37,523
Purchases of investments	(4,448)	(9,289)
Increase (decrease) in expenses payable	(53)	(109)
CASH FLOWS FROM OPERATING ACTIVITIES	19,964	25,248
CASH FLOWS FROM FINANCING ACTIVITIES		
Proceeds from issuances of redeemable units	82	168
Amounts paid on redemption of redeemable units	(19,864)	(25,538)
CASH FLOWS FROM FINANCING ACTIVITIES	(19,782)	(25,370)
NET INCREASE (DECREASE) IN CASH	182	(122)
CASH (BANK OVERDRAFT) AT BEGINNING OF THE PERIOD	(245)	(123)
CASH (BANK OVERDRAFT) AT END OF THE PERIOD	(63)	(245)

The accompanying Notes to the Financial Statements are an integral part of these statements.

Schedule of Investment Portfolio

As at December 31, 2023
In thousands (except number of securities)

	Number of Securities	Average Cost \$	Carrying Value \$
INVESTMENT FUNDS (100.34%)			
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	193,148	3,660	4,931
BlackRock CDN US Equity Index Fund, Class D	211,824	5,522	9,641
Industrial Alliance Bond (iA) Fund	103,409	25,167	24,525
Industrial Alliance Canadian Equity Index (iA) Fund	170,809	7,902	9,905
TOTAL INVESTMENT FUNDS		42,251	49,002
TOTAL INVESTMENT PORTFOLIO (100.34%)		42,251	49,002
OTHER NET ASSETS (-0.34%)			(168)
TOTAL NET ASSETS ATTRIBUTABLE TO CONTRACTHOLDERS (100.00%)			48,834

Top 5 Holdings of the Underlying Funds

As at December 31, 2023
In thousands
(except number
of securities)

	No. of Securities/ Face Value \$	Average Cost \$	Carrying Value \$	% of Net Assets
BlackRock CDN MSCI EAFE Equity Index Fund, Class D				
Novo Nordisk	438,036	N/A	59,751	2.04
Nestlé SA	358,389	N/A	54,750	1.87
ASML Holding NV	54,113	N/A	53,732	1.84
LVMH Moët Hennessy Louis Vuitton SE	37,064	N/A	39,605	1.36
Shell PLC	888,217	N/A	38,394	1.31
BlackRock CDN US Equity Index Fund, Class D				
Apple Inc.	1,550,170	N/A	393,542	6.99
Microsoft Corp.	788,071	N/A	390,762	6.94
Amazon.com Inc.	964,266	N/A	193,189	3.43
NVIDIA Corp.	261,903	N/A	171,022	3.04
Alphabet Inc.	627,679	N/A	115,616	2.05
Industrial Alliance Bond (iA) Fund				
Industrial Alliance Canadian Corporate Bond (iA) Fund	87,425,612	1,050,460	1,073,989	32.04
Government of Canada	0.500% 2030-12-01 286,130	230,891	240,360	7.17
Government of Canada	5.035% 2024-03-14 123,050	121,827	121,774	3.63
Government of Canada	3.250% 2033-12-01 115,250	111,353	116,752	3.48
Province of Ontario	2.900% 2046-12-02 84,015	68,419	69,972	2.09
Industrial Alliance Canadian Equity Index (iA) Fund				
Royal Bank of Canada	474,696	48,646	63,609	7.24
The Toronto-Dominion Bank	618,604	44,081	52,965	6.03
iShares S&P/TSX 60 Index ETF	1,433,879	43,580	45,913	5.22
Shopify Inc., Class 'A'	407,907	33,293	42,080	4.79
Enbridge Inc.	719,502	35,597	34,320	3.90

Discussion of Investment and Derivative Financial Instrument Risk Management

As at December 31, 2023 and 2022 (Note 3 and Note 5)
(In thousands)

Net Assets is defined as "Net Assets Attributable to Contractholders". For more information, please refer to the "Net Assets Attributable to Contractholders" section in the "Significant Accounting Policies" note to the Financial Statements.

Fair Value Measurements

For more information on fair value measurements and inputs, and the fair value hierarchy levels, please refer to "Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments" section in the "Management of Financial Risks" note to the Financial Statements.

The following tables present the hierarchy of investments and derivative financial instruments recorded at fair value, based on the hierarchy levels of input used at the measurement date:

As at December 31, 2023

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	49,002	-	-	49,002
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	49,002	-	-	49,002
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	49,002	-	-	49,002

As at December 31, 2022

	Investments and Derivative Financial Instruments at Fair Value			
	Level 1 (\$)	Level 2 (\$)	Level 3 (\$)	Total (\$)
ASSETS				
Investments				
Equities	-	-	-	-
Investment funds	64,701	-	-	64,701
Investment properties	-	-	-	-
Bonds	-	-	-	-
Mortgages	-	-	-	-
Short-term investments	-	-	-	-
	64,701	-	-	64,701
Derivatives				
Derivative financial instruments	-	-	-	-
LIABILITIES				
Derivatives				
Derivative financial instruments	-	-	-	-
Total	64,701	-	-	64,701

There were no significant transfers between levels during the periods ended December 31, 2023 and 2022.

Risk Due to Financial Instruments

The Fund's net assets may be invested in direct holdings and underlying funds and the Fund may be indirectly exposed to credit risk, concentration risk, liquidity risk, interest rate risk and currency risk. Only direct exposure to risks due to the Fund's financial instruments is presented.

Credit Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to credit risk.

Concentration Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to concentration risk.

Liquidity Risk

As at December 31, 2023 and 2022, the Fund's Net Assets are due on demand. All other financial liabilities of the Fund have maturities of less than 30 days. Refer to Note 5 for further information.

Interest Rate Risk

As at December 31, 2023 and 2022, the majority of the Fund's financial assets and liabilities were non-interest bearing and, accordingly, the Fund was not subject to significant amounts of direct risk due to fluctuations in the prevailing levels of market interest rates.

Currency Risk

As at December 31, 2023 and 2022, the Fund had no significant direct exposure to currency risk.

**Discussion of Investment and Derivative Financial
Instrument Risk Management (continued)****Price Risk**

The following tables summarize the Fund's direct exposure to price risk and the estimated impact on the Fund's net assets of a reasonably possible change in the market prices, assuming that all other variables remained constant. An increase or decrease of 10% would have increased or decreased, respectively, the "Impact on Comprehensive Income and Net Assets". In practice, actual performance may differ from this sensitivity analysis and the difference may be material.

As at December 31, 2023

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
4,900	10.03

As at December 31, 2022

Impact on Comprehensive Income and Net Assets (\$)	Impact on Net Assets (%)
6,470	10.05

Notes to the Financial Statements

December 31, 2023 and 2022

(in thousands, except for per unit amounts)

1- General Information

a) The Funds

The Industrial Alliance Funds (the “Funds”) are segregated funds established by Industrial Alliance Insurance and Financial Services Inc. (the “Company”) under an *Act respecting insurance* (Quebec). The Funds are not separate legal entities. The assets of each Fund are segregated from the other assets of the Company and are owned by it.

The Funds invest primarily in different types of securities depending on their investment policies. Refer to the “Schedule of Investment Portfolio” specific to each Fund for further details on their investments.

The financial statements are presented in Canadian dollars (CAD). The Canadian dollar is the Funds’ functional and reporting currency.

These financial statements were authorized for issue by the Company on March 28, 2024.

The Funds address is the Company’s head office at 1080 Grande Allée West, PO Box 1907, Station Terminus, Quebec City, QC, G1K 7M3, Canada.

b) Establishment of the Funds

The following table indicates series available to Individual Savings and Retirement investors:

Full Name of Series	Abbreviated Name of Series
IAG Savings and Retirement Plan, Classic Series 75/75 My Education+	IAG SRP CS 75/75 My Education+
IAG Savings and Retirement Plan, Classic Series 75/75 Prestige 300 My Education+ Prestige 300	IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300
IAG Savings and Retirement Plan, Classic Series 75/75 Prestige 500 My Education+ Prestige 500	IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500
IAG Savings and Retirement Plan, Series 75/100	IAG SRP 75/100
IAG Savings and Retirement Plan, Series 75/100 Prestige 300	IAG SRP 75/100 Prestige 300
IAG Savings and Retirement Plan, Series 75/100 Prestige 500	IAG SRP 75/100 Prestige 500
IAG Savings and Retirement Plan, Other Series	IAG SRP Other Series
IAG Savings and Retirement Plan, Classic Series 75/75 F-Class	IAG SRP CS 75/75 F
IAG Savings and Retirement Plan, Classic Series 75/75 Prestige 300 F-Class	IAG SRP CS 75/75 Prestige 300 F
IAG Savings and Retirement Plan, Classic Series 75/75 Prestige 500 F-Class	IAG SRP CS 75/75 Prestige 500 F
IAG Savings and Retirement Plan, Series 75/100 F-Class	IAG SRP 75/100 F
IAG Savings and Retirement Plan, Series 75/100 Prestige 300 F-Class	IAG SRP 75/100 Prestige 300 F
IAG Savings and Retirement Plan, Series 75/100 Prestige 500 F-Class	IAG SRP 75/100 Prestige 500 F
IAG Savings and Retirement Plan, Series Ecoflex 100/100 F-Class	IAG SRP SE 100/100 F
My Education/Ecoflex/APEX	My Education/Ecoflex/APEX
Ecoflextra, Classic 75/75 Series	Ecoflextra CS 75/75
Ecoflextra, Guaranteed Surrender Series	Ecoflextra GSS
Diploma	Diploma
Personal Pension Plan	PPP
Pension Plan with Insurance – Investment Option	PPwl – Inv. Opt.

Units from the COL003, COL004 and COL005 series are designated for investment in underlying funds administrated by the Company and units from the COLSMV series are designated for seed money. Units from the PLA000 series

are designated for internal performance calculation. Units from other series are offered to investors in accordance with their information folders or contracts.

The Funds were established on the following dates:

Fund Name	Establishment date
SRI Moderate (Inhance)	2020-10-26
SRI Balanced (Inhance)	2009-12-07
SRI Growth (Inhance)	2020-10-26
Sustainable Balanced Portfolio (iA)	2022-10-24
Fidelity Climate Leadership Balanced™	2022-10-24
Sustainable Canadian Equity (iA)	2022-10-24
Climate Strategy (Wellington)	2022-10-24
Focus Prudent (iA)	2002-10-15
Focus Moderate (iA)	2002-10-15
Focus Balanced (iA)	2002-10-15
Focus Growth (iA)	2002-10-15
Focus Aggressive (iA)	2002-10-15
Selection Prudent (iA)	2013-12-02
Selection Moderate (iA)	2013-12-02
Selection Balanced (iA)	2013-12-02
Selection Growth (iA)	2013-12-02
Selection Aggressive (iA)	2013-12-02
Disciplined Prudent (iA)	2020-09-08
Disciplined Moderate (iA)	2020-09-08
Disciplined Balanced (iA)	2020-09-08
Disciplined Growth (iA)	2020-09-08
Money Market (iA)	1994-02
Short Term Bond (iA)	1998-01-06
Bond (iA)	1993-02
Disciplined Bond (iA)	2020-09-08
Canadian Corporate Bond (iA)	2016-05-16
Core Plus Bond (Wellington Square)	2011-01-04
Fixed Income Managed Portfolio (iA)	2021-10-25
Global Multisector Bond (Loomis Sayles)	2021-10-25
Global Fixed Income (PIMCO)	2013-03-12
Floating Rate Income (Wellington Square)	2019-10-28
Strategic Corporate Bond (iA)	2012-01-16
Fidelity American High Yield Currency Neutral	2015-06-15
Diversified Security (iA)	1999-01-05
Diversified (iA)	1993-02
Diversified Opportunity (iA)	1999-01-05
Strategic Income (iA)	2012-01-16
Global Diversified (Loomis Sayles)	2006-11-20
Fidelity Global Monthly Income	2017-12-04
Fidelity Multi-Asset Innovation	2021-10-25
Global Asset Allocation Security (iA)	2018-10-29
Global Asset Allocation (iA)	2018-10-29
Global Asset Allocation Opportunity (iA)	2018-10-29
Strategic Equity Income Hybrid (iA) 75/25	2011-01-04
Dividend Growth Hybrid (iA) 75/25	2011-01-04
Canadian Disciplined Equity Hybrid (iA) 75/25	2020-09-08
Canadian Equity Index Hybrid (iA) 75/25	2011-01-04
Fidelity True North® Hybrid 75/25	2011-01-04
Canadian Equity Growth Hybrid (iA) 75/25	2011-01-04
Fidelity Canadian Opportunities Hybrid 75/25	2011-01-04
Canadian Equity Small Cap (QV) Hybrid 75/25	2011-01-04
Global Disciplined Equity Hybrid (iA) 75/25	2020-09-08
Global Dividend Hybrid (iA) 75/25	2011-01-04
Global Equity Hybrid (iA) 75/25	2011-01-04
Fidelity NorthStar® Hybrid 75/25	2011-01-04

Notes to the Financial Statements

December 31, 2023 and 2022

(in thousands, except for per unit amounts)

Fund Name	Establishment date
Thematic Innovation Hybrid (iA) 75/25	2011-01-04
U.S. Disciplined Equity Hybrid (iA) 75/25	2020-09-08
Canadian Disciplined Equity (iA)	2020-09-08
Strategic Equity Income (iA)	2005-11-07
Dividend Growth (iA)	2005-11-07
Dividend (iA)	1998-01-06
Canadian Equity Index (iA)	2001-11-05
Fidelity True North®	1999-01-05
Canadian Equity Growth (iA)	2001-11-05
Fidelity Canadian Opportunities	1999-01-05
Canadian Equity Small Cap (QV)	2006-12-15
North American Equity (iA)	1993-02
Global Disciplined Equity (iA)	2020-09-08
Global Equity Index ACWI (BlackRock)	2012-07-05
Global Dividend (Dynamic)	2006-11-21
Global Dividend (iA)	2023-10-23
Global Equity (iA)	2009-07-13
Global Opportunities (Loomis Sayles)	2020-10-26
Global True Conviction (iA)	2011-01-04
Global Equity Opportunistic Value (Wellington)	2021-07-17
Fidelity Global Concentrated Equity	2017-12-04
Fidelity NorthStar®	2005-11-07
International Disciplined Equity (iA)	2020-09-08
International Equity Index (BlackRock)	2000-01-04
International Equity (iA)	2008-11-03
Fidelity European Equity	1999-01-05
U.S. Disciplined Equity (iA)	2020-09-08
U.S. Equity Index (BlackRock)	1998-01-06
Fidelity Insights	2019-10-28
Thematic Innovation (iA)	2016-03-28
American (Dynamic)	2019-10-28
U.S. Equity (iA)	2006-12-01
U.S. Dividend Growth (iA)	2005-11-07
Fidelity Global Innovators®	2021-10-25
Asian Pacific (iA)	2001-01-02
Emerging Markets (Jarislowsky Fraser)	2019-10-28
Global Health Care (Renaissance)	2001-11-05
Global Infrastructure (Dynamic)	2019-10-28
Real Estate Income (iA)	2003-09-03
U.S. DAQ Index (iA)	2000-01-04
Indexia Prudent (iA)	2017-12-04
Indexia Moderate (iA)	2017-12-04
Indexia Balanced (iA)	2017-12-04
Indexia Growth (iA)	2017-12-04
Indexia Aggressive (iA)	2017-12-04
FORLIFE Guaranteed Maximum Income (iA)	2014-11-12
FORLIFE Guaranteed Income & Growth (iA)	2014-11-12
Diploma Elementary (iA)	2003-08-27
Diploma Secondary (iA)	2003-08-27
Diploma (iA)	2000-12-15

c) Financial Reporting Dates

The Statements of Financial Position are as at December 31, 2023 and 2022, the Statements of Comprehensive Income, the Statements of Changes in Net Assets Attributable to Contractholders and the Statements of Cash Flows are for the periods ended December 31, 2023 and 2022. However, for Funds established during either period described below, the information provided for the period relates to the time from inception to December 31.

d) Change of Fund Name

The following Funds were renamed on the dates indicated below:

October 23, 2023

Previous Name	New Name
Global Dividend (Dynamic) Hybrid 75/25	Global Dividend Hybrid (iA) 75/25

August 14, 2023

Previous Name	New Name
Sustainable Balanced Portfolio (iAIM)	Sustainable Balanced Portfolio (iA)
Sustainable Canadian Equity (iAIM)	Sustainable Canadian Equity (iA)
Focus Prudent	Focus Prudent (iA)
Focus Moderate	Focus Moderate (iA)
Focus Balanced	Focus Balanced (iA)
Focus Growth	Focus Growth (iA)
Focus Aggressive	Focus Aggressive (iA)
Selection Prudent	Selection Prudent (iA)
Selection Moderate	Selection Moderate (iA)
Selection Balanced	Selection Balanced (iA)
Selection Growth	Selection Growth (iA)
Selection Aggressive	Selection Aggressive (iA)
Disciplined Prudent (iAIM)	Disciplined Prudent (iA)
Disciplined Moderate (iAIM)	Disciplined Moderate (iA)
Disciplined Balanced (iAIM)	Disciplined Balanced (iA)
Disciplined Growth (iAIM)	Disciplined Growth (iA)
Money Market	Money Market (iA)
Short Term Bond	Short Term Bond (iA)
Bond	Bond (iA)
Disciplined Bond (iAIM)	Disciplined Bond (iA)
Canadian Corporate Bond	Canadian Corporate Bond (iA)
Fixed Income Managed Portfolio	Fixed Income Managed Portfolio (iA)
Strategic Corporate Bond	Strategic Corporate Bond (iA)
Diversified Security	Diversified Security (iA)
Diversified	Diversified (iA)
Diversified Opportunity	Diversified Opportunity (iA)
Strategic Income	Strategic Income (iA)
Global Asset Allocation Security (iAIM)	Global Asset Allocation Security (iA)
Global Asset Allocation (iAIM)	Global Asset Allocation (iA)
Global Asset Allocation Opportunity (iAIM)	Global Asset Allocation Opportunity (iA)
Strategic Equity Income Hybrid 75/25	Strategic Equity Income Hybrid (iA) 75/25
Dividend Growth Hybrid 75/25	Dividend Growth Hybrid (iA) 75/25
Canadian Disciplined Equity (iAIM) Hybrid 75/25	Canadian Disciplined Equity Hybrid (iA) 75/25
Canadian Equity Index Hybrid 75/25	Canadian Equity Index Hybrid (iA) 75/25
Canadian Equity Growth Hybrid 75/25	Canadian Equity Growth Hybrid (iA) 75/25
Global Disciplined Equity (iAIM) Hybrid 75/25	Global Disciplined Equity Hybrid (iA) 75/25
Global Equity Hybrid 75/25	Global Equity Hybrid (iA) 75/25
Thematic Innovation Hybrid 75/25	Thematic Innovation Hybrid (iA) 75/25
U.S. Disciplined Equity (iAIM) Hybrid 75/25	U.S. Disciplined Equity Hybrid (iA) 75/25
Canadian Disciplined Equity (iAIM)	Canadian Disciplined Equity (iA)
Strategic Equity Income	Strategic Equity Income (iA)
Dividend Growth	Dividend Growth (iA)
Dividend	Dividend (iA)
Canadian Equity Index	Canadian Equity Index (iA)
Canadian Equity Growth	Canadian Equity Growth (iA)
North American Equity	North American Equity (iA)
Global Disciplined Equity (iAIM)	Global Disciplined Equity (iA)
Global Equity	Global Equity (iA)
Global True Conviction	Global True Conviction (iA)
International Disciplined Equity (iAIM)	International Disciplined Equity (iA)

Notes to the Financial Statements

December 31, 2023 and 2022

(in thousands, except for per unit amounts)

August 14, 2023

International Equity	International Equity (iA)
U.S. Disciplined Equity (iAIM)	U.S. Disciplined Equity (iA)
Thematic Innovation	Thematic Innovation (iA)
U.S. Equity	U.S. Equity (iA)
U.S. Dividend Growth	U.S. Dividend Growth (iA)
Asian Pacific (iAIM)	Asian Pacific (iA)
Real Estate Income	Real Estate Income (iA)
U.S. DAQ Index	U.S. DAQ Index (iA)
Indexia Prudent	Indexia Prudent (iA)
Indexia Moderate	Indexia Moderate (iA)
Indexia Balanced	Indexia Balanced (iA)
Indexia Growth	Indexia Growth (iA)
Indexia Aggressive	Indexia Aggressive (iA)
FORLIFE Guaranteed Maximum Income	FORLIFE Guaranteed Maximum Income (iA)
FORLIFE Guaranteed Income & Growth	FORLIFE Guaranteed Income & Growth (iA)
Diploma Elementary	Diploma Elementary (iA)
Diploma Secondary	Diploma Secondary (iA)
Diploma	Diploma (iA)

January 16, 2023

Previous Name	New Name
Asian Pacific (Dynamic)	Asian Pacific (iAIM)

e) Fund Transfers

The following fund units were transferred on the date indicated below:

January 12, 2022

Terminating Fund	Continuing Fund	Net Asset Value Acquired (\$)
Absolute Return Bond (Baker Gilmore)	Global Fixed Income (PIMCO)	1,034

f) New Funds

The following new Funds were created on the dates indicated below:

October 23, 2023

Fund Name
Global Dividend (iA)

October 24, 2022

Fund Name
Sustainable Balanced Portfolio (iAIM)
Fidelity Climate Leadership Balanced™
Sustainable Canadian Equity (iAIM)
Climate Strategy (Wellington)

g) Newly Offered Fund

The following Fund is offered since the date indicated below:

October 24, 2022

Fund Name
Global Equity Opportunistic Value (Wellington)

2- Basis of Presentation

The Funds' financial statements are established on an International Financial Reporting Standards (IFRS) basis as required by Canadian securities legislation and the Canadian Accounting Standards Board.

3- Significant Accounting Policies

The material accounting policy information is as follows:

a) Important Estimates

The preparation of financial statements requires the Company to use judgment in applying its accounting policies and make estimates and assumptions that affect the reported amounts of assets, liabilities, income and expenses during the reporting periods and complementary information. The most significant estimates and judgments include the fair value of investments and derivative financial instruments and the classification and measurement of investments and derivative financial instruments.

i) Valuation of fair value of investments and derivative financial instruments

The Funds hold investments that are not listed in active markets. Fair values of such investments and derivative financial instruments are determined using established valuation techniques. Actual results may differ from management's best estimates. Estimates and assumptions are periodically reviewed according to changing facts and circumstances. Changes in assumptions could affect the reported fair values of investments and derivative financial instruments.

ii) Classification and measurement of financial instruments and application of the fair value option

In classifying and measuring financial instruments held by the Funds, the Company is required to make significant judgments when determining the most appropriate classification pursuant to IFRS-9 "Financial Instruments". In order to perform this classification, the Company has determined how it manages the various financial assets in each Funds' business model. These models take into account cash flow, the type of financial asset management and the method used to evaluate their performance. Since the Company has determined in its business models that its management model is not to hold financial assets in order to collect contractual cash flows neither to both collect contractual cash flow and sell them, financial assets such as investments must be recognized in the category of fair value through profit or loss, which is the most appropriate way of measuring and presenting the Funds' investments.

b) Financial Instruments

i) Initial recognition

The Funds initially recognize financial instruments at fair value, plus transaction costs in case of financial instruments measured at amortized cost. Ongoing purchases and sales of financial assets are recognized at their trade date.

ii) Classification and subsequent measurement

At initial recognition, the Funds classify their financial instruments (equity securities, debt instruments, investment funds, short-term investments and derivative financial instruments) at fair value through profit or loss. Cash, margin and bank overdraft are classified in the amortized cost category.

The Funds' obligation for net assets attributable to contractholders, classified as financial liability, is presented at the redemption amount which approximates the fair value. All other financial assets and liabilities are measured at amortized cost. Under this method, the financial instruments reflect the required amount receivable or payable, discounted when appropriate, at the contract's effective rates.

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The realized gains or losses at the disposal of non derivative financial instruments are accounted for in the "Statements of Comprehensive Income" under the item "Investments: Net realized gain (loss)". Changes for the current period in the difference between the fair value and the cost of securities compared to the previous period are included in the "Statements of Comprehensive Income" under the item "Investments: Net change in unrealized appreciation (depreciation)".

The transaction costs related to financial instruments are expensed as incurred in the "Statements of Comprehensive Income" in the item "Transaction costs". Transaction costs are incremental costs that are directly attributable to the acquisition, issuance or disposal of an investment, including fees and commissions paid to agents, advisors, brokers and dealers.

The Funds' accounting policies in place to measure the fair value of their investments and derivative financial instruments are identical to those in place to measure their net asset value for transactions with contractholders.

iii) Fair value measurements

Fair value is the price that would be received for selling an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. In circumstances where the last traded price for equities and the mid price for bonds is not within the bid-ask spread, the Company determines the point within the bid-ask spread that is most representative of fair value based on the specific facts and circumstances, and in cases where the last traded price has a traded volume lower than 100, the mid price is used.

iv) Impairment of financial assets

At each reporting date, the Funds assess whether the credit risk of a financial asset classified at amortized cost has increased significantly since the initial recognition and whether an expected credit loss needs to be recognized. To assess this, the Funds compare the impairment risk of the financial instrument on the reporting date with the impairment risk on the initial recognition date. Considering the short-term nature of financial instruments at amortized cost, the Funds apply the simplified method to recognize expected credit losses. The amount recognized as expected credit loss corresponds to the anticipated shortfall in discounted cash flows over the lifetime of the financial instrument.

v) Derecognition

Financial assets are derecognized when the rights to receive cash flows from the financial assets have expired or the Funds have substantially transferred all risks and rewards of ownership. Financial liabilities designated at fair value through profit or loss are derecognized when the obligation specified in the contract is discharged, cancelled or expired.

c) Short-Term Investments

Short-term investments consist of bank acceptances, Treasury bills, Promissory notes and bank guaranteed asset-backed commercial papers with maturities of less than one year at the acquisition date.

d) Cash and Margin

Cash is comprised of deposits with financial institutions.

When Funds hold derivative financial instruments traded on an organized market, a portion of the assets are held by a broker as margin or collateral. There are no restrictions on these assets other than as set out in the Special Custody Agreements between the Company and the broker. There is no impact on the Fund's net asset value based on the holding.

e) Revenues Recognition

Dividend income and distributions from income trusts are recorded on the ex-dividend or ex-distribution date. Distributions from investment funds are

recognized on the distribution date. The latter income may include dividends, interest, capital gains and return of capital. The proceeds of distributions may be used to purchase additional units of the underlying funds. Allocation income is recognized at the allocation date and may include dividends, interest and capital gains. The proceeds of allocation are used to reduce the unrealized portion of gains and losses on investments. "Interest for allocation purposes" shown on the "Statements of Comprehensive Income" represents the interest received by the Funds accounted for on an accrual basis. Realized gains or losses and unrealized appreciation and depreciation on investments are calculated on an average cost basis, without giving effect to transaction costs.

Gains or losses from daily valuation of derivative financial instruments are included in "Derivative financial instruments: Net change in unrealized appreciation (depreciation)" until the positions are settled or expired. Realized gains or losses from settlement or expiration are included in "Derivative financial instruments: Net realized gain (loss)".

f) Other Financial Assets and Liabilities

All financial assets and liabilities of the Funds other than investments, derivative financial instruments and the Funds' obligation for net assets attributable to contractholders are carried at amortized cost which approximates fair value due to their short-term nature. The Funds' obligation for net assets attributable to contractholders is presented at the redemption amount.

g) Foreign Currency Translation

The fair value of portfolio investments denominated in foreign currency, foreign currency holdings and other assets and liabilities are translated into the functional currency at the exchange rate applicable on the measurement date. Investment transactions, income and expenses are translated at the exchange rates on the dates of such transactions.

Foreign exchange gains and losses relating to cash are presented as "Foreign exchange gain (loss) on cash". Those relating to investments and derivative financial instruments are presented within "Total other changes in fair value of investments and derivative financial instruments" in the "Statements of Comprehensive Income".

h) Derivative Financial Instruments

Open currency contracts, if purchased or sold, are valued at the current fair value thereof on the valuation date. The value of these currency contracts is the gain or loss that would be realized if, on the valuation date, the positions were to be closed out and reported in "Derivative financial instruments: Net change in unrealized appreciation (depreciation)" in the "Statements of Comprehensive Income" and as "Open currency contracts" in the "Statements of Financial Position". When the currency contracts are closed out or expired, realized gains or losses are recognized and are included in "Derivative financial instruments: Net realized gain (loss)" in the "Statements of Comprehensive Income". The Canadian dollar value of currency contracts is determined using currency contract exchange rates supplied by an independent service provider.

Forward contracts are over-the-counter (OTC) contractual obligations between the Funds and a counterparty to buy or to sell a financial instrument at a predetermined future time at a given price. The value of these forward contracts is the gain or loss that would be realized if, on the valuation date, the positions were to be closed out and reported in "Derivative financial instruments: Net change in unrealized appreciation (depreciation)" in the "Statements of Comprehensive Income" and as "Forward contracts" in the "Statements of Financial Position". When the forward contracts are closed out, realized gains or losses are recognized and are included in "Derivative financial instruments: Net realized gain (loss)" in the "Statements of Comprehensive Income".

Futures contracts, which are traded on an organized market, are contractual obligations to buy or to sell a financial instrument at a predetermined future time

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at a given price. The value of these futures contracts is the gain or loss that would be realized if, on the valuation date, the positions were to be closed out and reported in "Derivative financial instruments: Net change in unrealized appreciation (depreciation)" in the "Statements of Comprehensive Income" and as "Futures contracts" in the "Statements of Financial Position". When the futures contracts are closed out, realized gains or losses are recognized and are included in "Derivative financial instruments: Net realized gain (loss)" in the "Statements of Comprehensive Income".

Options are contractual agreements whereby the holder has the right, but not the obligation, to buy or to sell a financial asset at a predetermined price in advance during a given time or at a fixed date. Options are initially recorded at fair value on the acquisition date and subsequently revalued at fair value. Changes in fair value are recorded in "Derivative financial instruments: Net change in unrealized appreciation (depreciation)" in the "Statements of Comprehensive Income". When options are exercised or expired, realized gains or losses are recognized and are included in "Derivative financial instruments: Net realized gain (loss)" in the "Statements of Comprehensive Income".

Swaps are over-the-counter (OTC) contractual agreements between the Funds and a third party to exchange a series of cash flows based on rates applied to a notional amount. Credit default swaps are operations in which one party has agreed to pay the other party in order to transfer the credit risk and will receive compensation if credit events occur. Currency rate swaps are transactions in which two counterparties exchange cash flows of the same nature denominated in two different currencies. Swaps are initially recorded at fair value on the acquisition date and subsequently revalued at fair value. Changes in fair value are recorded in "Derivative financial instruments: Net change in unrealized appreciation (depreciation)" in the "Statements of Comprehensive Income". When expired, gains or losses realized are recorded in "Derivative financial instruments: Net realized gain (loss)" in the "Statements of Comprehensive Income".

i) Taxation

Income from investments held by the Funds may be subject to withholding taxes in jurisdictions other than those of the Funds as imposed by the country of origin. Withholding taxes, if any, are shown in the "Foreign withholding taxes" line in the "Statements of Comprehensive Income".

Each Fund is considered to be a segregated fund trust under the *Income Tax Act* (Canada). Income and realized capital gains and losses, if any, are attributed to the contractholders and their beneficiaries. Under current tax legislation, the Funds do not pay income taxes except for any foreign tax payable.

j) Expenses

All expenses are recognized in the "Statements of Comprehensive Income" on an accrual basis. Expenses related to Funds setup are expensed as incurred.

k) Net Assets Attributable to Contractholders

Units of the Funds are issued and redeemed at their net asset value per unit. The net asset value per unit is determined at the end of each day the Toronto Stock Exchange is open for trading. For Funds that have only one series of units, the net asset value of the Funds is calculated by dividing total net assets attributable to contractholders at fair value by the total number of the Funds' outstanding units at that time. Each category of units in the same Fund has a different unit value, which varies according to the Fund's management fees.

Units can be redeemed at any time for cash equal to a proportionate share of the Funds' net asset value for the unit series. Units are classified as financial liabilities and are measured at their redemption amount.

l) Investments in Subsidiaries, Joint Ventures and Associates

The Funds meet the definition of an investment entity under IFRS-10 and are required to measure the investment in their associates, joint ventures and subsidiaries at fair value through profit or loss.

Subsidiaries are all entities, including investments in other investment entities, over which the Funds have control. The Funds control an entity when they have rights to or are entitled to variable returns from their involvement with the entity and have the ability to affect those returns through their power over the entity.

4- Changes in Accounting Policies

a) New Accounting Policies Applied

These amendments apply to financial statements beginning on or after January 1, 2023.

On February 12, 2021, the IASB published an amendment to IAS 1 "Presentation of Financial Statements". The amendment "Disclosure of Accounting Policies" requires entities to disclose their material accounting policy information rather than their significant accounting policies. The provisions of this amendment apply prospectively. This amendment had no impact on the Funds' financial statements.

On February 12, 2021, the IASB published an amendment to IAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors". The amendment "Definition of Accounting Estimates" introduces the definition of accounting estimates and clarifies the distinction between a change in accounting estimate and a change in accounting policy. The provisions of this amendment apply prospectively. This amendment had no impact on the Funds' financial statements.

b) Future Changes in Accounting Policies

On January 23, 2020, the IASB published an amendment to IAS 1 "Presentation of Financial Statements". The amendment "Classification of Liabilities as Current or Non-current" only affects the presentation of liabilities in the statement of financial position, and not the amount or timing of recognition of any asset, liability income or expense, or the information that entities disclose about those items. The provisions of this amendment were initially to be applied retrospectively to financial statements beginning on or after January 1, 2022, but on July 15, 2020, the IASB published a new amendment, "Non-current Liabilities with Covenants", which specifies conditions affecting the classification of a liability when an entity must comply with covenants within 12 months after the reporting period and clarifies the disclosure requirements in the notes. In addition, the latest amendment further postpones the effective date of the previous amendments to financial statements beginning on or after January 1, 2024, with retrospective application. Early adoption is permitted. The Company has completed analysis of these amendments and does not expect any impact on the Funds' financial statements.

On August 15, 2023, the IASB published an amendment to IAS 21 "The Effects of Changes in Foreign Exchange Rates". The amendment "Lack of Exchangeability" specifies when a currency is exchangeable and when it is not, how to determine the exchange rate when a currency is not exchangeable, and the additional information required to be disclosed when a currency is not exchangeable. The provisions of this amendment will apply on a modified retrospective basis to financial statements beginning on or after January 1, 2025. Early adoption is permitted. The Company is currently evaluating the impact of this amendment on the Funds' financial statements.

5- Management of Financial Risks

a) Methods and Assumptions Used to Estimate Fair Values of Investments and Derivative Financial Instruments

Disclosures regarding investments and derivative financial instruments must be presented as a hierarchy that categorizes the inputs to valuation techniques used

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to value assets and liabilities at the measurement date. The hierarchy gives the highest priority to readily available unadjusted quoted prices in active markets for identical assets or liabilities and lowest priority to unobserved inputs when market prices are not readily available or reliable. The three levels of the hierarchy are described below:

Level 1 – Valuation based on quoted prices in active markets (unadjusted) for identical assets or liabilities.

Level 2 – Valuation model based on inputs other than quoted prices included in Level 1 that are observable for the asset or liability, either directly or indirectly.

Level 3 – Valuation model based on significant unobservable inputs that are supported by little or no market activity.

All fair value measurements in the Funds are recurring. The investments and derivative financial instruments are classified as Level 1 when the related security or derivative financial instrument is actively traded and a quoted price is available. If an investment or derivative financial instrument classified as Level 1 subsequently ceases to be actively traded, it is transferred out of Level 1. In such cases, they are reclassified as Level 2, unless measurement of their fair value requires the use of significant unobservable inputs, in which case they are classified as Level 3.

During the period ended December 31, 2023, the Company has modified the presentation of fair value hierarchy information to upgrade according to practices observed on the market. Data for the period ended December 31, 2022 have also been reclassified to comply with the current period's presentation. The governments bonds has therefore been reclassified from Level 1 to Level 2. The reclassifications had no impact on the net income of the Funds' financial statements.

Invested assets are accounted for using the methods described below, and the hierarchy of the investments and derivative financial instruments at fair value is disclosed in the "Discussion of Investment and Derivative Financial Instrument Risk Management" section of each Fund.

i) Equities

The equities listed are valued at the close price reported on the principal securities exchange on which the issue is traded or, if no active market exists, the fair value is estimated using equity valuation methods, which analyze the fair value of the net asset, and other techniques that rely on comparisons with reference data, such as market indices.

ii) Investment funds

Investments in underlying funds are valued at fair value, which generally corresponds to the net asset value of the underlying fund at the valuation date.

iii) Bonds

Fixed-income investments, which include primarily government and corporate bonds, are valued on mid prices using independent pricing services, or by dealers who trade such securities. Pricing services consider yield or price of fixed-income securities of comparable quality, coupon, maturity and type as well as dealer supplied prices.

The par value and cost base of real return bonds are adjusted daily by the inflation adjustment. Interest is accrued on each valuation date based on the inflation adjusted to par at that time. The daily change in the inflation adjusted to par is recognized as income. At maturity, the bonds will pay their final coupon interest payment, plus the cumulative inflation compensation accrued from the original issue date.

Zero coupon bonds, residual bonds and some municipal bonds are valued at the average market price, which is obtained from independent valuation services or brokers who trade in these securities. Valuation services consider the yield and price of fixed income securities of comparable quality, coupon, interest rate and maturity as well as prices provided by brokers. Municipal bonds with little or no trading activity are valued using a matrix of yield curves. The yield curves are constructed using a benchmark and a spread. The benchmark is usually a government bond with the same maturity. If the maturity of the benchmark is not the same as the bond to be valued, a linear interpolation is used. A price is calculated using the bond's yield and characteristics.

No efficient market has been developed for some bonds. The Company estimates the fair value of these investments according to a valuation model that it believes is appropriate under the circumstances. The valuation is modelled on an individual basis according to the category of underlying assets including traditional or synthetic assets.

iv) Short-term investments

Short-term investments are valued at the average market price, which is obtained from independent valuation services or brokers who trade in these securities. Valuation services consider the yield and price of fixed income securities of comparable quality, coupon, interest rate and maturity as well as prices provided by brokers.

For the Money Market Fund, the cost of short-term investments together with interest accrued approximates their fair value.

v) Cash

Cash and bank overdrafts are carried at amortized cost. The fair value of cash is equal to the carrying value due to its short-term nature.

vi) Derivative financial instruments

Currency contracts are traded over the counter and the fair value is based on a matrix of market forward quotes. The forward quotes are calculated with a linear interpolation. If the matrix is not available, current market quotes for the reference currencies are used.

Forward contracts are valued using an independent pricing services based on observable market data, including the price of the underlying bond and an interest rate obtained using a linear interpolation.

Futures contracts are marked-to-market on each valuation day according to the gain or loss that would be realized if the contracts were settled.

Options are marked-to-market on each valuation day according to the gain or loss that would be realized if the contracts were settled.

Swaps are traded over the counter are valued using valuation models such as actualized cash flow analysis and other valuation models used on the market. These valuations are based on observable data on the market, including interest rates, foreign exchange rates, financial indexes, rate differentials, credit risk and volatility.

vii) Subsidiaries

The fair value of the Funds' interests in subsidiaries is determined using an enterprise valuation technique that reflects the fair value of assets held directly by these subsidiaries, which include investments whose valuation techniques are described above.

The fair value of the Funds' interests in the form of debt instruments in subsidiaries is determined using the discounted cash flow technique, which is

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supported mainly by observable inputs such as the interest rates and credit spreads that make up the discount rates.

viii) Net assets attributable to contractholders

The fair value is equal to the carrying value due to the recognition at the redemption amount.

ix) Valuation of unlisted securities and other investments

When the valuation principles of the aforementioned investments, the valuation criteria set out in securities legislation or any of the valuation criteria adopted by the Company and not set out in securities legislation are at any time considered by the Company to be inappropriate in the circumstances, fair value is determined according to the Company's best estimates, based on established valuation procedures. These procedures cover, among others, securities no longer traded, securities issued by private corporations and illiquid securities. The fair value of these securities established for the purpose of calculating the Funds' net assets attributable to contractholders may differ from the securities' most recent bid or ask price.

x) Fair value pricing

For the purpose of calculating the net asset value, the Funds use fair value pricing with a view to deterring excessive short-term trading in the Funds and to mitigate market timing opportunities. Fair value pricing is designed to provide a more accurate net asset value by making fair value factor adjustments to quoted or published prices of non-North-American securities for significant events occurring between the earlier of close of non-North-American markets and the time at which net asset value is determined. Therefore, the fair value of securities for the purpose of calculating the net asset value of the Funds may differ from the closing market price of the securities.

b) Financial Risks

The Funds' investment activities expose them to a variety of financial risks, which may include: credit risk, concentration risk, liquidity risk and market risk (including interest rate risk, currency risk and price risk). The value of investments within the Funds' portfolios can fluctuate from day to day, reflecting changes in interest rates, economic conditions, market and company news related to specific securities within the Funds. The "Schedule of Investment Portfolio" presents securities by asset type, geographic region and market segment. The level of risk depends on the Funds' investment objectives and strategy.

The Company manages the potential of adverse effects of financial risks on Fund performance by employing and overseeing professional and experienced portfolio advisors that regularly monitor Fund positions and market events and diversify the investment portfolios within the constraints of the investment guidelines.

The Funds may enter into derivative financial instruments with the intention to offset or reduce mainly financial risks associated with the investments and also, periodically, to enhance returns to the portfolio.

The Funds' overall risk management practice involves oversight of investment activities and monitoring and testing of compliance with the Funds' investment strategies and securities regulations.

Fund Units

The Funds can invest in units of other investment funds. The investment policy of each Fund unit held permits investment in vehicles such as bonds, stocks, investment properties, mortgages or even other Fund units. The manager of each Fund unit held is responsible for the investments carried out based on the Fund investment policy. Moreover, these units are presented as a Fund unit in the "Schedule of Investment Portfolio".

i) Credit risk

Credit risk corresponds to the possibility that the Funds will sustain a financial loss if a counterparty or a debtor does not meet its commitments to the Funds. The maximum credit risk associated with financial instruments corresponds to their carrying value presented in the "Statements of Financial Position". Credit risk is disclosed for debt instruments excluding other net assets in the "Discussion of Investment and Derivative Financial Instrument Risk Management" of each Fund.

The Funds' investment strategies aim to limit this risk by ensuring sound diversification, by limiting exposure to a same issuer and by seeking relatively high-quality issuers. The Funds invest in financial assets, which have an investment grade as rated by a well-known rating agency. The fair value of debt instruments includes consideration of the creditworthiness of the issuer, and represents the maximum credit risk exposure of the Funds.

All transactions in listed securities are settled or paid for upon delivery using approved brokers. The risk of default is considered minimal, as delivery of securities sold is only made once the broker has received payment. Payment is made on a purchase once the securities have been received by the broker. The trade will fail if either party fails to meet its obligation.

Credit ratings are obtained from DBRS, Standard & Poor's or Moody's respectively, based on their availability. If no credit rating is available, an equivalent internal credit rating is presented.

(1) Securities lending

Certain Funds may enter into securities lending transactions. These transactions will be used in conjunction with other investment strategies in order to seek enhanced returns. The credit risk related to securities lending transactions is limited by the fact that the value of securities held as collateral by the Funds in connection with these transactions is at least 102% of the fair value of loaned securities. The securities held as collateral is deposited by the borrower with a lending agent until the borrowed securities have been returned to the Funds in order to provide for the risk of counterparty default. The fair value of the loaned securities is monitored on a daily basis with additional collateral obtained or refunded as the fair values fluctuate. It is the Funds' practice to obtain a guarantee from the lending agent against counterparty default, including collateral deficiency. Income from securities lending is disclosed separately in the "Statements of Comprehensive Income".

The collateral held for the loaned securities consists of equities, bonds, Treasury bills, banker's acceptances and letters of credit. The fair value of the loaned securities of each Fund included in the investments is as follows:

Fund	Aggregate Value of Securities on Loan	
	As at December 31, 2023 (\$)	As at December 31, 2022 (\$)
Climate Strategy (Wellington)	3,288	-
Money Market (iA)	20,821	20,579
Short Term Bond (iA)	39,575	15,268
Bond (iA)	491,128	179,341
Disciplined Bond (iA)	104,091	24,212
Canadian Corporate Bond (iA)	109,326	77,237
Diversified Security (iA)	42,378	23,220
Diversified (iA)	113,218	136,728
Diversified Opportunity (iA)	17,337	53,121
Global Asset Allocation Security (iA)	1,633	2,700
Global Asset Allocation (iA)	2,702	1,747

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Aggregate Value of Securities on Loan		
Fund	As at December 31, 2023 (\$)	As at December 31, 2022 (\$)
Global Asset Allocation Opportunity (iA)	820	575
Canadian Disciplined Equity (iA)	14,484	18,214
Dividend (iA)	39,604	76,771
Canadian Equity Index (iA)	63,464	41,869
Canadian Equity Growth (iA)	43,574	43,762
North American Equity (iA)	2,877	4,988
Global True Conviction (iA)	2,538	17,470
Global Equity Opportunistic Value (Wellington)	6,057	1,416
International Disciplined Equity (iA)	9,139	12,260
International Equity (iA)	35,197	24,439
U.S. Disciplined Equity (iA)	8,944	8,897
Thematic Innovation (iA)	28,348	20,706
U.S. Equity (iA)	1,302	3,242
Asian Pacific (iA)	6,871	–
Real Estate Income (iA)	29,250	25,646
U.S. DAO Index (iA)	57,212	24,196
FORLIFE Guaranteed Maximum Income (iA)	9,485	5,390

ii) Concentration risk

Concentration risk arises as a result of the concentration of exposures within the same category, whether due to geographical location, product type, industry sector or counterparty type, as concentrated positions are impacted similarly by changes in the economic environment and other market conditions. The Fund's investment strategies aim to limit this risk by ensuring sound diversification. Concentration risk is disclosed in the "Discussion of Investment and Derivative Financial Instrument Risk Management" of each Fund.

iii) Liquidity risk

Liquidity risk is the risk that the Company will encounter difficulty meeting its financial obligations at the appropriate time and under reasonable conditions. The Funds' exposure to liquidity risk is concentrated in the daily cash redemption of units. Liquidity risk is managed by investing the majority of Fund assets in investments that are traded in an active market and can be readily disposed of, in accordance with securities regulations. In addition, the Funds retain sufficient cash and short-term investments to maintain liquidity for the purpose of funding redemptions. The Company also has the ability to borrow up to 5% of the Funds' net asset value for the purpose of funding redemptions.

Units are redeemable on demand at the holder's option. However, the Company does not expect that the contractual maturity disclosed in the "Discussion of Investment and Derivative Financial Instrument Risk Management" of each Fund will be representative of the actual cash outflows, as holders of these instruments typically retain them for a longer period.

Some Funds may invest in investments that are not traded in active markets and may be illiquid. Such investments include private equity and bonds and investment properties and are included in the "Schedule of Investment Portfolio".

iv) Market risk

(1) Interest rate risk

Interest rate risk arises from the possibility that changes in interest rates will affect future cash flows or the fair values of interest-bearing financial instruments. The Funds are exposed to the risk that the value of such financial instruments will

fluctuate due to changes in the prevailing levels of market interest rates. There is minimal sensitivity to interest rate fluctuations on any cash or short-term investments since they are invested at short-term market interest rates and usually held to maturity, and are disclosed in the "Discussion of Investment and Derivative Financial Instrument Risk Management" of each Fund.

(2) Currency risk

The Funds invest in monetary and non-monetary assets denominated in currencies other than the Canadian dollar. These investments result in currency risk, which is the risk that the fair value or future cash flows of the financial instrument will fluctuate because of changes in foreign exchange rates. The Funds may enter into currency contracts in order to reduce currency risk. The financial instruments in foreign currencies may include investments, derivative financial instruments, cash (bank overdraft), receivable for investments sold, interest, dividends and other receivables, payable for investments purchased and expenses payable. The sensitivity analysis, including separately the effects of open currency contracts, is disclosed in the "Discussion of Investment and Derivative Financial Instrument Risk Management" of each Fund.

Currency Symbols: AUD – Australian Dollar; CHF – Swiss Franc; CNY - Chinese Yuan Renminbi; DKK – Danish Krone; EUR – Euro; GBP – British Pound Sterling; HKD – Hong Kong Dollar; IDR - Indonesian Rupiah; ILS - New Israeli Sheqel; INR - Indian Rupee; JPY – Japanese Yen; KRW – South Korean Won; MYR – Malaysian Ringgit; NOK – Norwegian Krone; NZD - New Zealand Dollar; SEK – Swedish Krona; SGD – Singapore Dollar; THB – Thai Baht; TWD - New Taiwan Dollar; USD – United States Dollar.

(3) Price risk

Price risk is the risk that the fair value or future cash flows of financial instruments will fluctuate as a result of changes in market prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or factors affecting all similar financial instruments traded in a market. All investments present a risk of loss of capital. The Funds' portfolio advisors moderate this risk through careful selection and diversification of securities and other financial instruments within the parameters of the Funds' investment objectives and strategies. Except for derivative financial instruments, the maximum risk resulting from financial instruments is equivalent to their fair value. The Funds' overall market positions are monitored on a daily basis by the portfolio advisors. Details on Funds price sensitivity are disclosed in the "Discussion of Investment and Derivative Financial Instrument Risk Management" of each Fund. Each fund's price risk exposure arises from direct holdings in equities, fund units and derivative financial instruments.

c) Investments in Unconsolidated Structured Entities

The Company has determined that all its investments in underlying funds and mortgage/asset-backed securities are investments in unconsolidated structured entities. The Funds may invest in unconsolidated structured entities to achieve capital growth. The underlying funds are managed by asset managers that apply various investment strategies to accomplish their objectives. The investments in underlying funds are subject to the terms and conditions of the respective underlying funds and are susceptible to price risk arising from uncertainty about the future values of those funds.

The Funds' maximum exposure to loss from their interests in unconsolidated structured entities is equal to the total carrying value of these investments.

The following tables present the carrying value of funds invested in unconsolidated structured entities:

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Fund	Investment Funds (\$)	Mortgage/Asset-Backed Securities (\$)
SRI Moderate (Inhance)	67,651	-
SRI Balanced (Inhance)	225,954	-
SRI Growth (Inhance)	74,377	-
Sustainable Balanced Portfolio (iA)	4,668	-
Fidelity Climate Leadership Balanced™	30,053	-
Focus Prudent (iA)	243,466	-
Focus Moderate (iA)	345,380	-
Focus Balanced (iA)	539,301	-
Focus Growth (iA)	194,626	-
Focus Aggressive (iA)	63,357	-
Selection Prudent (iA)	88,701	-
Selection Moderate (iA)	150,634	-
Selection Balanced (iA)	227,691	-
Selection Growth (iA)	105,319	-
Selection Aggressive (iA)	26,884	-
Disciplined Prudent (iA)	60,894	-
Disciplined Moderate (iA)	149,576	-
Disciplined Balanced (iA)	318,417	-
Disciplined Growth (iA)	187,262	-
Money Market (iA)	-	29,498
Short Term Bond (iA)	3,060	10,608
Bond (iA)	1,106,288	-
Disciplined Bond (iA)	4,928	12,184
Canadian Corporate Bond (iA)	-	101,086
Core Plus Bond (Wellington Square)	51,865	-
Fixed Income Managed Portfolio (iA)	171,782	-
Global Multisector Bond (Loomis Sayles)	20,614	-
Global Fixed Income (PIMCO)	752,833	-
Floating Rate Income (Wellington Square)	73,176	-
Strategic Corporate Bond (iA)	173,598	-
Fidelity American High Yield Currency Neutral	83,986	-
Diversified Security (iA)	337,289	-
Diversified (iA)	1,654,751	-
Diversified Opportunity (iA)	696,791	-
Strategic Income (iA)	487,376	-
Global Diversified (Loomis Sayles)	1,275,274	-
Fidelity Global Monthly Income	338,106	-
Fidelity Multi-Asset Innovation	70,547	-
Global Asset Allocation Security (iA)	79,061	-
Global Asset Allocation (iA)	156,760	-
Global Asset Allocation Opportunity (iA)	53,284	-
Strategic Equity Income Hybrid (iA) 75/25	32,501	-
Dividend Growth Hybrid (iA) 75/25	82,219	-
Canadian Disciplined Equity Hybrid (iA) 75/25	133,055	-
Canadian Equity Index Hybrid (iA) 75/25	9,036	-
Fidelity True North® Hybrid 75/25	29,056	-

As at December 31, 2023

Fund	Investment Funds (\$)	Mortgage/Asset-Backed Securities (\$)
Canadian Equity Growth Hybrid (iA) 75/25	21,764	-
Fidelity Canadian Opportunities Hybrid 75/25	96,027	-
Canadian Equity Small Cap (QV) Hybrid 75/25	18,096	-
Global Disciplined Equity Hybrid (iA) 75/25	56,897	-
Global Dividend Hybrid (iA) 75/25	173,906	-
Global Equity Hybrid (iA) 75/25	28,568	-
Fidelity NorthStar® Hybrid 75/25	26,781	-
Thematic Innovation Hybrid (iA) 75/25	30,870	-
U.S. Disciplined Equity Hybrid (iA) 75/25	36,708	-
Strategic Equity Income (iA)	233,887	-
Dividend Growth (iA)	1,442,490	-
Canadian Equity Index (iA)	45,913	-
Fidelity True North®	381,704	-
Fidelity Canadian Opportunities	1,255,239	-
Canadian Equity Small Cap (QV)	202,404	-
Global Disciplined Equity (iA)	139,212	-
Global Equity Index ACWI (BlackRock)	158,451	-
Global Dividend (Dynamic)	1,261,942	-
Global Dividend (iA)	44,396	-
Global Equity (iA)	140,077	-
Global Opportunities (Loomis Sayles)	239,401	-
Global True Conviction (iA)	3,372	-
Fidelity Global Concentrated Equity	206,342	-
Fidelity NorthStar®	160,439	-
International Disciplined Equity (iA)	6,496	-
International Equity Index (BlackRock)	262,747	-
International Equity (iA)	22,449	-
Fidelity European Equity	43,488	-
U.S. Disciplined Equity (iA)	10,794	-
U.S. Equity Index (BlackRock)	769,895	-
Fidelity Insights	378,943	-
American (Dynamic)	55,463	-
U.S. Equity (iA)	4,429	-
U.S. Dividend Growth (iA)	344,675	-
Fidelity Global Innovators®	264,260	-
Asian Pacific (iA)	5,981	-
Emerging Markets (Jarislowsky Fraser)	43,135	-
Global Health Care (Renaissance)	275,006	-
Global Infrastructure (Dynamic)	109,898	-
U.S. DAQ Index (iA)	103,655	-
Indexia Prudent (iA)	159,471	-
Indexia Moderate (iA)	151,952	-
Indexia Balanced (iA)	255,959	-
Indexia Growth (iA)	137,066	-
Indexia Aggressive (iA)	65,818	-
FORLIFE Guaranteed Income & Growth (iA)	17,264	-

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As at December 31, 2023

Fund	Investment Funds (\$)	Mortgage/Asset-Backed Securities (\$)
Diploma Elementary (iA)	1,402,190	-
Diploma Secondary (iA)	677,795	-
Diploma (iA)	49,002	-

As at December 31, 2022

Fund	Investment Funds (\$)	Mortgage/Asset-Backed Securities (\$)
SRI Moderate (Inhance)	69,715	-
SRI Balanced (Inhance)	220,735	-
SRI Growth (Inhance)	67,779	-
Sustainable Balanced Portfolio (iA)	1,193	-
Fidelity Climate Leadership Balanced™	1,335	-
Sustainable Canadian Equity (iA)	58	-
Focus Prudent (iA)	238,434	-
Focus Moderate (iA)	330,804	-
Focus Balanced (iA)	496,161	-
Focus Growth (iA)	171,205	-
Focus Aggressive (iA)	57,079	-
Selection Prudent (iA)	90,799	-
Selection Moderate (iA)	146,334	-
Selection Balanced (iA)	214,651	-
Selection Growth (iA)	96,770	-
Selection Aggressive (iA)	24,796	-
Disciplined Prudent (iA)	66,240	-
Disciplined Moderate (iA)	156,372	-
Disciplined Balanced (iA)	321,188	-
Disciplined Growth (iA)	189,214	-
Short Term Bond (iA)	-	5,914
Bond (iA)	1,152,772	88,044
Disciplined Bond (iA)	-	18,623
Canadian Corporate Bond (iA)	18,806	19,869
Core Plus Bond (Wellington Square)	51,513	-
Fixed Income Managed Portfolio (iA)	82,170	-
Global Multisector Bond (Loomis Sayles)	10,786	-
Global Fixed Income (PIMCO)	664,889	-
Floating Rate Income (Wellington Square)	73,152	-
Strategic Corporate Bond (iA)	117,386	-
Fidelity American High Yield Currency Neutral	68,858	-
Diversified Security (iA)	337,774	8,370
Diversified (iA)	1,501,464	19,576
Diversified Opportunity (iA)	615,897	4,631
Strategic Income (iA)	428,141	-
Global Diversified (Loomis Sayles)	1,017,759	-
Fidelity Global Monthly Income	298,970	-
Fidelity Multi-Asset Innovation	14,171	-
Global Asset Allocation Security (iA)	86,190	-
Global Asset Allocation (iA)	158,870	-
Global Asset Allocation Opportunity (iA)	48,980	-

As at December 31, 2022

Fund	Investment Funds (\$)	Mortgage/Asset-Backed Securities (\$)
Strategic Equity Income Hybrid (iA) 75/25	30,613	-
Dividend Growth Hybrid (iA) 75/25	81,266	-
Canadian Disciplined Equity Hybrid (iA) 75/25	135,885	-
Canadian Equity Index Hybrid (iA) 75/25	7,747	-
Fidelity True North® Hybrid 75/25	25,394	-
Canadian Equity Growth Hybrid (iA) 75/25	20,204	-
Fidelity Canadian Opportunities Hybrid 75/25	63,457	-
Canadian Equity Small Cap (QV) Hybrid 75/25	16,617	-
Global Disciplined Equity Hybrid (iA) 75/25	55,428	-
Global Dividend Hybrid (iA) 75/25	186,137	-
Global Equity Hybrid (iA) 75/25	24,572	-
Fidelity NorthStar® Hybrid 75/25	23,108	-
Thematic Innovation Hybrid (iA) 75/25	25,190	-
U.S. Disciplined Equity Hybrid (iA) 75/25	33,689	-
Strategic Equity Income (iA)	228,752	-
Dividend Growth (iA)	1,440,378	-
Canadian Equity Index (iA)	39,521	-
Fidelity True North®	345,630	-
Fidelity Canadian Opportunities	767,612	-
Canadian Equity Small Cap (QV)	206,064	-
Global Disciplined Equity (iA)	133,665	-
Global Equity Index ACWI (BlackRock)	144,777	-
Global Dividend (Dynamic)	1,391,246	-
Global Equity (iA)	122,774	-
Global Opportunities (Loomis Sayles)	118,790	-
Global True Conviction (iA)	5,912	-
Fidelity Global Concentrated Equity	90,131	-
Fidelity NorthStar®	136,612	-
International Disciplined Equity (iA)	8,136	-
International Equity Index (BlackRock)	216,948	-
International Equity (iA)	18,108	-
Fidelity European Equity	37,318	-
U.S. Equity Index (BlackRock)	554,825	-
Fidelity Insights	251,738	-
American (Dynamic)	76,711	-
U.S. Dividend Growth (iA)	282,817	-
Fidelity Global Innovators®	92,866	-
Asian Pacific (iA)	162,215	-
Emerging Markets (Jarislowsky Fraser)	47,571	-
Global Health Care (Renaissance)	304,101	-
Global Infrastructure (Dynamic)	147,180	-
U.S. DAQ Index (iA)	89,148	-
Indexia Prudent (iA)	150,672	-
Indexia Moderate (iA)	133,361	-
Indexia Balanced (iA)	207,394	-

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December 31, 2023 and 2022

(in thousands, except for per unit amounts)

As at December 31, 2022

Fund	Investment Funds (\$)	Mortgage/ Asset-Backed Securities (\$)
Indexia Growth (iA)	101,260	–
Indexia Aggressive (iA)	44,155	–
FORLIFE Guaranteed Income & Growth (iA)	13,248	–
Diploma Elementary (iA)	1,254,144	–
Diploma Secondary (iA)	577,723	–
Diploma (iA)	64,701	–

d) Offsetting Financial Assets and Liabilities

Some Funds may invest in derivative financial instruments through an *International Swaps and Derivatives Association's* (ISDA) Master Agreement. This agreement requires guarantees by the counterparty or by the Funds. The amount of assets to pledge is based on changes in the fair value of financial instruments. The fair value is monitored daily. The assets pledged by the Funds as collateral can consist of, but are not limited to cash, Treasury bills, some provincial bonds and Government of Canada bonds. The Funds may receive assets as collateral from the counterparty. According to the conditions set forth in the Credit Support Annex to the ISDA, the Funds may be authorized to sell or re-pledge the assets they receive. In addition, under the ISDA, the Funds have the right to offset in the event of default, insolvency, bankruptcy or other early termination. No financial assets or liabilities are offset, therefore, the gross amount represents the amount shown in the "Statement of Financial Position".

The following tables present the impact of conditional compensation on the financial situation:

As at December 31, 2023

	Gross Amount (\$)	Financial Instruments (\$)	Collateral Received/ Pledged (\$)	Net amount (\$)
Climate Strategy (Wellington)				
Financial assets - by type				
Open currency contracts	–	–	–	–
Financial liabilities - by type				
Open currency contracts	–	–	–	–
Short Term Bond (iA)				
Financial assets - by type				
Open currency contracts	112	2	–	110
Financial liabilities - by type				
Open currency contracts	2	2	–	–
Bond (iA)				
Financial assets - by type				
Open currency contracts	1,185	23	–	1,162
Financial liabilities - by type				
Open currency contracts	23	23	–	–
Disciplined Bond (iA)				
Financial assets - by type				
Open currency contracts	180	3	–	177
Financial liabilities - by type				
Open currency contracts	3	3	–	–
Fixed Income Managed Portfolio (iA)				
Financial assets - by type				
Open currency contracts	866	9	–	857
Financial liabilities - by type				
Open currency contracts	9	9	–	–

	Gross Amount (\$)	Financial Instruments (\$)	Collateral Received/ Pledged (\$)	Net amount (\$)
Diversified Security (iA)				
Financial assets - by type				
Open currency contracts	372	1	–	371
Financial liabilities - by type				
Open currency contracts	1	1	–	–
Diversified (iA)				
Financial assets - by type				
Open currency contracts	1,354	3	–	1,351
Financial liabilities - by type				
Open currency contracts	3	3	–	–
Diversified Opportunity (iA)				
Financial assets - by type				
Open currency contracts	484	1	–	483
Financial liabilities - by type				
Open currency contracts	1	1	–	–
North American Equity (iA)				
Financial assets - by type				
Open currency contracts	260	–	–	260
Financial liabilities - by type				
Open currency contracts	–	–	–	–
Global Equity Opportunistic Value (Wellington)				
Financial assets - by type				
Open currency contracts	–	–	–	–
Financial liabilities - by type				
Open currency contracts	–	–	–	–
International Disciplined Equity (iA)				
Financial assets - by type				
Open currency contracts	4	–	–	4
Financial liabilities - by type				
Open currency contracts	–	–	–	–
International Equity (iA)				
Financial assets - by type				
Open currency contracts	–	–	–	–
Financial liabilities - by type				
Open currency contracts	–	–	–	–
Asian Pacific (iA)				
Financial assets - by type				
Open currency contracts	–	–	–	–
Financial liabilities - by type				
Open currency contracts	–	–	–	–
U.S. DAQ Index (iA)				
Financial assets - by type				
Open currency contracts	–	–	–	–
Financial liabilities - by type				
Open currency contracts	17	–	–	17
FORLIFE Guaranteed Maximum Income (iA)				
Financial assets - by type				
Swaps	1,706	–	–	1,706
Financial liabilities - by type				
Swaps	19	–	–	19

Notes to the Financial Statements

December 31, 2023 and 2022

(in thousands, except for per unit amounts)

As at December 31, 2022

	Gross Amount (\$)	Amounts Eligible for Offset		Net amount (\$)
		Financial Instruments (\$)	Collateral Received/ Pledged (\$)	
Climate Strategy (Wellington)				
Financial assets - by type				
Open currency contracts	-	-	-	-
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Short Term Bond (iA)				
Financial assets - by type				
Open currency contracts	-	-	-	-
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Bond (iA)				
Financial assets - by type				
Open currency contracts	4	-	-	4
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Disciplined Bond (iA)				
Financial assets - by type				
Open currency contracts	1	-	-	1
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Fixed Income Managed Portfolio (iA)				
Financial assets - by type				
Open currency contracts	1	1	-	-
Financial liabilities - by type				
Open currency contracts	4	1	-	3
Diversified Security (iA)				
Financial assets - by type				
Open currency contracts	40	-	-	40
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Diversified (iA)				
Financial assets - by type				
Open currency contracts	91	-	-	91
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Diversified Opportunity (iA)				
Financial assets - by type				
Open currency contracts	-	-	-	-
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Global Asset Allocation Security (iA)				
Financial assets - by type				
Open currency contracts	2	-	-	2
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Global Asset Allocation Opportunity (iA)				
Financial assets - by type				
Open currency contracts	-	-	-	-
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Dividend (iA)				
Financial assets - by type				
Open currency contracts	36	-	-	36

	Gross Amount (\$)	Amounts Eligible for Offset		Net amount (\$)
		Financial Instruments (\$)	Collateral Received/ Pledged (\$)	
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Canadian Equity Growth (iA)				
Financial assets - by type				
Open currency contracts	5	3	-	2
Financial liabilities - by type				
Open currency contracts	3	3	-	-
North American Equity (iA)				
Financial assets - by type				
Open currency contracts	20	-	-	20
Financial liabilities - by type				
Open currency contracts	-	-	-	-
Global Equity Opportunistic Value (Wellington)				
Financial assets - by type				
Open currency contracts	-	-	-	-
Financial liabilities - by type				
Open currency contracts	-	-	-	-
FORLIFE Guaranteed Maximum Income (iA)				
Financial assets - by type				
Swaps	1,544	122	-	1,422
Financial liabilities - by type				
Swaps	207	122	-	85

6- Open Currency Contracts

The following Funds entered into currency contracts to reduce their foreign currency exposure. The details of these currency contracts are as follows:

As at December 31, 2023

Fund	Settlement Date	Number of Contracts	To Purchase (\$)	To Sell (\$)	Unrealized Appreciation (Depreciation) CAD \$	Credit Rating of Counterparty
Climate Strategy (Wellington)	2024-01-04	1	JPY 1,950 USD	14	-	A
Short Term Bond (iA)	2024-01-11	1	CAD 3,110 USD	2,291	90	A
Short Term Bond (iA)	2024-01-11	1	CAD 557 USD	410	16	A
Short Term Bond (iA)	2024-01-11	1	CAD 193 USD	142	6	A
		3			112	
Bond (iA)	2024-01-11	1	CAD 38,106 USD	28,064	1,105	A
Bond (iA)	2024-01-11	1	CAD 2,768 USD	2,038	80	A
		2			1,185	
Disciplined Bond (iA)	2024-01-11	1	CAD 5,944 USD	4,378	172	A
Disciplined Bond (iA)	2024-01-11	1	CAD 187 USD	138	5	A
Disciplined Bond (iA)	2024-01-11	1	CAD 106 USD	78	3	A
		3			180	
Fixed Income Managed Portfolio (iA)	2024-01-11	2	CAD 11,402 USD	8,401	326	A
Fixed Income Managed Portfolio (iA)	2024-01-11	1	CAD 7,087 USD	5,219	206	A

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Fund	Settlement Date	Number of Contracts	To Purchase (\$)	To Sell (\$)	Unrealized Appreciation (Depreciation) CAD \$	Credit Rating of Counterparty
Fixed Income Managed Portfolio (iA)	2024-01-11	2	CAD 5,985 USD	4,415	165	A
Fixed Income Managed Portfolio (iA)	2024-01-11	1	CAD 3,152 USD	2,321	91	A
Fixed Income Managed Portfolio (iA)	2024-01-11	1	CAD 2,472 USD	1,821	72	A
Fixed Income Managed Portfolio (iA)	2024-01-11	1	CAD 210 USD	155	6	A
		8			866	
Diversified Security (iA)	2024-01-11	2	CAD 6,343 USD	4,672	184	A
Diversified Security (iA)	2024-01-11	1	CAD 5,549 USD	4,087	161	A
Diversified Security (iA)	2024-01-11	1	CAD 589 USD	433	17	A
Diversified Security (iA)	2024-01-11	2	CAD 224 USD	165	7	A
Diversified Security (iA)	2024-01-11	1	CAD 116 USD	86	3	A
		7			372	
Diversified (iA)	2024-01-11	1	CAD 22,200 USD	16,349	645	A
Diversified (iA)	2024-01-11	2	CAD 16,851 USD	12,411	489	A
Diversified (iA)	2024-01-11	2	CAD 7,292 USD	5,370	212	A
Diversified (iA)	2024-01-11	1	CAD 285 USD	210	8	A
		6			1,354	
Diversified Opportunity (iA)	2024-01-11	1	CAD 15,373 USD	11,321	448	A
Diversified Opportunity (iA)	2024-01-11	1	CAD 1,124 USD	828	33	A
Diversified Opportunity (iA)	2024-01-11	1	CAD 61 USD	45	2	A
Diversified Opportunity (iA)	2024-01-11	1	CAD 28 USD	21	1	A
		4			484	
North American Equity (iA)	2024-01-11	1	CAD 8,958 USD	6,597	260	A
Global Equity Opportunistic Value (Wellington)	2024-01-02	1	GBP 26 USD	33	-	A
Global Equity Opportunistic Value (Wellington)	2024-01-02	1	CAD 12 USD	9	-	A
Global Equity Opportunistic Value (Wellington)	2024-01-03	1	USD 29 GBP	22	-	A
Global Equity Opportunistic Value (Wellington)	2024-01-03	1	HKD 609 USD	78	-	A
Global Equity Opportunistic Value (Wellington)	2024-01-05	1	JPY 9,794 USD	69	-	A

Fund	Settlement Date	Number of Contracts	To Purchase (\$)	To Sell (\$)	Unrealized Appreciation (Depreciation) CAD \$	Credit Rating of Counterparty
		5			-	
International Disciplined Equity (iA)	2024-01-03	1	CAD 872 USD	658	4	A
International Disciplined Equity (iA)	2024-01-03	1	CAD 12 USD	9	-	A
International Disciplined Equity (iA)	2024-01-04	1	JPY 1,496 CAD	14	-	A
		3			4	
International Equity (iA)	2024-01-02	1	CAD 41 USD	31	-	A
Asian Pacific (iA)	2024-01-02	1	CAD - MYR	-	-	A
Asian Pacific (iA)	2024-01-02	1	CAD 1 SGD	1	-	A
		2			-	
Climate Strategy (Wellington)	2024-01-02	1	USD 23 CAD	31	-	A
Climate Strategy (Wellington)	2024-01-03	1	SEK 616 USD	61	-	A
		2			-	
Short Term Bond (iA)	2024-01-11	1	USD 95 CAD	127	(2)	A
Bond (iA)	2024-01-11	1	USD 1,250 CAD	1,671	(23)	A
Disciplined Bond (iA)	2024-01-11	1	USD 190 CAD	254	(3)	A
Fixed Income Managed Portfolio (iA)	2024-01-11	1	USD 930 CAD	1,235	(9)	A
Diversified Security (iA)	2024-01-11	1	USD 75 CAD	100	(1)	A
Diversified (iA)	2024-01-11	1	USD 160 CAD	214	(3)	A
Diversified Opportunity (iA)	2024-01-11	1	USD 30 CAD	40	(1)	A
Global Equity Opportunistic Value (Wellington)	2024-01-02	1	USD 76 CAD	100	-	A
Global Equity Opportunistic Value (Wellington)	2024-01-02	1	SEK 119 USD	12	-	A
Global Equity Opportunistic Value (Wellington)	2024-01-02	1	EUR 57 USD	63	-	A
		3			-	
International Disciplined Equity (iA)	2024-01-03	1	SEK 16 CAD	2	-	A
International Disciplined Equity (iA)	2024-01-03	1	DKK 11 CAD	2	-	A
International Disciplined Equity (iA)	2024-01-03	1	EUR 11 CAD	16	-	A
International Disciplined Equity (iA)	2024-01-03	1	NOK 8 CAD	1	-	A

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Fund	Settlement Date	Number of Contracts	To Purchase (\$)	To Sell (\$)	Unrealized Appreciation (Depreciation) CAD \$	Credit Rating of Counterparty
International Disciplined Equity (iA)	2024-01-03	1	AUD 6 CAD	5	-	A
International Disciplined Equity (iA)	2024-01-03	1	GBP 6 CAD	10	-	A
International Disciplined Equity (iA)	2024-01-03	1	CHF 4 CAD	6	-	A
		7			-	
Asian Pacific (iA)	2024-01-02	1	CAD 2 THB	51	-	A
Asian Pacific (iA)	2024-01-04	1	CAD 29 JPY	3,098	-	A
		2			-	
U.S. DAQ Index (iA)	2024-01-03	1	USD 3,586 CAD	4,746	(17)	A
U.S. DAQ Index (iA)	2024-01-03	1	USD 50 CAD	66	-	A
		2			(17)	

As at December 31, 2022

Fund	Settlement Date	Number of Contracts	To Purchase (\$)	To Sell (\$)	Unrealized Appreciation (Depreciation) CAD \$	Credit Rating of Counterparty
Climate Strategy (Wellington)	2023-01-03	1	USD 4 CAD	5	-	A
Short Term Bond (iA)	2023-01-12	1	CAD 227 USD	167	-	A
Short Term Bond (iA)	2023-01-12	1	CAD 61 USD	45	-	A
Short Term Bond (iA)	2023-01-12	1	CAD 19 USD	14	-	A
		3			-	
Bond (iA)	2023-01-12	1	CAD 2,982 USD	2,199	3	A
Bond (iA)	2023-01-12	1	CAD 1,449 USD	1,069	1	A
Bond (iA)	2023-01-12	1	CAD 390 USD	287	-	A
		3			4	
Disciplined Bond (iA)	2023-01-12	1	CAD 881 USD	650	1	A
Disciplined Bond (iA)	2023-01-12	1	CAD 65 USD	48	-	A
		2			1	
Fixed Income Managed Portfolio (iA)	2023-01-12	1	CAD 691 USD	510	1	A
Fixed Income Managed Portfolio (iA)	2023-01-12	1	CAD 173 USD	127	-	A
		2			1	
Diversified Security (iA)	2023-01-12	2	CAD 28,127 USD	20,740	26	A
Diversified Security (iA)	2023-01-12	2	CAD 13,220 USD	9,749	11	A
Diversified Security (iA)	2023-01-12	2	CAD 3,294 USD	2,429	3	A
Diversified Security (iA)	2023-01-12	2	CAD 287 USD	212	-	A
		8			40	
Diversified (iA)	2023-01-12	1	CAD 53,460 USD	39,425	43	A

Fund	Settlement Date	Number of Contracts	To Purchase (\$)	To Sell (\$)	Unrealized Appreciation (Depreciation) CAD \$	Credit Rating of Counterparty
Diversified (iA)	2023-01-12	2	CAD 33,764 USD	24,902	25	A
Diversified (iA)	2023-01-12	1	CAD 24,173 USD	17,824	23	A
Diversified (iA)	2023-01-12	1	CAD 216 USD	159	-	A
Diversified (iA)	2023-01-12	1	CAD 83 USD	62	-	A
		6			91	
Diversified Opportunity (iA)	2023-01-12	1	CAD 166 USD	123	-	A
Diversified Opportunity (iA)	2023-01-12	1	CAD 51 USD	38	-	A
Diversified Opportunity (iA)	2023-01-12	1	CAD 18 USD	13	-	A
		3			-	
Global Asset Allocation Security (iA)	2023-01-12	1	CAD 2,060 USD	1,519	2	A
Global Asset Allocation Opportunity (iA)	2023-01-12	1	CAD 243 USD	179	-	A
Dividend (iA)	2023-01-12	1	CAD 44,747 USD	33,000	36	A
Canadian Equity Growth (iA)	2023-01-12	1	CAD 6,092 USD	4,492	5	A
North American Equity (iA)	2023-01-12	1	CAD 14,197 USD	10,468	14	A
North American Equity (iA)	2023-01-12	1	CAD 6,848 USD	5,050	6	A
		2			20	
Global Equity Opportunistic Value (Wellington)	2023-01-03	1	CAD 10 USD	8	-	A
Fixed Income Managed Portfolio (iA)	2023-01-12	1	USD 510 CAD	694	(4)	A
Fixed Income Managed Portfolio (iA)	2023-01-12	1	USD 29 CAD	40	-	A
		2			(4)	
Canadian Equity Growth (iA)	2023-01-12	1	USD 4,492 CAD	6,089	(3)	A

7- Related Party Transactions

a) Management Fees

Management fees are calculated according to the daily net asset value of the Funds and paid to the Company once a month. Management fees vary by Fund.

b) Operating Expenses

Operating expenses are charged to the Funds such as audit fees, deposit and safekeeping fees, goods and services tax and all other fees incurred by the Funds in accordance with information folders and contracts.

At its sole discretion, the Company may waive management fees or absorb expenses of the Funds. Such waivers and absorptions can be terminated at any time, but can be expected to continue until such time as the Funds are of sufficient size to reasonably absorb all management fees and expenses incurred

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in their operation. Even where continued, the amount of waivers and absorptions can fluctuate from time to time.

For the period ended December 31, 2023, the global waiver was set at 0.010% (0.095% for the period ended December 31, 2022) for all available series. Those waiver rates apply to fee amounts before applicable taxes.

c) Seed Money

The Company may inject seed money for the purposes of starting up a new Fund. Such seed money is reimbursed from the assets of the related Fund when it no longer requires seed money to operate effectively. The balances of the Company's seed money investments for the Funds, at fair value, are as follows:

Fund	As at December 31, 2023 (\$)	As at December 31, 2022 (\$)
SRI Moderate (Inhance)	10	5
SRI Balanced (Inhance)	10	6
SRI Growth (Inhance)	10	6
Sustainable Balanced Portfolio (iA)	15	527
Fidelity Climate Leadership Balanced™	16	357
Sustainable Canadian Equity (iA)	754	1,055
Climate Strategy (Wellington)	26	20
Focus Prudent (iA)	10	6
Focus Moderate (iA)	11	6
Focus Balanced (iA)	11	6
Focus Growth (iA)	11	6
Focus Aggressive (iA)	11	6
Selection Prudent (iA)	10	6
Selection Moderate (iA)	10	6
Selection Balanced (iA)	10	6
Selection Growth (iA)	11	6
Selection Aggressive (iA)	12	7
Disciplined Prudent (iA)	1	1
Disciplined Moderate (iA)	1	1
Disciplined Balanced (iA)	1	1
Disciplined Growth (iA)	1	1
Money Market (iA)	17	12
Short Term Bond (iA)	20	15
Bond (iA)	16	11
Disciplined Bond (iA)	1	1
Canadian Corporate Bond (iA)	15	10
Core Plus Bond (Wellington Square)	10	6
Fixed Income Managed Portfolio (iA)	15	10
Global Multisector Bond (Loomis Sayles)	13	9
Global Fixed Income (PIMCO)	17	12
Floating Rate Income (Wellington Square)	10	6
Strategic Corporate Bond (iA)	13	8
Fidelity American High Yield Currency Neutral	9	5
Diversified Security (iA)	11	7
Diversified (iA)	20	14
Diversified Opportunity (iA)	11	6
Strategic Income (iA)	13	8
Global Diversified (Loomis Sayles)	11	6
Fidelity Global Monthly Income	10	5
Fidelity Multi-Asset Innovation	14	8

Fund	As at December 31, 2023 (\$)	As at December 31, 2022 (\$)
Global Asset Allocation Security (iA)	9	5
Global Asset Allocation (iA)	9	5
Global Asset Allocation Opportunity (iA)	10	5
Strategic Equity Income Hybrid (iA) 75/25	11	6
Dividend Growth Hybrid (iA) 75/25	11	6
Canadian Disciplined Equity Hybrid (iA) 75/25	1	1
Canadian Equity Index Hybrid (iA) 75/25	12	7
Fidelity True North® Hybrid 75/25	11	6
Canadian Equity Growth Hybrid (iA) 75/25	11	6
Fidelity Canadian Opportunities Hybrid 75/25	10	5
Canadian Equity Small Cap (QV) Hybrid 75/25	11	6
Global Disciplined Equity Hybrid (iA) 75/25	1	1
Global Dividend Hybrid (iA) 75/25	10	6
Global Equity Hybrid (iA) 75/25	11	6
Fidelity NorthStar® Hybrid 75/25	11	6
Thematic Innovation Hybrid (iA) 75/25	10	5
U.S. Disciplined Equity Hybrid (iA) 75/25	1	1
Canadian Disciplined Equity (iA)	1	1
Strategic Equity Income (iA)	11	6
Dividend Growth (iA)	11	6
Dividend (iA)	9	9
Canadian Equity Index (iA)	11	6
Fidelity True North®	15	10
Canadian Equity Growth (iA)	16	11
Fidelity Canadian Opportunities	11	5
Canadian Equity Small Cap (QV)	17	12
North American Equity (iA)	11	6
Global Disciplined Equity (iA)	1	1
Global Equity Index ACWI (BlackRock)	21	15
Global Dividend (Dynamic)	8	4
Global Dividend (iA)	16	-
Global Equity (iA)	14	8
Global Opportunities (Loomis Sayles)	14	8
Global True Conviction (iA)	9	4
Global Equity Opportunistic Value (Wellington)	28	22
Fidelity Global Concentrated Equity	10	5
Fidelity NorthStar®	10	5
International Disciplined Equity (iA)	1	1
International Equity Index (BlackRock)	14	9
International Equity (iA)	15	9
Fidelity European Equity	10	5
U.S. Disciplined Equity (iA)	1	1
U.S. Equity Index (BlackRock)	11	5
Fidelity Insights	10	5
Thematic Innovation (iA)	16	9
American (Dynamic)	9	5

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Fund	As at December 31, 2023 (\$)	As at December 31, 2022 (\$)
U.S. Equity (iA)	19	13
U.S. Dividend Growth (iA)	17	12
Fidelity Global Innovators®	14	7
Asian Pacific (iA)	8	4
Emerging Markets (Jarislowsky Fraser)	9	5
Global Health Care (Renaissance)	9	5
Global Infrastructure (Dynamic)	9	4
Real Estate Income (iA)	11	6
U.S. DAQ Index (iA)	10	4
Indexia Prudent (iA)	8	4
Indexia Moderate (iA)	10	6
Indexia Balanced (iA)	11	6
Indexia Growth (iA)	11	6
Indexia Aggressive (iA)	11	6
FORLIFE Guaranteed Maximum Income (iA)	1	1
FORLIFE Guaranteed Income & Growth (iA)	1	1
Diploma Elementary (iA)	1	1
Diploma Secondary (iA)	1	1
Diploma (iA)	1	1

d) Units Held in Underlying Funds

The Funds may invest in units of Industrial Alliance underlying funds. Information in this regard is disclosed in the Fund's "Schedule of Investment Portfolio". All investment transactions with the corresponding underlying funds are at arms length.

8- Fund Units

The Company considers that the Funds' units represent the net assets attributable to contractholders of the Funds. Fund units are managed in accordance with each Fund's investment objectives and strategies. Each Fund seeks to achieve its investment objectives while managing liquidity in order to meet redemptions. The Funds have no restrictions or specific unit requirements on issuance and redemption of units. The "Statements of Change in Net Assets Attributable to Contractholders" identify the changes in each Fund's capital during the period.

For the periods ended December 31, 2023 and 2022, the following units were issued and redeemed:

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
SRI Moderate (Inhance)					
IAG SRP CS 75/75 My Education+	2023	3,470	1,353	1,431	3,392
	2022	2,825	1,747	1,102	3,470
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,943	419	1,662	700
	2022	1,432	1,290	779	1,943
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	982	212	770
IAG SRP 75/100	2023	798	348	314	832
	2022	683	428	313	798
IAG SRP 75/100 Prestige 300	2023	675	176	569	282
	2022	578	265	168	675

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 Prestige 500	2023	-	280	9	271
IAG SRP Other Series	2023	161	40	55	146
	2022	141	55	35	161
IAG SRP CS 75/75 F	2023	9	-	2	7
	2022	6	3	-	9
IAG SRP CS 75/75 Prestige 300 F	2023	-	25	19	6
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	11	-	11
IAG SRP 75/100 F	2023	13	-	-	13
	2022	14	-	1	13
IAG SRP 75/100 Prestige 300 F	2023	2	-	-	2
	2022	5	-	3	2
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	488	48	168	368
	2022	524	107	143	488
Ecoflexextra CS 75/75	2023	39	3	10	32
	2022	44	8	13	39
PLA000	2023	-	-	-	-
	2022	-	-	-	-
SRI Balanced (Inhance)					
IAG SRP CS 75/75 My Education+	2023	5,134	1,296	1,367	5,063
	2022	4,195	2,019	1,080	5,134
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,592	420	1,937	1,075
	2022	2,575	599	582	2,592
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	2,369	139	2,230
IAG SRP 75/100	2023	1,849	493	497	1,845
	2022	1,372	886	409	1,849
IAG SRP 75/100 Prestige 300	2023	1,484	182	1,032	634
	2022	1,262	511	289	1,484
IAG SRP 75/100 Prestige 500	2023	-	1,373	66	1,307
IAG SRP Other Series	2023	533	60	130	463
	2022	516	129	112	533
IAG SRP CS 75/75 F	2023	7	-	-	7
	2022	1	7	1	7
IAG SRP CS 75/75 Prestige 300 F	2023	6	1	3	4
	2022	3	4	1	6
IAG SRP CS 75/75 Prestige 500 F	2023	-	1	-	1
IAG SRP 75/100 F	2023	5	1	1	5
	2022	3	2	-	5
IAG SRP 75/100 Prestige 300 F	2023	5	-	2	3
	2022	5	1	1	5
IAG SRP 75/100 Prestige 500 F	2023	-	4	-	4

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	1,681	116	377	1,420
	2022	1,872	156	347	1,681
Ecoflextra CS 75/75	2023	62	4	10	56
	2022	64	11	13	62
PLA000	2023	-	-	-	-
	2022	-	-	-	-
SRI Growth (Inhance)					
IAG SRP CS 75/75 My Education+	2023	3,630	1,134	930	3,834
	2022	2,351	2,031	752	3,630
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,250	280	910	620
	2022	1,040	567	357	1,250
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	599	26	573
IAG SRP 75/100	2023	954	223	297	880
	2022	716	468	230	954
IAG SRP 75/100 Prestige 300	2023	493	143	397	239
	2022	379	199	85	493
IAG SRP 75/100 Prestige 500	2023	-	296	3	293
IAG SRP Other Series	2023	181	25	46	160
	2022	132	65	16	181
IAG SRP CS 75/75 F	2023	7	1	2	6
	2022	4	3	-	7
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	2	-	2	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	513	77	107	483
	2022	486	126	99	513
Ecoflextra CS 75/75	2023	34	3	11	26
	2022	44	4	14	34
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Sustainable Balanced Portfolio (IA)					
IAG SRP CS 75/75 My Education+	2023	42	298	73	267
	2022	-	44	2	42
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2	60	24	38
	2022	-	2	-	2

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	26	5	21
IAG SRP 75/100	2023	20	68	12	76
	2022	-	20	-	20
IAG SRP 75/100 Prestige 300	2023	5	14	10	9
	2022	-	5	-	5
IAG SRP 75/100 Prestige 500	2023	-	10	3	7
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	-	2	-	2
	2022	-	-	-	-
COLSMV	2023	50	-	50	-
	2022	-	50	-	50
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity Climate Leadership Balanced™					
IAG SRP CS 75/75 My Education+	2023	54	1,442	306	1,190
	2022	-	60	6	54
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	18	835	500	353
	2022	-	18	-	18
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	669	9	660
IAG SRP 75/100	2023	17	248	60	205
	2022	-	19	2	17
IAG SRP 75/100 Prestige 300	2023	9	147	100	56
	2022	-	11	2	9
IAG SRP 75/100 Prestige 500	2023	-	138	6	132
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	1	7	1	7
	2022	-	1	-	1
COLSMV	2023	34	-	34	-
	2022	-	50	16	34
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Sustainable Canadian Equity (iA)					
IAG SRP CS 75/75 My Education+	2023	19	127	25	121
	2022	-	23	4	19
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	9	31	22	18
	2022	-	9	-	9
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	20	1	19
IAG SRP 75/100	2023	11	34	13	32
	2022	-	12	1	11
IAG SRP 75/100 Prestige 300	2023	6	18	22	2
	2022	-	7	1	6
IAG SRP 75/100 Prestige 500	2023	-	19	-	19
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	2	1	1	2
	2022	-	2	-	2
COL003	2023	12	37	8	41
	2022	-	12	-	12
COLSMV	2023	100	-	36	64
	2022	-	100	-	100
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Climate Strategy (Wellington)					
IAG SRP CS 75/75 My Education+	2023	44	807	185	666
	2022	-	51	7	44
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	37	393	316	114
	2022	-	37	-	37
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	260	23	237

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100	2023	13	209	80	142
	2022	-	20	7	13
IAG SRP 75/100 Prestige 300	2023	18	96	69	45
	2022	-	18	-	18
IAG SRP 75/100 Prestige 500	2023	-	73	3	70
IAG SRP CS 75/75 F	2023	-	2	-	2
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	1	3	-	4
	2022	-	1	-	1
COL001	2023	-	2	-	2
	2022	-	-	-	-
COL002	2023	3	2	-	5
	2022	-	3	-	3
COL003	2023	998	31	41	988
	2022	-	1,259	261	998
COL008	2023	-	6	2	4
	2022	-	-	-	-
COL019	2023	-	4	-	4
	2022	-	-	-	-
COL020	2023	-	-	-	-
	2022	-	-	-	-
COL022	2023	18	-	18	-
	2022	-	18	-	18
COL025	2023	-	10	-	10
	2022	-	-	-	-
COLBR2	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Focus Prudent (iA)					
IAG SRP CS 75/75 My Education+	2023	3,715	1,573	1,343	3,945
	2022	3,744	1,287	1,316	3,715
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,686	444	1,484	646
	2022	2,044	558	916	1,686
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	2,178	497	1,681
IAG SRP 75/100	2023	1,503	559	561	1,501
	2022	1,531	604	632	1,503
IAG SRP 75/100 Prestige 300	2023	1,091	290	933	448
	2022	1,190	391	490	1,091

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 Prestige 500	2023	-	1,457	85	1,372
IAG SRP Other Series	2023	1,001	69	204	866
	2022	1,094	132	225	1,001
IAG SRP CS 75/75 F	2023	12	4	5	11
	2022	12	-	-	12
IAG SRP CS 75/75 Prestige 300 F	2023	-	8	8	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	18	-	18
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	2,646	133	452	2,327
	2022	3,124	168	646	2,646
Ecoflexextra CS 75/75	2023	81	2	14	69
	2022	96	3	18	81
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Focus Moderate (iA)					
IAG SRP CS 75/75 My Education+	2023	4,484	1,546	1,474	4,556
	2022	4,066	1,734	1,316	4,484
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,270	325	1,001	594
	2022	1,296	463	489	1,270
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,744	107	1,637
IAG SRP 75/100	2023	1,796	598	582	1,812
	2022	1,559	735	498	1,796
IAG SRP 75/100 Prestige 300	2023	1,111	275	892	494
	2022	1,153	257	299	1,111
IAG SRP 75/100 Prestige 500	2023	-	1,519	69	1,450
IAG SRP Other Series	2023	1,732	194	325	1,601
	2022	1,833	221	322	1,732
IAG SRP CS 75/75 F	2023	1	1	-	2
	2022	1	-	-	1
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	1	1	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP SE 100/100 F	2023	1	-	1	-
	2022	1	-	-	1
My Education/Ecoflex	2023	4,429	301	689	4,041
	2022	4,857	248	676	4,429
Ecoflexextra CS 75/75	2023	121	10	19	112
	2022	126	10	15	121
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Focus Balanced (iA)					
IAG SRP CS 75/75 My Education+	2023	4,935	1,636	1,224	5,347
	2022	4,364	1,727	1,156	4,935
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,956	462	1,581	837
	2022	1,773	542	359	1,956
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	3,309	157	3,152
IAG SRP 75/100	2023	1,990	556	539	2,007
	2022	1,674	781	465	1,990
IAG SRP 75/100 Prestige 300	2023	1,172	248	888	532
	2022	1,031	419	278	1,172
IAG SRP 75/100 Prestige 500	2023	-	1,985	152	1,833
IAG SRP Other Series	2023	2,284	399	356	2,327
	2022	2,294	323	333	2,284
IAG SRP CS 75/75 F	2023	4	-	-	4
	2022	3	1	-	4
IAG SRP CS 75/75 Prestige 300 F	2023	4	-	1	3
	2022	2	3	1	4
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	3	-	3	-
	2022	-	3	-	3
IAG SRP 75/100 Prestige 300 F	2023	1	-	1	-
	2022	5	-	4	1
IAG SRP 75/100 Prestige 500 F	2023	-	3	-	3
IAG SRP SE 100/100 F	2023	-	1	-	1
	2022	-	-	-	-
My Education/Ecoflex	2023	8,272	446	983	7,735
	2022	8,690	479	897	8,272
Ecoflexextra CS 75/75	2023	197	8	18	187
	2022	206	20	29	197
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Focus Growth (iA)					
IAG SRP CS 75/75 My Education+	2023	1,957	630	394	2,193
	2022	1,622	676	341	1,957
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	370	123	282	211
	2022	364	103	97	370

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	677	82	595
IAG SRP 75/100	2023	446	185	106	525
	2022	374	158	86	446
IAG SRP 75/100 Prestige 300	2023	129	55	97	87
	2022	155	32	58	129
IAG SRP 75/100 Prestige 500	2023	-	232	2	230
IAG SRP Other Series	2023	667	73	91	649
	2022	659	73	65	667
IAG SRP CS 75/75 F	2023	2	-	-	2
	2022	2	-	-	2
IAG SRP CS 75/75 Prestige 300 F	2023	5	-	1	4
	2022	4	1	-	5
IAG SRP CS 75/75 Prestige 500 F	2023	-	3	-	3
IAG SRP 75/100 F	2023	2	1	-	3
	2022	2	-	-	2
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	1	-	1
	2022	-	-	-	-
My Education/Ecoflex	2023	3,049	167	302	2,914
	2022	3,147	148	246	3,049
Ecoflextra CS 75/75	2023	53	2	4	51
	2022	65	1	13	53
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Focus Aggressive (IA)					
IAG SRP CS 75/75 My Education+	2023	518	185	116	587
	2022	398	208	88	518
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	147	48	124	71
	2022	96	71	20	147
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	240	8	232
IAG SRP 75/100	2023	107	33	26	114
	2022	84	38	15	107
IAG SRP 75/100 Prestige 300	2023	27	8	26	9
	2022	25	10	8	27
IAG SRP 75/100 Prestige 500	2023	-	50	5	45
IAG SRP Other Series	2023	178	27	21	184
	2022	185	15	22	178
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 F	2023	-	1	-	1
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	1,089	59	123	1,025
	2022	1,144	49	104	1,089
Ecoflextra CS 75/75	2023	17	2	3	16
	2022	18	-	1	17
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Selection Prudent (IA)					
IAG SRP CS 75/75 My Education+	2023	2,811	992	1,015	2,788
	2022	2,893	797	879	2,811
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,247	367	1,044	570
	2022	1,631	386	770	1,247
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	773	97	676
IAG SRP 75/100	2023	1,361	367	497	1,231
	2022	1,380	233	252	1,361
IAG SRP 75/100 Prestige 300	2023	748	174	594	328
	2022	668	258	178	748
IAG SRP 75/100 Prestige 500	2023	-	501	3	498
IAG SRP Other Series	2023	1,581	87	618	1,050
	2022	1,834	97	350	1,581
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	32	-	32
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	931	67	219	779
	2022	1,025	71	165	931
Ecoflextra CS 75/75	2023	42	3	14	31
	2022	51	-	9	42
PLA000	2023	-	-	-	-
	2022	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
Selection Moderate (iA)					
IAG SRP CS 75/75 My Education+	2023	5,221	1,062	1,411	4,872
	2022	5,418	1,117	1,314	5,221
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,363	328	1,039	652
	2022	1,412	362	411	1,363
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	711	41	670
IAG SRP 75/100	2023	2,821	567	770	2,618
	2022	2,833	615	627	2,821
IAG SRP 75/100 Prestige 300	2023	1,297	630	1,423	504
	2022	1,289	270	262	1,297
IAG SRP 75/100 Prestige 500	2023	-	1,244	116	1,128
IAG SRP Other Series	2023	1,487	88	306	1,269
	2022	1,704	103	320	1,487
IAG SRP CS 75/75 F	2023	-	15	-	15
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	1,712	74	405	1,381
	2022	1,991	84	363	1,712
Ecoflextra CS 75/75	2023	81	7	26	62
	2022	90	2	11	81
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Selection Balanced (iA)					
IAG SRP CS 75/75 My Education+	2023	7,030	1,434	1,554	6,910
	2022	6,831	1,472	1,273	7,030
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,858	410	1,319	949
	2022	1,738	630	510	1,858
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,075	21	1,054
IAG SRP 75/100	2023	3,033	641	656	3,018
	2022	3,022	715	704	3,033
IAG SRP 75/100 Prestige 300	2023	1,793	182	1,268	707
	2022	1,590	517	314	1,793
IAG SRP 75/100 Prestige 500	2023	-	1,176	27	1,149

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP Other Series	2023	2,675	206	516	2,365
	2022	2,769	258	352	2,675
IAG SRP CS 75/75 F	2023	1	-	1	-
	2022	1	1	1	1
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	2,652	127	330	2,449
	2022	2,832	154	334	2,652
Ecoflextra CS 75/75	2023	89	20	18	91
	2022	85	15	11	89
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Selection Growth (iA)					
IAG SRP CS 75/75 My Education+	2023	3,374	585	608	3,351
	2022	3,256	618	500	3,374
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	769	182	692	259
	2022	698	372	301	769
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	736	67	669
IAG SRP 75/100	2023	1,150	308	218	1,240
	2022	1,027	293	170	1,150
IAG SRP 75/100 Prestige 300	2023	394	82	311	165
	2022	338	134	78	394
IAG SRP 75/100 Prestige 500	2023	-	270	10	260
IAG SRP Other Series	2023	1,127	97	195	1,029
	2022	1,132	104	109	1,127
IAG SRP CS 75/75 F	2023	4	-	-	4
	2022	4	-	-	4
IAG SRP CS 75/75 Prestige 300 F	2023	8	-	-	8
	2022	8	-	-	8
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
My Education/Ecoflex	2023	1,076	82	115	1,043
	2022	1,133	69	126	1,076
Ecoflextra CS 75/75	2023	33	4	6	31
	2022	41	3	11	33
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Selection Aggressive (iA)					
IAG SRP CS 75/75 My Education+	2023	889	184	206	867
	2022	803	210	124	889
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	283	97	322	58
	2022	262	131	110	283
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	370	35	335
IAG SRP 75/100	2023	159	62	59	162
	2022	159	35	35	159
IAG SRP 75/100 Prestige 300	2023	93	19	82	30
	2022	77	57	41	93
IAG SRP 75/100 Prestige 500	2023	-	68	2	66
IAG SRP Other Series	2023	224	16	46	194
	2022	236	30	42	224
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	9	9	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	329	60	57	332
	2022	348	36	55	329
Ecoflextra CS 75/75	2023	2	-	-	2
	2022	3	-	1	2
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Disciplined Prudent (iA)					
IAG SRP Other Series	2023	2,748	11	489	2,270
	2022	3,169	69	490	2,748
Ecoflextra GSS	2023	4,618	118	625	4,111
	2022	5,406	44	832	4,618
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Disciplined Moderate (iA)					
IAG SRP Other Series	2023	4,271	20	518	3,773
	2022	4,658	25	412	4,271

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
Ecoflextra GSS	2023	12,319	146	1,453	11,012
	2022	13,641	82	1,404	12,319
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Disciplined Balanced (iA)					
IAG SRP Other Series	2023	13,556	93	1,494	12,155
	2022	14,618	219	1,281	13,556
Ecoflextra GSS	2023	18,797	626	2,079	17,344
	2022	20,334	362	1,899	18,797
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Disciplined Growth (iA)					
IAG SRP Other Series	2023	5,024	80	454	4,650
	2022	5,352	183	511	5,024
Ecoflextra GSS	2023	13,113	68	1,541	11,640
	2022	14,034	238	1,159	13,113
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Money Market (iA)					
IAG SRP CS 75/75 My Education+	2023	7,988	13,799	15,246	6,541
	2022	5,045	20,692	17,749	7,988
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	7,271	8,342	13,760	1,853
	2022	4,644	15,587	12,960	7,271
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	7,526	1,844	5,682
IAG SRP 75/100	2023	2,358	4,561	4,835	2,084
	2022	2,170	7,612	7,424	2,358
IAG SRP 75/100 Prestige 300	2023	3,002	3,476	5,550	928
	2022	2,117	7,158	6,273	3,002
IAG SRP 75/100 Prestige 500	2023	-	3,163	794	2,369
IAG SRP Other Series	2023	1,057	777	1,003	831
	2022	737	1,350	1,030	1,057
IAG SRP CS 75/75 F	2023	29	97	82	44
	2022	8	92	71	29
IAG SRP CS 75/75 Prestige 300 F	2023	12	34	33	13
	2022	18	53	59	12
IAG SRP CS 75/75 Prestige 500 F	2023	-	7	1	6
IAG SRP 75/100 F	2023	1	1	1	1
	2022	-	2	1	1
IAG SRP 75/100 Prestige 300 F	2023	1	-	-	1
	2022	-	1	-	1
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	5	2	3
	2022	-	-	-	-
My Education/Ecoflex/APEX	2023	2,281	1,386	1,704	1,963
	2022	2,317	1,757	1,793	2,281
Ecoflextra CS 75/75	2023	107	94	125	76
	2022	79	272	244	107

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
Ecoflextra GSS	2023	513	548	343	718
	2022	490	462	439	513
COL001	2023	14	1	2	13
	2022	26	59	71	14
COL002	2023	873	1,256	1,183	946
	2022	635	1,108	870	873
COL003	2023	13,328	2,270	5,974	9,624
	2022	14,931	7,244	8,847	13,328
COL008	2023	1,145	1,244	1,316	1,073
	2022	1,032	1,511	1,398	1,145
COL011	2023	-	-	-	-
	2022	-	-	-	-
COL015	2023	-	-	-	-
	2022	-	-	-	-
COL018	2023	316	62	241	137
	2022	131	213	28	316
COL019	2023	229	108	68	269
	2022	191	116	78	229
COL020	2023	7	1	2	6
	2022	6	1	-	7
COL022	2023	87	79	45	121
	2022	70	95	78	87
COL025	2023	2,117	1,295	1,232	2,180
	2022	2,168	1,838	1,889	2,117
COL026	2023	-	-	-	-
	2022	-	-	-	-
COL029	2023	-	-	-	-
	2022	-	-	-	-
COLBR2	2023	1,019	2,245	1,743	1,521
	2022	517	1,082	580	1,019
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Short Term Bond (iA)					
IAG SRP CS 75/75 My Education+	2023	886	562	625	823
	2022	1,041	569	724	886
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	587	347	714	220
	2022	848	539	800	587
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	885	86	799
IAG SRP 75/100	2023	367	158	220	305
	2022	363	192	188	367
IAG SRP 75/100 Prestige 300	2023	300	102	289	113
	2022	321	201	222	300
IAG SRP 75/100 Prestige 500	2023	-	187	7	180
IAG SRP Other Series	2023	1,031	12	132	911
	2022	1,112	64	145	1,031
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	1,017	40	200	857
	2022	1,164	101	248	1,017
Ecoflextra CS 75/75	2023	33	7	4	36
	2022	41	2	10	33
Ecoflextra GSS	2023	551	4	86	469
	2022	624	30	103	551
COL001	2023	5	1	-	6
	2022	5	-	-	5
COL002	2023	212	296	157	351
	2022	183	42	13	212
COL003	2023	739	17,104	321	17,522
	2022	2,007	764	2,032	739
COL004	2023	-	-	-	-
	2022	-	-	-	-
COL008	2023	343	59	98	304
	2022	338	117	112	343
COL010	2023	-	-	-	-
	2022	-	-	-	-
COL011	2023	-	-	-	-
	2022	-	-	-	-
COL012	2023	-	-	-	-
	2022	-	-	-	-
COL013	2023	-	-	-	-
	2022	-	-	-	-
COL015	2023	-	-	-	-
	2022	-	-	-	-
COL019	2023	233	38	98	173
	2022	279	41	87	233
COL020	2023	1	-	-	1
	2022	1	-	-	1
COL022	2023	19	4	6	17
	2022	21	5	7	19
COL024	2023	56	27	12	71
	2022	45	20	9	56
COL025	2023	744	118	141	721
	2022	970	217	443	744
COL026	2023	-	-	-	-
	2022	-	-	-	-
COL028	2023	-	-	-	-
	2022	-	-	-	-
COLBR2	2023	657	214	104	767
	2022	399	994	736	657
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Bond (iA)					
IAG SRP CS 75/75 My Education+	2023	2,538	1,097	907	2,728
	2022	2,794	532	788	2,538

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,335	708	1,322	721
	2022	1,599	314	578	1,335
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	3,268	120	3,148
IAG SRP 75/100	2023	804	360	291	873
	2022	926	215	337	804
IAG SRP 75/100 Prestige 300	2023	698	271	648	321
	2022	799	181	282	698
IAG SRP 75/100 Prestige 500	2023	-	1,339	34	1,305
IAG SRP Other Series	2023	1,077	103	200	980
	2022	1,233	90	246	1,077
IAG SRP CS 75/75 F	2023	1	1	1	1
	2022	1	-	-	1
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	4	-	4	-
	2022	4	-	-	4
IAG SRP 75/100 Prestige 500 F	2023	-	12	-	12
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/ Ecoflex/APEX	2023	5,647	329	914	5,062
	2022	6,510	226	1,089	5,647
Ecoflextra CS 75/75	2023	162	10	28	144
	2022	186	14	38	162
COL001	2023	12	2	3	11
	2022	12	1	1	12
COL002	2023	835	619	889	565
	2022	776	681	622	835
COL003	2023	8,127	758	1,142	7,743
	2022	7,229	1,719	821	8,127
COL004	2023	562	513	469	606
	2022	632	763	833	562
COL008	2023	1,223	433	451	1,205
	2022	1,228	349	354	1,223
COL010	2023	-	-	-	-
	2022	-	-	-	-
COL011	2023	-	-	-	-
	2022	-	-	-	-
COL015	2023	-	-	-	-
	2022	-	-	-	-
COL016	2023	-	-	-	-
	2022	-	-	-	-
COL017	2023	-	-	-	-
	2022	-	-	-	-
COL019	2023	323	70	71	322
	2022	320	76	73	323

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL020	2023	3	1	1	3
	2022	3	-	-	3
COL022	2023	247	59	63	243
	2022	275	66	94	247
COL024	2023	84	32	15	101
	2022	68	29	13	84
COL025	2023	1,357	520	331	1,546
	2022	1,201	483	327	1,357
COL026	2023	3	1	-	4
	2022	3	-	-	3
COLBR2	2023	315	114	102	327
	2022	264	149	98	315
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Disciplined Bond (iA)					
IAG SRP Other Series	2023	7,906	59	956	7,009
	2022	9,052	20	1,166	7,906
Ecoflextra GSS	2023	5,641	85	749	4,977
	2022	6,349	192	900	5,641
COL003	2023	47,643	1,427	5,938	43,132
	2022	50,879	4,403	7,639	47,643
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Canadian Corporate Bond (iA)					
IAG SRP CS 75/75 My Education+	2023	1,783	834	802	1,815
	2022	1,922	659	798	1,783
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,257	381	1,206	432
	2022	1,509	357	609	1,257
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	629	24	605
IAG SRP 75/100	2023	653	332	303	682
	2022	682	273	302	653
IAG SRP 75/100 Prestige 300	2023	729	158	587	300
	2022	825	143	239	729
IAG SRP 75/100 Prestige 500	2023	-	388	41	347
IAG SRP CS 75/75 F	2023	-	1	-	1
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	13	-	13	-
	2022	13	-	-	13
IAG SRP 75/100 Prestige 500 F	2023	-	13	-	13
Ecoflextra CS 75/75	2023	77	10	19	68
	2022	84	7	14	77
COL001	2023	-	-	-	-
	2022	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL002	2023	4	4	1	7
	2022	4	4	4	4
COL003	2023	144,488	16,594	25,107	135,975
	2022	138,554	32,350	26,416	144,488
COL008	2023	27	11	18	20
	2022	11	19	3	27
COL019	2023	-	40	2	38
	2022	-	-	-	-
COL020	2023	-	-	-	-
	2022	-	-	-	-
COL022	2023	3	3	1	5
	2022	1	5	3	3
COL025	2023	146	69	20	195
	2022	123	46	23	146
COLBR2	2023	2,783	12,172	12,624	2,331
	2022	110	2,745	72	2,783
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Core Plus Bond (Wellington Square)					
IAG SRP CS 75/75 My Education+	2023	1,231	334	394	1,171
	2022	1,147	465	381	1,231
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	754	339	734	359
	2022	800	283	329	754
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	479	8	471
IAG SRP 75/100	2023	455	259	238	476
	2022	418	169	132	455
IAG SRP 75/100 Prestige 300	2023	467	206	365	308
	2022	515	79	127	467
IAG SRP 75/100 Prestige 500	2023	-	250	2	248
IAG SRP Other Series	2023	456	61	97	420
	2022	450	92	86	456
IAG SRP CS 75/75 F	2023	8	-	-	8
	2022	4	4	-	8
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	1	-	1
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	1	-	-	1
	2022	-	1	-	1
My Education/Ecoflex	2023	1,391	158	335	1,214
	2022	1,516	220	345	1,391
Ecoflextra CS 75/75	2023	73	1	8	66
	2022	77	4	8	73

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fixed Income Managed Portfolio (IA)					
IAG SRP CS 75/75 My Education+	2023	3,418	7,437	3,326	7,529
	2022	673	3,729	984	3,418
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,982	4,291	4,769	2,504
	2022	583	2,928	529	2,982
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	3,431	440	2,991
IAG SRP 75/100	2023	1,214	2,635	1,232	2,617
	2022	255	1,421	462	1,214
IAG SRP 75/100 Prestige 300	2023	1,579	2,140	2,422	1,297
	2022	613	1,181	215	1,579
IAG SRP 75/100 Prestige 500	2023	-	1,740	54	1,686
IAG SRP CS 75/75 F	2023	-	1	-	1
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	11	11	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	13	-	13
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	137	137	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	120	1	119
Ecoflextra CS 75/75	2023	9	47	2	54
	2022	2	7	-	9
COL003	2023	-	-	-	-
	2022	1,699	-	1,699	-
COLSMV	2023	-	-	-	-
	2022	75	-	75	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Multisector Bond (Loomis Sayles)					
IAG SRP CS 75/75 My Education+	2023	495	838	512	821
	2022	201	463	169	495
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	292	494	605	181
	2022	166	213	87	292
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	342	23	319
IAG SRP 75/100	2023	187	354	175	366
	2022	98	164	75	187
IAG SRP 75/100 Prestige 300	2023	279	334	419	194
	2022	119	190	30	279

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 Prestige 500	2023	-	292	4	288
IAG SRP CS 75/75 F	2023	-	1	-	1
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	2	-	2
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	14	14	13	15
	2022	3	11	-	14
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Fixed Income (PIMCO)					
IAG SRP CS 75/75 My Education+	2023	15,525	6,563	4,963	17,125
	2022	15,001	4,998	4,474	15,525
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	9,646	3,301	8,273	4,674
	2022	10,481	2,091	2,926	9,646
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	7,833	369	7,464
IAG SRP 75/100	2023	5,100	1,995	1,851	5,244
	2022	4,833	1,700	1,433	5,100
IAG SRP 75/100 Prestige 300	2023	4,788	1,405	4,024	2,169
	2022	4,559	1,232	1,003	4,788
IAG SRP 75/100 Prestige 500	2023	-	3,777	126	3,651
IAG SRP CS 75/75 F	2023	6	34	16	24
	2022	2	29	25	6
IAG SRP CS 75/75 Prestige 300 F	2023	45	13	55	3
	2022	112	35	102	45
IAG SRP CS 75/75 Prestige 500 F	2023	-	40	-	40
IAG SRP 75/100 F	2023	-	2	-	2
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	12	-	12	-
	2022	11	1	-	12
IAG SRP 75/100 Prestige 500 F	2023	-	13	-	13
COL001	2023	24	4	6	22
	2022	23	4	3	24
COL002	2023	1,298	1,126	908	1,516
	2022	1,436	323	461	1,298
COL008	2023	4,827	1,075	1,864	4,038
	2022	4,900	1,335	1,408	4,827
COL010	2023	136	34	21	149
	2022	123	31	18	136

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL011	2023	158	31	44	145
	2022	192	98	132	158
COL012	2023	-	-	-	-
	2022	56	4	60	-
COL013	2023	65	15	12	68
	2022	39	41	15	65
COL015	2023	119	42	32	129
	2022	167	36	84	119
COL018	2023	803	104	412	495
	2022	781	166	144	803
COL019	2023	1,286	289	317	1,258
	2022	1,325	269	308	1,286
COL020	2023	2	1	-	3
	2022	2	-	-	2
COL022	2023	813	189	214	788
	2022	974	220	381	813
COL024	2023	282	100	53	329
	2022	243	93	54	282
COL025	2023	5,491	2,115	1,345	6,261
	2022	4,970	1,862	1,341	5,491
COL026	2023	11	2	1	12
	2022	11	2	2	11
COL028	2023	208	49	31	226
	2022	177	98	67	208
COLBR2	2023	2,348	1,444	1,390	2,402
	2022	2,281	2,573	2,506	2,348
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Floating Rate Income (Wellington Square)					
IAG SRP CS 75/75 My Education+	2023	3,028	1,398	1,691	2,735
	2022	1,725	2,511	1,208	3,028
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,334	930	2,529	735
	2022	1,708	1,490	864	2,334
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,533	159	1,374
IAG SRP 75/100	2023	1,016	674	588	1,102
	2022	640	933	557	1,016
IAG SRP 75/100 Prestige 300	2023	1,204	428	1,087	545
	2022	1,062	672	530	1,204
IAG SRP 75/100 Prestige 500	2023	-	673	14	659
IAG SRP CS 75/75 F	2023	2	1	-	3
	2022	2	-	-	2
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	1	-	-	1
	2022	-	1	-	1
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-

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IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	23	12	3	32
	2022	3	22	2	23
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Strategic Corporate Bond (IA)					
IAG SRP CS 75/75 My Education+	2023	3,534	2,773	1,570	4,737
	2022	2,655	2,064	1,185	3,534
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,267	1,710	2,736	1,241
	2022	2,239	1,008	980	2,267
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	3,193	157	3,036
IAG SRP 75/100	2023	1,388	1,307	846	1,849
	2022	1,004	879	495	1,388
IAG SRP 75/100 Prestige 300	2023	1,251	846	1,401	696
	2022	942	721	412	1,251
IAG SRP 75/100 Prestige 500	2023	-	1,615	91	1,524
IAG SRP Other Series	2023	1	-	-	1
	2022	1	-	-	1
IAG SRP CS 75/75 F	2023	1	1	-	2
	2022	1	1	1	1
IAG SRP CS 75/75 Prestige 300 F	2023	1	-	-	1
	2022	1	1	1	1
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	2	-	1	1
	2022	2	-	-	2
IAG SRP 75/100 Prestige 300 F	2023	10	31	31	10
	2022	10	-	-	10
IAG SRP 75/100 Prestige 500 F	2023	-	44	-	44
Ecoflextra CS 75/75	2023	63	5	15	53
	2022	66	6	9	63
COL002	2023	13	3	3	13
	2022	13	3	3	13
COL008	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity American High Yield Currency Neutral					
IAG SRP CS 75/75 My Education+	2023	2,667	1,483	1,187	2,963
	2022	2,508	1,131	972	2,667
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,973	821	1,881	913
	2022	1,851	855	733	1,973
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,637	79	1,558

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100	2023	780	351	257	874
	2022	704	316	240	780
IAG SRP 75/100 Prestige 300	2023	897	221	782	336
	2022	753	284	140	897
IAG SRP 75/100 Prestige 500	2023	-	654	19	635
IAG SRP CS 75/75 F	2023	-	11	11	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	11	11	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	13	-	13
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	63	7	16	54
	2022	63	11	11	63
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Diversified Security (IA)					
IAG SRP CS 75/75 My Education+	2023	5,880	1,433	1,946	5,367
	2022	6,014	1,579	1,713	5,880
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,973	555	2,277	1,251
	2022	2,997	731	755	2,973
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	4,469	225	4,244
IAG SRP 75/100	2023	2,035	359	612	1,782
	2022	2,170	555	690	2,035
IAG SRP 75/100 Prestige 300	2023	1,647	194	1,326	515
	2022	1,750	399	502	1,647
IAG SRP 75/100 Prestige 500	2023	-	2,326	214	2,112
IAG SRP Other Series	2023	1,442	86	290	1,238
	2022	1,609	141	308	1,442
IAG SRP CS 75/75 F	2023	2	-	2	-
	2022	4	-	2	2
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
My Education/Ecoflex	2023	5,927	263	1,241	4,949
	2022	6,784	353	1,210	5,927
Ecoflextra CS 75/75	2023	193	10	36	167
	2022	222	16	45	193
COL001	2023	34	1	3	32
	2022	35	3	4	34
COL002	2023	64	4	7	61
	2022	66	5	7	64
COL008	2023	395	49	80	364
	2022	409	45	59	395
COL019	2023	69	8	11	66
	2022	71	6	8	69
COL020	2023	27	4	3	28
	2022	25	4	2	27
COL022	2023	24	6	2	28
	2022	44	1	21	24
COL025	2023	48	11	8	51
	2022	49	20	21	48
COLBR2	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Diversified (IA)					
IAG SRP CS 75/75 My Education+	2023	8,695	2,134	2,256	8,573
	2022	7,854	2,588	1,747	8,695
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	4,888	899	3,903	1,884
	2022	4,374	1,294	780	4,888
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	16,747	977	15,770
IAG SRP 75/100	2023	2,837	758	791	2,804
	2022	2,546	976	685	2,837
IAG SRP 75/100 Prestige 300	2023	2,319	405	1,774	950
	2022	1,974	801	456	2,319
IAG SRP 75/100 Prestige 500	2023	-	6,719	282	6,437
IAG SRP Other Series	2023	2,762	167	513	2,416
	2022	2,887	254	379	2,762
IAG SRP CS 75/75 F	2023	-	1	-	1
	2022	-	1	1	-
IAG SRP CS 75/75 Prestige 300 F	2023	3	-	2	1
	2022	1	2	-	3
IAG SRP CS 75/75 Prestige 500 F	2023	-	4	-	4
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	1	-	1	-
	2022	3	-	2	1
IAG SRP 75/100 Prestige 500 F	2023	-	4	-	4
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
My Education/ Ecoflex/APEX	2023	14,802	522	2,294	13,030
	2022	15,938	725	1,861	14,802
Ecoflextra CS 75/75	2023	322	14	43	293
	2022	340	23	41	322
COL001	2023	96	10	19	87
	2022	122	8	34	96
COL002	2023	124	6	37	93
	2022	129	38	43	124
COL003	2023	-	-	-	-
	2022	-	-	-	-
COL008	2023	1,454	84	334	1,204
	2022	1,571	93	210	1,454
COL010	2023	12	1	1	12
	2022	12	3	3	12
COL011	2023	18	-	1	17
	2022	20	4	6	18
COL012	2023	-	-	-	-
	2022	3	-	3	-
COL013	2023	9	1	3	7
	2022	9	1	1	9
COL014	2023	-	-	-	-
	2022	-	-	-	-
COL015	2023	9	1	3	7
	2022	17	2	10	9
COL019	2023	52	4	9	47
	2022	58	4	10	52
COL020	2023	18	2	3	17
	2022	20	1	3	18
COL022	2023	96	10	15	91
	2022	114	10	28	96
COL025	2023	245	47	45	247
	2022	239	36	30	245
COL026	2023	-	-	-	-
	2022	-	-	-	-
COL028	2023	13	-	4	9
	2022	9	7	3	13
COLBR2	2023	57	1	50	8
	2022	58	5	6	57
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Diversified Opportunity (IA)					
IAG SRP CS 75/75 My Education+	2023	4,114	858	893	4,079
	2022	3,762	1,067	715	4,114
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,451	398	2,004	845
	2022	2,099	707	355	2,451
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	6,723	409	6,314
IAG SRP 75/100	2023	1,446	350	376	1,420
	2022	1,340	383	277	1,446
IAG SRP 75/100 Prestige 300	2023	1,371	258	1,172	457
	2022	1,292	264	185	1,371
IAG SRP 75/100 Prestige 500	2023	-	4,212	292	3,920

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP Other Series	2023	1,632	139	220	1,551
	2022	1,660	152	180	1,632
IAG SRP CS 75/75 F	2023	1	–	–	1
	2022	–	2	1	1
IAG SRP CS 75/75 Prestige 300 F	2023	2	–	1	1
	2022	–	2	–	2
IAG SRP CS 75/75 Prestige 500 F	2023	–	2	–	2
IAG SRP 75/100 F	2023	–	–	–	–
	2022	–	–	–	–
IAG SRP 75/100 Prestige 300 F	2023	–	–	–	–
	2022	5	–	5	–
IAG SRP 75/100 Prestige 500 F	2023	–	–	–	–
IAG SRP SE 100/100 F	2023	–	–	–	–
	2022	–	–	–	–
My Education/Ecoflex	2023	9,259	347	1,304	8,302
	2022	9,872	467	1,080	9,259
Ecoflexextra CS 75/75	2023	249	8	35	222
	2022	259	26	36	249
COL001	2023	15	2	2	15
	2022	16	2	3	15
COL002	2023	37	10	9	38
	2022	40	13	16	37
COL008	2023	200	17	27	190
	2022	205	14	19	200
COL019	2023	21	2	1	22
	2022	22	1	2	21
COL020	2023	10	1	1	10
	2022	11	–	1	10
COL022	2023	13	–	8	5
	2022	14	3	4	13
COL025	2023	50	9	8	51
	2022	51	11	12	50
COLBR2	2023	3	–	–	3
	2022	4	–	1	3
PLA000	2023	–	–	–	–
	2022	–	–	–	–
Strategic Income (iA)					
IAG SRP CS 75/75 My Education+	2023	9,118	3,790	4,025	8,883
	2022	5,596	5,736	2,214	9,118
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	6,296	2,423	6,035	2,684
	2022	4,191	3,419	1,314	6,296
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	–	7,141	387	6,754
IAG SRP 75/100	2023	3,546	3,058	2,349	4,255
	2022	2,087	2,720	1,261	3,546
IAG SRP 75/100 Prestige 300	2023	3,830	2,299	4,402	1,727
	2022	2,298	1,985	453	3,830
IAG SRP 75/100 Prestige 500	2023	–	5,739	215	5,524

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP Other Series	2023	1,217	237	280	1,174
	2022	1,248	235	266	1,217
IAG SRP CS 75/75 F	2023	8	7	5	10
	2022	1	15	8	8
IAG SRP CS 75/75 Prestige 300 F	2023	18	19	35	2
	2022	13	9	4	18
IAG SRP CS 75/75 Prestige 500 F	2023	–	43	–	43
IAG SRP 75/100 F	2023	1	3	–	4
	2022	–	1	–	1
IAG SRP 75/100 Prestige 300 F	2023	10	37	40	7
	2022	6	7	3	10
IAG SRP 75/100 Prestige 500 F	2023	–	67	1	66
IAG SRP SE 100/100 F	2023	6	–	–	6
	2022	6	–	–	6
My Education/Ecoflex	2023	1,905	230	310	1,825
	2022	1,759	406	260	1,905
Ecoflexextra CS 75/75	2023	48	5	11	42
	2022	25	30	7	48
COL002	2023	34	8	2	40
	2022	37	4	7	34
COL008	2023	–	–	–	–
	2022	–	–	–	–
PLA000	2023	–	–	–	–
	2022	–	–	–	–
Global Diversified (Loomis Sayles)					
IAG SRP CS 75/75 My Education+	2023	22,309	7,201	5,811	23,699
	2022	19,304	8,274	5,269	22,309
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	14,239	3,763	11,542	6,460
	2022	14,200	3,627	3,588	14,239
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	–	19,737	737	19,000
IAG SRP 75/100	2023	8,064	2,559	2,109	8,514
	2022	6,931	3,188	2,055	8,064
IAG SRP 75/100 Prestige 300	2023	8,063	1,800	6,642	3,221
	2022	7,381	2,143	1,461	8,063
IAG SRP 75/100 Prestige 500	2023	–	11,207	364	10,843
IAG SRP Other Series	2023	147	2	17	132
	2022	164	1	18	147
IAG SRP CS 75/75 F	2023	19	8	16	11
	2022	17	6	4	19
IAG SRP CS 75/75 Prestige 300 F	2023	50	29	62	17
	2022	36	16	2	50
IAG SRP CS 75/75 Prestige 500 F	2023	–	61	–	61
IAG SRP 75/100 F	2023	5	–	–	5
	2022	6	–	1	5

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 Prestige 300 F	2023	12	-	7	5
	2022	10	3	1	12
IAG SRP 75/100 Prestige 500 F	2023	-	15	-	15
My Education/Ecoflex	2023	528	2	53	477
	2022	583	2	57	528
Ecoflextra CS 75/75	2023	246	40	30	256
	2022	370	28	152	246
COL002	2023	17	21	19	19
	2022	13	5	1	17
COL008	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity Global Monthly Income					
IAG SRP CS 75/75 My Education+	2023	10,310	3,516	2,940	10,886
	2022	8,818	3,962	2,470	10,310
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	6,440	1,835	5,464	2,811
	2022	6,181	1,939	1,680	6,440
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	4,574	270	4,304
IAG SRP 75/100	2023	5,008	2,301	1,729	5,580
	2022	4,177	2,340	1,509	5,008
IAG SRP 75/100 Prestige 300	2023	5,120	1,448	4,191	2,377
	2022	4,148	1,767	795	5,120
IAG SRP 75/100 Prestige 500	2023	-	3,705	124	3,581
IAG SRP CS 75/75 F	2023	4	6	4	6
	2022	1	12	9	4
IAG SRP CS 75/75 Prestige 300 F	2023	19	36	29	26
	2022	5	14	-	19
IAG SRP CS 75/75 Prestige 500 F	2023	-	28	1	27
IAG SRP 75/100 F	2023	14	-	4	10
	2022	11	4	1	14
IAG SRP 75/100 Prestige 300 F	2023	17	4	15	6
	2022	9	9	1	17
IAG SRP 75/100 Prestige 500 F	2023	-	17	-	17
Ecoflextra CS 75/75	2023	68	6	20	54
	2022	46	35	13	68
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity Multi-Asset Innovation					
IAG SRP CS 75/75 My Education+	2023	766	3,108	1,196	2,678
	2022	223	751	208	766
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	321	2,414	1,775	960
	2022	209	281	169	321

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,359	168	1,191
IAG SRP 75/100	2023	377	1,224	424	1,177
	2022	115	377	115	377
IAG SRP 75/100 Prestige 300	2023	425	794	803	416
	2022	232	338	145	425
IAG SRP 75/100 Prestige 500	2023	-	706	15	691
IAG SRP CS 75/75 F	2023	-	4	-	4
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	9	-	7	2
	2022	6	4	1	9
IAG SRP CS 75/75 Prestige 500 F	2023	-	3	-	3
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	1	18	2	17
	2022	1	3	3	1
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Asset Allocation Security (IA)					
IAG SRP CS 75/75 My Education+	2023	3,843	615	1,114	3,344
	2022	4,048	845	1,050	3,843
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,379	303	1,709	973
	2022	2,684	480	785	2,379
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,004	84	920
IAG SRP 75/100	2023	1,213	271	373	1,111
	2022	1,247	279	313	1,213
IAG SRP 75/100 Prestige 300	2023	1,135	217	967	385
	2022	1,227	178	270	1,135
IAG SRP 75/100 Prestige 500	2023	-	770	19	751
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
Ecoflextra CS 75/75	2023	11	3	4	10
	2022	17	5	11	11
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Asset Allocation (iA)					
IAG SRP CS 75/75 My Education+	2023	6,108	1,009	1,382	5,735
	2022	6,017	1,399	1,308	6,108
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	3,774	471	2,836	1,409
	2022	3,939	704	869	3,774
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	2,249	87	2,162
	2022	2,145	299	411	2,033
IAG SRP 75/100	2023	2,185	469	509	2,145
	2022	2,185	469	509	2,145
IAG SRP 75/100 Prestige 300	2023	2,487	226	1,863	850
	2022	2,256	542	311	2,487
IAG SRP 75/100 Prestige 500	2023	-	1,640	40	1,600
	2022	-	-	-	-
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	1	-	1	-
IAG SRP CS 75/75 Prestige 300 F	2023	2	-	-	2
	2022	-	2	-	2
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
	2022	3	1	-	4
IAG SRP 75/100 F	2023	-	3	-	3
	2022	-	3	-	3
IAG SRP 75/100 Prestige 300 F	2023	1	-	1	-
	2022	-	1	-	1
IAG SRP 75/100 Prestige 500 F	2023	-	1	-	1
	2022	-	-	-	-
Ecoflextra CS 75/75	2023	134	3	32	105
	2022	139	7	12	134
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Asset Allocation Opportunity (iA)					
IAG SRP CS 75/75 My Education+	2023	2,073	448	465	2,056
	2022	2,000	565	492	2,073
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,359	229	1,123	465
	2022	1,348	443	432	1,359
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,099	20	1,079
	2022	-	-	-	-
IAG SRP 75/100	2023	490	120	127	483
	2022	442	143	95	490
IAG SRP 75/100 Prestige 300	2023	373	73	349	97
	2022	386	133	146	373
IAG SRP 75/100 Prestige 500	2023	-	293	19	274
	2022	-	-	-	-
IAG SRP CS 75/75 F	2023	11	-	-	11
	2022	12	-	1	11

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 300 F	2023	9	-	-	9
	2022	9	-	-	9
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
Ecoflextra CS 75/75	2023	13	6	1	18
	2022	12	3	2	13
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Strategic Equity Income Hybrid (iA) 75/25					
IAG SRP CS 75/75	2023	435	96	110	421
	2022	394	164	123	435
IAG SRP CS 75/75 Prestige 300	2023	267	63	235	95
	2022	195	86	14	267
IAG SRP CS 75/75 Prestige 500	2023	-	335	3	332
	2022	-	-	-	-
IAG SRP 75/100	2023	379	107	114	372
	2022	300	170	91	379
IAG SRP 75/100 Prestige 300	2023	423	75	286	212
	2022	327	142	46	423
IAG SRP 75/100 Prestige 500	2023	-	374	19	355
	2022	-	-	-	-
IAG SRP Other Series	2023	345	12	33	324
	2022	336	62	53	345
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Dividend Growth Hybrid (iA) 75/25					
IAG SRP CS 75/75	2023	1,145	263	306	1,102
	2022	944	461	260	1,145
IAG SRP CS 75/75 Prestige 300	2023	736	205	635	306
	2022	546	268	78	736
IAG SRP CS 75/75 Prestige 500	2023	-	860	35	825
	2022	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100	2023	689	213	227	675
	2022	513	362	186	689
IAG SRP 75/100 Prestige 300	2023	847	149	711	285
	2022	696	240	89	847
IAG SRP 75/100 Prestige 500	2023	-	902	41	861
IAG SRP Other Series	2023	1,385	75	209	1,251
	2022	1,350	193	158	1,385
IAG SRP CS 75/75 F	2023	4	1	5	-
	2022	1	3	-	4
IAG SRP CS 75/75 Prestige 300 F	2023	-	6	-	6
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	1	-	1	-
	2022	-	1	-	1
IAG SRP 75/100 Prestige 500 F	2023	-	2	-	2
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Canadian Disciplined Equity Hybrid (IA) 75/25					
IAG SRP Other Series	2023	12,067	51	1,201	10,917
	2022	12,915	151	999	12,067
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Canadian Equity Index Hybrid (IA) 75/25					
IAG SRP CS 75/75	2023	69	38	20	87
	2022	50	40	21	69
IAG SRP CS 75/75 Prestige 300	2023	48	18	33	33
	2022	34	19	5	48
IAG SRP CS 75/75 Prestige 500	2023	-	36	1	35
IAG SRP 75/100	2023	106	27	20	113
	2022	41	76	11	106
IAG SRP 75/100 Prestige 300	2023	38	12	28	22
	2022	15	26	3	38
IAG SRP 75/100 Prestige 500	2023	-	34	-	34
IAG SRP Other Series	2023	268	43	42	269
	2022	238	55	25	268
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity True North® Hybrid 75/25					
IAG SRP CS 75/75	2023	374	123	100	397
	2022	307	164	97	374
IAG SRP CS 75/75 Prestige 300	2023	158	66	134	90
	2022	107	93	42	158
IAG SRP CS 75/75 Prestige 500	2023	-	201	1	200
IAG SRP 75/100	2023	231	83	57	257
	2022	162	128	59	231
IAG SRP 75/100 Prestige 300	2023	114	50	100	64
	2022	80	173	139	114
IAG SRP 75/100 Prestige 500	2023	-	135	1	134
IAG SRP Other Series	2023	585	82	112	555
	2022	587	67	69	585
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Canadian Equity Growth Hybrid (IA) 75/25					
IAG SRP CS 75/75	2023	207	60	58	209
	2022	189	69	51	207
IAG SRP CS 75/75 Prestige 300	2023	115	26	91	50
	2022	79	41	5	115
IAG SRP CS 75/75 Prestige 500	2023	-	133	5	128
IAG SRP 75/100	2023	143	37	44	136
	2022	125	52	34	143
IAG SRP 75/100 Prestige 300	2023	152	21	112	61
	2022	107	61	16	152
IAG SRP 75/100 Prestige 500	2023	-	159	2	157

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP Other Series	2023	649	56	83	622
	2022	687	41	79	649
IAG SRP CS 75/75 F	2023	-	1	-	1
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity Canadian Opportunities Hybrid 75/25					
IAG SRP CS 75/75	2023	1,312	725	400	1,637
	2022	1,052	641	381	1,312
IAG SRP CS 75/75 Prestige 300	2023	652	386	635	403
	2022	544	289	181	652
IAG SRP CS 75/75 Prestige 500	2023	-	1,227	34	1,193
IAG SRP 75/100	2023	490	399	203	686
	2022	392	219	121	490
IAG SRP 75/100 Prestige 300	2023	503	223	501	225
	2022	399	195	91	503
IAG SRP 75/100 Prestige 500	2023	-	986	34	952
IAG SRP Other Series	2023	208	2	19	191
	2022	232	1	25	208
IAG SRP CS 75/75 F	2023	4	5	5	4
	2022	1	3	-	4
IAG SRP CS 75/75 Prestige 300 F	2023	-	5	-	5
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	2	35	37	-
	2022	2	-	-	2
IAG SRP 75/100 Prestige 500 F	2023	-	80	-	80
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Canadian Equity Small Cap (QV) Hybrid 75/25					
IAG SRP CS 75/75	2023	300	60	60	300
	2022	269	139	108	300

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 300	2023	148	20	122	46
	2022	116	75	43	148
IAG SRP CS 75/75 Prestige 500	2023	-	201	15	186
IAG SRP 75/100	2023	152	61	44	169
	2022	141	46	35	152
IAG SRP 75/100 Prestige 300	2023	219	33	158	94
	2022	225	42	48	219
IAG SRP 75/100 Prestige 500	2023	-	250	2	248
IAG SRP Other Series	2023	5	-	-	5
	2022	5	-	-	5
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Disciplined Equity Hybrid (IA) 75/25					
IAG SRP Other Series	2023	5,427	72	538	4,961
	2022	6,271	20	864	5,427
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Dividend Hybrid (IA) 75/25					
IAG SRP CS 75/75	2023	2,894	555	753	2,696
	2022	2,674	897	677	2,894
IAG SRP CS 75/75 Prestige 300	2023	1,698	247	1,227	718
	2022	1,676	376	354	1,698
IAG SRP CS 75/75 Prestige 500	2023	-	1,780	77	1,703
IAG SRP 75/100	2023	1,248	197	306	1,139
	2022	1,141	364	257	1,248
IAG SRP 75/100 Prestige 300	2023	1,132	94	899	327
	2022	920	349	137	1,132
IAG SRP 75/100 Prestige 500	2023	-	1,423	32	1,391
IAG SRP Other Series	2023	1,823	115	349	1,589
	2022	1,874	213	264	1,823
IAG SRP CS 75/75 F	2023	7	1	4	4
	2022	5	4	2	7
IAG SRP CS 75/75 Prestige 300 F	2023	-	2	-	2
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 F	2023	2	-	-	2
	2022	2	-	-	2
IAG SRP 75/100 Prestige 300 F	2023	4	-	-	4
	2022	-	4	-	4
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Equity Hybrid (iA) 75/25					
IAG SRP CS 75/75	2023	212	44	29	227
	2022	222	41	51	212
IAG SRP CS 75/75 Prestige 300	2023	113	56	110	59
	2022	108	26	21	113
IAG SRP CS 75/75 Prestige 500	2023	-	203	2	201
IAG SRP 75/100	2023	137	48	49	136
	2022	131	31	25	137
IAG SRP 75/100 Prestige 300	2023	109	30	109	30
	2022	96	23	10	109
IAG SRP 75/100 Prestige 500	2023	-	180	-	180
IAG SRP Other Series	2023	729	60	92	697
	2022	790	49	110	729
IAG SRP CS 75/75 F	2023	-	1	-	1
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	1	1	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	1	-	-	1
	2022	1	1	1	1
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity NorthStar® Hybrid 75/25					
IAG SRP CS 75/75	2023	272	74	61	285
	2022	275	46	49	272
IAG SRP CS 75/75 Prestige 300	2023	144	31	125	50
	2022	144	12	12	144
IAG SRP CS 75/75 Prestige 500	2023	-	181	5	176
IAG SRP 75/100	2023	164	57	40	181
	2022	151	49	36	164

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 Prestige 300	2023	84	14	68	30
	2022	86	19	21	84
IAG SRP 75/100 Prestige 500	2023	-	128	-	128
IAG SRP Other Series	2023	571	79	94	556
	2022	591	65	85	571
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	34	34	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	70	1	69
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Thematic Innovation Hybrid (iA) 75/25					
IAG SRP CS 75/75	2023	481	140	121	500
	2022	448	135	102	481
IAG SRP CS 75/75 Prestige 300	2023	267	125	238	154
	2022	257	58	48	267
IAG SRP CS 75/75 Prestige 500	2023	-	361	21	340
IAG SRP 75/100	2023	254	70	67	257
	2022	211	101	58	254
IAG SRP 75/100 Prestige 300	2023	147	31	112	66
	2022	120	58	31	147
IAG SRP 75/100 Prestige 500	2023	-	155	2	153
IAG SRP Other Series	2023	374	3	49	328
	2022	423	3	52	374
IAG SRP CS 75/75 F	2023	1	1	2	-
	2022	-	1	-	1
IAG SRP CS 75/75 Prestige 300 F	2023	2	2	2	2
	2022	2	-	-	2
IAG SRP CS 75/75 Prestige 500 F	2023	-	5	-	5
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
U.S. Disciplined Equity Hybrid (iA) 75/25					
IAG SRP Other Series	2023	3,196	147	258	3,085
	2022	3,413	51	268	3,196
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Canadian Disciplined Equity (iA)					
Ecoflextra GSS	2023	22,201	46	2,157	20,090
	2022	23,768	300	1,867	22,201
COL003	2023	16,313	691	2,221	14,783
	2022	19,269	1,201	4,157	16,313
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Strategic Equity Income (iA)					
IAG SRP CS 75/75 My Education+	2023	2,101	586	541	2,146
	2022	1,688	837	424	2,101
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,559	281	1,281	559
	2022	1,306	533	280	1,559
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	2,329	89	2,240
IAG SRP 75/100	2023	837	301	359	779
	2022	601	519	283	837
IAG SRP 75/100 Prestige 300	2023	992	245	890	347
	2022	709	426	143	992
IAG SRP 75/100 Prestige 500	2023	-	1,485	61	1,424
IAG SRP Other Series	2023	716	53	136	633
	2022	728	85	97	716
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	2	2	-
IAG SRP CS 75/75 Prestige 300 F	2023	9	-	9	-
	2022	7	2	-	9
IAG SRP CS 75/75 Prestige 500 F	2023	-	18	-	18
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	1	-	1	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	3,948	169	488	3,629
	2022	4,147	262	461	3,948
Ecoflextra CS 75/75	2023	101	7	10	98
	2022	107	9	15	101
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Dividend Growth (iA)					
IAG SRP CS 75/75 My Education+	2023	10,999	3,467	3,825	10,641
	2022	8,002	5,878	2,881	10,999

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	9,216	2,250	8,311	3,155
	2022	6,252	5,117	2,153	9,216
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	16,786	1,109	15,677
IAG SRP 75/100	2023	3,700	1,664	1,283	4,081
	2022	2,502	2,345	1,147	3,700
IAG SRP 75/100 Prestige 300	2023	5,676	1,450	5,431	1,695
	2022	3,921	2,426	671	5,676
IAG SRP 75/100 Prestige 500	2023	-	12,813	542	12,271
IAG SRP Other Series	2023	5,725	300	776	5,249
	2022	5,621	662	558	5,725
IAG SRP CS 75/75 F	2023	4	4	2	6
	2022	1	7	4	4
IAG SRP CS 75/75 Prestige 300 F	2023	10	1	10	1
	2022	3	7	-	10
IAG SRP CS 75/75 Prestige 500 F	2023	-	27	-	27
IAG SRP 75/100 F	2023	4	-	-	4
	2022	3	1	-	4
IAG SRP 75/100 Prestige 300 F	2023	-	2	2	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	55	-	55
IAG SRP SE 100/100 F	2023	23	4	2	25
	2022	4	19	-	23
My Education/Ecoflex	2023	15,562	557	2,154	13,965
	2022	16,047	1,105	1,590	15,562
Ecoflextra CS 75/75	2023	459	52	112	399
	2022	404	103	48	459
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Dividend (iA)					
My Education/Ecoflex	2023	2,993	23	343	2,673
	2022	3,285	45	337	2,993
COL001	2023	52	6	13	45
	2022	57	5	10	52
COL002	2023	659	138	316	481
	2022	789	139	269	659
COL003	2023	3,329	750	240	3,839
	2022	3,830	150	651	3,329
COL008	2023	1,035	210	263	982
	2022	1,079	213	257	1,035
COL010	2023	15	4	2	17
	2022	14	4	3	15
COL011	2023	30	4	7	27
	2022	23	23	16	30
COL012	2023	-	-	-	-
	2022	7	-	7	-
COL013	2023	9	2	2	9
	2022	6	4	1	9
COL015	2023	13	5	3	15
	2022	18	4	9	13

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL019	2023	246	45	47	244
	2022	268	48	70	246
COL020	2023	7	1	1	7
	2022	8	-	1	7
COL022	2023	162	32	37	157
	2022	203	40	81	162
COL024	2023	105	35	19	121
	2022	94	33	22	105
COL025	2023	807	295	200	902
	2022	762	283	238	807
COL026	2023	1	-	-	1
	2022	1	-	-	1
COL028	2023	21	6	4	23
	2022	19	9	7	21
COLBR2	2023	146	32	20	158
	2022	204	37	95	146
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Canadian Equity Index (iA)					
IAG SRP CS 75/75 My Education+	2023	586	290	232	644
	2022	368	416	198	586
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	501	237	574	164
	2022	319	324	142	501
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,491	255	1,236
	2022	214	257	145	326
IAG SRP 75/100	2023	214	257	145	326
	2022	123	166	75	214
IAG SRP 75/100 Prestige 300	2023	163	118	183	98
	2022	77	114	28	163
IAG SRP 75/100 Prestige 500	2023	-	580	15	565
IAG SRP Other Series	2023	45	19	7	57
	2022	27	23	5	45
IAG SRP CS 75/75 F	2023	1	2	-	3
	2022	-	2	1	1
IAG SRP CS 75/75 Prestige 300 F	2023	1	-	-	1
	2022	-	1	-	1
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	487	57	75	469
	2022	467	100	80	487
Ecoflextra CS 75/75	2023	13	5	2	16
	2022	10	5	2	13

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
Ecoflextra GSS	2023	242	9	43	208
	2022	201	63	22	242
COL003	2023	12,679	1,719	851	13,547
	2022	12,439	2,653	2,413	12,679
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity True North®					
IAG SRP CS 75/75 My Education+	2023	1,038	396	330	1,104
	2022	812	465	239	1,038
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	733	209	623	319
	2022	552	297	116	733
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	3,559	192	3,367
IAG SRP 75/100	2023	408	187	128	467
	2022	297	213	102	408
IAG SRP 75/100 Prestige 300	2023	369	95	309	155
	2022	323	163	117	369
IAG SRP 75/100 Prestige 500	2023	-	1,732	87	1,645
IAG SRP CS 75/75 F	2023	-	1	1	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	2	2	3	1
	2022	2	-	-	2
IAG SRP CS 75/75 Prestige 500 F	2023	-	20	-	20
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	1	-	1	-
	2022	1	-	-	1
IAG SRP 75/100 Prestige 500 F	2023	-	5	-	5
My Education/Ecoflex	2023	2,764	161	315	2,610
	2022	2,873	171	280	2,764
Ecoflextra CS 75/75	2023	49	4	5	48
	2022	48	4	3	49
COL001	2023	16	1	2	15
	2022	16	1	1	16
COL002	2023	10	1	2	9
	2022	9	4	3	10
COL008	2023	198	18	34	182
	2022	213	24	39	198
COL011	2023	-	-	-	-
	2022	-	-	-	-
COL015	2023	-	-	-	-
	2022	-	-	-	-
COL018	2023	22	5	2	25
	2022	28	1	7	22
COL019	2023	14	2	3	13
	2022	15	3	4	14
COL020	2023	16	1	1	16
	2022	17	-	1	16

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL022	2023	13	3	3	13
	2022	16	4	7	13
COL025	2023	161	34	40	155
	2022	178	26	43	161
COLBR2	2023	1	-	-	1
	2022	-	1	-	1
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Canadian Equity Growth (IA)					
IAG SRP CS 75/75 My Education+	2023	744	367	246	865
	2022	539	372	167	744
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	625	285	678	232
	2022	451	425	251	625
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	2,809	218	2,591
IAG SRP 75/100	2023	292	150	120	322
	2022	176	203	87	292
IAG SRP 75/100 Prestige 300	2023	296	119	287	128
	2022	161	201	66	296
IAG SRP 75/100 Prestige 500	2023	-	1,138	67	1,071
IAG SRP Other Series	2023	89	68	15	142
	2022	44	55	10	89
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	2	-	2	-
	2022	2	-	-	2
IAG SRP CS 75/75 Prestige 500 F	2023	-	17	-	17
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/ Ecoflex/APEX	2023	3,744	147	417	3,474
	2022	3,994	176	426	3,744
Ecoflextra CS 75/75	2023	63	8	5	66
	2022	65	6	8	63
COL001	2023	4	1	1	4
	2022	4	1	1	4
COL002	2023	390	106	138	358
	2022	465	146	221	390
COL003	2023	4,021	1,046	358	4,709
	2022	4,911	610	1,500	4,021
COL008	2023	1,235	655	876	1,014
	2022	1,270	482	517	1,235
COL018	2023	-	-	-	-
	2022	-	-	-	-

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL019	2023	258	55	60	253
	2022	270	60	72	258
COL020	2023	1	-	-	1
	2022	1	-	-	1
COL022	2023	302	60	68	294
	2022	414	78	190	302
COL024	2023	160	49	33	176
	2022	144	50	34	160
COL025	2023	1,301	500	374	1,427
	2022	1,175	466	340	1,301
COL026	2023	2	1	1	2
	2022	2	-	-	2
COL029	2023	-	-	-	-
	2022	-	-	-	-
COLBR2	2023	389	73	62	400
	2022	318	181	110	389
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity Canadian Opportunities					
IAG SRP CS 75/75 My Education+	2023	3,161	2,333	1,122	4,372
	2022	2,311	1,550	700	3,161
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,290	1,270	2,313	1,247
	2022	1,867	799	376	2,290
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	22,306	761	21,545
IAG SRP 75/100	2023	773	857	437	1,193
	2022	595	398	220	773
IAG SRP 75/100 Prestige 300	2023	843	651	998	496
	2022	684	295	136	843
IAG SRP 75/100 Prestige 500	2023	-	9,701	272	9,429
IAG SRP CS 75/75 F	2023	2	1	1	2
	2022	1	3	2	2
IAG SRP CS 75/75 Prestige 300 F	2023	4	1	3	2
	2022	1	3	-	4
IAG SRP CS 75/75 Prestige 500 F	2023	-	23	-	23
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	103	-	103
My Education/Ecoflex	2023	1,123	3	107	1,019
	2022	1,233	3	113	1,123
Ecoflextra CS 75/75	2023	44	18	9	53
	2022	42	8	6	44
PLA000	2023	-	-	-	-
	2022	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
Canadian Equity Small Cap (QV)					
IAG SRP CS 75/75 My Education+	2023	2,611	757	993	2,375
	2022	2,037	1,240	666	2,611
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,915	433	1,765	583
	2022	1,458	925	468	1,915
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	3,072	290	2,782
IAG SRP 75/100	2023	624	257	225	656
	2022	460	355	191	624
IAG SRP 75/100 Prestige 300	2023	673	172	629	216
	2022	413	350	90	673
IAG SRP 75/100 Prestige 500	2023	-	1,320	77	1,243
IAG SRP CS 75/75 F	2023	-	2	-	2
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	4	-	4	-
	2022	3	1	-	4
IAG SRP CS 75/75 Prestige 500 F	2023	-	12	-	12
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	2	2	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	5	-	5
Ecoflextra CS 75/75	2023	44	3	15	32
	2022	41	16	13	44
COL001	2023	7	-	1	6
	2022	6	2	1	7
COL002	2023	52	10	11	51
	2022	52	16	16	52
COL008	2023	239	91	115	215
	2022	249	150	160	239
COL011	2023	-	-	-	-
	2022	-	-	-	-
COL015	2023	-	-	-	-
	2022	-	-	-	-
COL018	2023	-	-	-	-
	2022	20	4	24	-
COL019	2023	84	18	13	89
	2022	85	11	12	84
COL020	2023	-	-	-	-
	2022	-	-	-	-
COL022	2023	33	48	48	33
	2022	41	114	122	33
COL025	2023	217	48	58	207
	2022	306	35	124	217
COL026	2023	-	-	-	-
	2022	-	-	-	-
COL029	2023	-	-	-	-
	2022	-	-	-	-

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COLBR2	2023	135	18	33	120
	2022	190	28	83	135
PLA000	2023	-	-	-	-
	2022	-	-	-	-
North American Equity (IA)					
IAG SRP CS 75/75 My Education+	2023	105	42	47	100
	2022	99	33	27	105
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	131	32	126	37
	2022	110	45	24	131
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	572	78	494
IAG SRP 75/100	2023	39	17	14	42
	2022	34	11	6	39
IAG SRP 75/100 Prestige 300	2023	39	13	36	16
	2022	33	13	7	39
IAG SRP 75/100 Prestige 500	2023	-	163	12	151
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/ Ecoflex/APEX	2023	1,592	46	186	1,452
	2022	1,687	86	181	1,592
Ecoflextra CS 75/75	2023	11	1	2	10
	2022	11	1	1	11
PPP	2023	1	-	1	-
	2022	1	-	-	1
PPwl - Inv. Opt.	2023	18	-	2	16
	2022	19	1	2	18
COL001	2023	-	-	-	-
	2022	-	-	-	-
COL003	2023	-	-	-	-
	2022	-	-	-	-
COL027	2023	42	-	3	39
	2022	44	-	2	42
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Disciplined Equity (IA)					
Ecoflextra GSS	2023	8,357	47	749	7,655
	2022	9,059	118	820	8,357
COL003	2023	3,556	34	539	3,051
	2022	4,216	78	738	3,556

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Equity Index ACWI (BlackRock)					
IAG SRP CS 75/75 My Education+	2023	457	227	149	535
	2022	324	234	101	457
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	185	119	187	117
	2022	159	86	60	185
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	510	58	452
IAG SRP 75/100	2023	137	99	49	187
	2022	113	66	42	137
IAG SRP 75/100 Prestige 300	2023	129	41	94	76
	2022	88	58	17	129
IAG SRP 75/100 Prestige 500	2023	-	277	3	274
IAG SRP Other Series	2023	183	43	38	188
	2022	161	40	18	183
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	168	67	38	197
	2022	172	26	30	168
Ecoflexextra CS 75/75	2023	6	-	1	5
	2022	4	2	-	6
COL001	2023	2	1	-	3
	2022	2	-	-	2
COL002	2023	1,414	946	1,508	852
	2022	912	1,722	1,220	1,414
COL008	2023	286	84	106	264
	2022	248	123	85	286
COL010	2023	20	1	2	19
	2022	17	4	1	20
COL011	2023	14	1	2	13
	2022	18	12	16	14
COL012	2023	-	-	-	-
	2022	10	-	10	-
COL013	2023	10	1	3	8
	2022	11	1	2	10
COL015	2023	10	4	5	9
	2022	14	1	5	10

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL019	2023	34	11	11	34
	2022	50	9	25	34
COL020	2023	-	-	-	-
	2022	-	-	-	-
COL022	2023	26	15	7	34
	2022	26	13	13	26
COL025	2023	695	235	202	728
	2022	950	273	528	695
COL026	2023	-	-	-	-
	2022	-	-	-	-
COL028	2023	22	1	3	20
	2022	23	4	5	22
COLBR2	2023	1,019	190	271	938
	2022	1,039	644	664	1,019
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Dividend (Dynamic)					
IAG SRP CS 75/75 My Education+	2023	18,597	4,316	5,521	17,392
	2022	16,385	6,216	4,004	18,597
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	11,671	2,234	10,022	3,883
	2022	11,057	3,089	2,475	11,671
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	20,598	3,157	17,441
IAG SRP 75/100	2023	5,427	1,132	1,639	4,920
	2022	4,862	1,770	1,205	5,427
IAG SRP 75/100 Prestige 300	2023	5,278	784	4,415	1,647
	2022	5,044	1,211	977	5,278
IAG SRP 75/100 Prestige 500	2023	-	9,247	514	8,733
IAG SRP CS 75/75 F	2023	6	4	3	7
	2022	9	2	5	6
IAG SRP CS 75/75 Prestige 300 F	2023	53	2	50	5
	2022	75	5	27	53
IAG SRP CS 75/75 Prestige 500 F	2023	-	156	1	155
IAG SRP 75/100 F	2023	6	-	3	3
	2022	4	3	1	6
IAG SRP 75/100 Prestige 300 F	2023	5	-	4	1
	2022	4	2	1	5
IAG SRP 75/100 Prestige 500 F	2023	-	14	-	14
My Education/Ecoflex	2023	5,641	206	1,244	4,603
	2022	6,183	413	955	5,641
Ecoflexextra CS 75/75	2023	293	20	141	172
	2022	371	30	108	293
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Dividend (IA)					
IAG SRP CS 75/75 My Education+	2023	-	552	119	433
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	-	344	60	284

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	2,207	15	2,192
IAG SRP 75/100	2023	-	234	29	205
IAG SRP 75/100 Prestige 300	2023	-	105	17	88
IAG SRP 75/100 Prestige 500	2023	-	367	1	366
IAG SRP CS 75/75 F	2023	-	1	-	1
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	-	184	-	184
COL003	2023	-	509	-	509
COLSMV	2023	-	50	50	-
PLA000	2023	-	-	-	-
Global Equity (iA)					
IAG SRP CS 75/75 My Education+	2023	536	232	146	622
	2022	503	125	92	536
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	366	135	354	147
	2022	343	96	73	366
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	916	10	906
IAG SRP 75/100	2023	186	85	73	198
	2022	183	33	30	186
IAG SRP 75/100 Prestige 300	2023	162	46	151	57
	2022	137	46	21	162
IAG SRP 75/100 Prestige 500	2023	-	327	5	322
IAG SRP CS 75/75 F	2023	1	1	1	1
	2022	1	2	2	1
IAG SRP CS 75/75 Prestige 300 F	2023	1	-	1	-
	2022	-	1	-	1
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	1	-	-	1
	2022	1	-	-	1
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
My Education/Ecoflex	2023	1,383	106	209	1,280
	2022	1,512	54	183	1,383
Ecoflextra CS 75/75	2023	36	1	9	28
	2022	48	-	12	36
COL001	2023	1	-	-	1
	2022	2	1	2	1

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL002	2023	9	3	2	10
	2022	8	2	1	9
COL008	2023	245	22	152	115
	2022	257	12	24	245
COL019	2023	16	1	2	15
	2022	16	2	2	16
COL020	2023	-	-	-	-
	2022	-	-	-	-
COL022	2023	241	18	33	226
	2022	271	21	51	241
COL024	2023	655	185	161	679
	2022	544	232	121	655
COL025	2023	89	18	11	96
	2022	83	24	18	89
COL026	2023	-	-	-	-
	2022	-	-	-	-
COLBR2	2023	151	13	17	147
	2022	59	189	97	151
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Opportunities (Loomis Sayles)					
IAG SRP CS 75/75 My Education+	2023	5,544	5,775	2,617	8,702
	2022	3,363	3,574	1,393	5,544
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	3,428	3,221	4,418	2,231
	2022	2,112	1,922	606	3,428
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	4,294	154	4,140
IAG SRP 75/100	2023	1,766	1,738	927	2,577
	2022	1,200	1,108	542	1,766
IAG SRP 75/100 Prestige 300	2023	1,519	1,274	1,835	958
	2022	1,189	689	359	1,519
IAG SRP 75/100 Prestige 500	2023	-	1,957	44	1,913
IAG SRP CS 75/75 F	2023	9	3	4	8
	2022	3	12	6	9
IAG SRP CS 75/75 Prestige 300 F	2023	16	4	17	3
	2022	-	16	-	16
IAG SRP CS 75/75 Prestige 500 F	2023	-	20	-	20
IAG SRP 75/100 F	2023	4	-	-	4
	2022	-	4	-	4
IAG SRP 75/100 Prestige 300 F	2023	-	5	5	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	5	-	5
My Education/Ecoflex	2023	124	-	13	111
	2022	154	-	30	124
Ecoflextra CS 75/75	2023	8	31	4	35
	2022	16	2	10	8
COL002	2023	49	19	18	50
	2022	40	31	22	49

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL008	2023	-	-	-	-
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global True Conviction (IA)					
IAG SRP CS 75/75 My Education+	2023	802	405	273	934
	2022	643	358	199	802
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	970	260	857	373
	2022	868	306	204	970
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,688	60	1,628
	2023	241	121	92	270
	2022	167	150	76	241
IAG SRP 75/100 Prestige 300	2023	352	163	372	143
	2022	239	165	52	352
IAG SRP 75/100 Prestige 500	2023	-	644	20	624
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	10	-	8	2
	2022	7	3	-	10
IAG SRP CS 75/75 Prestige 500 F	2023	-	19	3	16
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
COL003	2023	4,018	-	1,568	2,450
	2022	4,018	-	-	4,018
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Equity Opportunistic Value (Wellington)					
IAG SRP CS 75/75 My Education+	2023	21	911	312	620
	2022	-	44	23	21
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	41	752	570	223
	2022	-	41	-	41
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	544	54	490
IAG SRP 75/100	2023	7	472	135	344
	2022	-	7	-	7
IAG SRP 75/100 Prestige 300	2023	4	304	186	122
	2022	-	4	-	4
IAG SRP 75/100 Prestige 500	2023	-	236	1	235
IAG SRP CS 75/75 F	2023	-	3	-	3
	2022	-	-	-	-

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	-	2	-	2
	2022	-	-	-	-
COL001	2023	4	1	-	5
	2022	4	-	-	4
COL002	2023	174	204	107	271
	2022	181	34	41	174
COL003	2023	8,462	577	1,380	7,659
	2022	9,076	1,602	2,216	8,462
COL008	2023	120	17	23	114
	2022	186	24	90	120
COL019	2023	64	2	9	57
	2022	68	10	14	64
COL020	2023	-	-	-	-
	2022	-	-	-	-
COL022	2023	27	1	20	8
	2022	30	20	23	27
COL025	2023	74	79	28	125
	2022	67	23	16	74
COL026	2023	-	-	-	-
	2022	-	-	-	-
COLBR2	2023	157	6	16	147
	2022	5	158	6	157
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity Global Concentrated Equity					
IAG SRP CS 75/75 My Education+	2023	3,179	4,559	2,040	5,698
	2022	2,513	1,770	1,104	3,179
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,782	3,596	4,392	1,986
	2022	2,369	1,283	870	2,782
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	5,373	349	5,024
IAG SRP 75/100	2023	676	924	481	1,119
	2022	471	403	198	676
IAG SRP 75/100 Prestige 300	2023	729	994	1,203	520
	2022	694	239	204	729
IAG SRP 75/100 Prestige 500	2023	-	1,524	62	1,462
IAG SRP CS 75/75 F	2023	1	-	1	-
	2022	1	-	-	1
IAG SRP CS 75/75 Prestige 300 F	2023	10	6	10	6
	2022	11	1	2	10

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 500 F	2023	-	14	-	14
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	22	48	11	59
	2022	20	5	3	22
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity NorthStar®					
IAG SRP CS 75/75 My Education+	2023	1,592	404	350	1,646
	2022	1,573	303	284	1,592
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	789	219	682	326
	2022	739	194	144	789
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,836	56	1,780
IAG SRP 75/100	2023	544	181	153	572
	2022	521	144	121	544
IAG SRP 75/100 Prestige 300	2023	412	124	340	196
	2022	375	268	231	412
IAG SRP 75/100 Prestige 500	2023	-	826	44	782
IAG SRP CS 75/75 F	2023	2	4	4	2
	2022	2	-	-	2
IAG SRP CS 75/75 Prestige 300 F	2023	4	3	7	-
	2022	9	-	5	4
IAG SRP CS 75/75 Prestige 500 F	2023	-	19	-	19
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
My Education/Ecoflex	2023	1,909	164	249	1,824
	2022	2,093	112	296	1,909
Ecoflextra CS 75/75	2023	74	3	15	62
	2022	82	3	11	74
PLA000	2023	-	-	-	-
	2022	-	-	-	-
International Disciplined Equity (IA)					
Ecoflextra GSS	2023	1,127	15	102	1,040
	2022	1,259	20	152	1,127
COL003	2023	14,095	185	2,214	12,066
	2022	16,424	824	3,153	14,095
PLA000	2023	-	-	-	-
	2022	-	-	-	-

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
International Equity Index (BlackRock)					
IAG SRP CS 75/75 My Education+	2023	730	433	249	914
	2022	716	328	314	730
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	381	233	390	224
	2022	428	147	194	381
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	510	22	488
IAG SRP 75/100	2023	440	277	172	545
	2022	351	209	120	440
IAG SRP 75/100 Prestige 300	2023	502	216	494	224
	2022	387	180	65	502
IAG SRP 75/100 Prestige 500	2023	-	623	15	608
IAG SRP Other Series	2023	52	56	13	95
	2022	27	32	7	52
IAG SRP CS 75/75 F	2023	1	5	1	5
	2022	1	-	-	1
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	8	-	8	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	3	-	3	-
	2022	3	-	-	3
IAG SRP 75/100 Prestige 500 F	2023	-	5	-	5
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	645	167	110	702
	2022	761	57	173	645
Ecoflextra CS 75/75	2023	31	1	8	24
	2022	32	5	6	31
Ecoflextra GSS	2023	499	64	40	523
	2022	564	38	103	499
COL001	2023	10	2	4	8
	2022	10	3	3	10
COL002	2023	724	111	285	550
	2022	681	153	110	724
COL008	2023	1,880	466	490	1,856
	2022	1,818	570	508	1,880
COL010	2023	149	39	29	159
	2022	131	50	32	149
COL011	2023	151	24	43	132
	2022	183	109	141	151
COL012	2023	-	-	-	-
	2022	80	9	89	-
COL013	2023	68	14	11	71
	2022	43	39	14	68
COL015	2023	115	39	35	119
	2022	149	50	84	115

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL018	2023	497	68	62	503
	2022	355	185	43	497
COL019	2023	684	131	149	666
	2022	719	208	243	684
COL020	2023	22	1	2	21
	2022	21	2	1	22
COL022	2023	488	114	137	465
	2022	451	159	122	488
COL025	2023	3,356	1,202	950	3,608
	2022	2,952	1,494	1,090	3,356
COL026	2023	5	1	1	5
	2022	5	1	1	5
COL028	2023	236	52	44	244
	2022	196	130	90	236
COLBR2	2023	509	998	841	666
	2022	482	443	416	509
PLA000	2023	-	-	-	-
	2022	-	-	-	-
International Equity (IA)					
IAG SRP CS 75/75 My Education+	2023	412	75	112	375
	2022	430	62	80	412
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	209	118	229	98
	2022	275	37	103	209
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	435	42	393
	2022	153	25	29	149
IAG SRP 75/100	2023	158	25	30	153
	2022	158	25	30	153
IAG SRP 75/100 Prestige 300	2023	158	24	138	44
	2022	164	24	30	158
IAG SRP 75/100 Prestige 500	2023	-	251	18	233
	2022	-	-	-	-
IAG SRP CS 75/75 F	2023	-	1	1	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	1	1	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	2	-	2
	2022	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	1,379	73	177	1,275
	2022	1,527	78	226	1,379
Ecoflextra CS 75/75	2023	21	1	3	19
	2022	27	-	6	21
COL001	2023	-	-	-	-
	2022	-	-	-	-
COL002	2023	19	4	4	19
	2022	27	6	14	19

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL003	2023	11,792	174	976	10,990
	2022	11,196	1,773	1,177	11,792
COL008	2023	34	56	56	34
	2022	75	35	76	34
COL011	2023	-	-	-	-
	2022	-	-	-	-
COL015	2023	-	-	-	-
	2022	-	-	-	-
COL019	2023	34	5	7	32
	2022	36	4	6	34
COL020	2023	-	-	-	-
	2022	-	-	-	-
COL022	2023	25	2	11	16
	2022	46	5	26	25
COL025	2023	56	10	10	56
	2022	52	10	6	56
COL026	2023	-	-	-	-
	2022	-	-	-	-
COLBR2	2023	325	53	49	329
	2022	281	84	40	325
PLA000	2023	-	-	-	-
	2022	-	-	-	-

Fidelity European Equity

IAG SRP CS 75/75 My Education+	2023	440	179	133	486
	2022	456	117	133	440
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	382	221	460	143
	2022	389	124	131	382
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	657	59	598
	2022	105	59	44	120
IAG SRP 75/100	2023	105	59	44	120
	2022	106	28	29	105
IAG SRP 75/100 Prestige 300	2023	132	66	147	51
	2022	134	41	43	132
IAG SRP 75/100 Prestige 500	2023	-	226	3	223
	2022	-	-	-	-
IAG SRP CS 75/75 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	1,385	6	140	1,251
	2022	1,539	7	161	1,385
Ecoflextra CS 75/75	2023	35	2	6	31
	2022	33	6	4	35

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
PLA000	2023	-	-	-	-
	2022	-	-	-	-
U.S. Disciplined Equity (iA)					
Ecoflextra GSS	2023	4,675	64	361	4,378
	2022	4,980	92	397	4,675
COL003	2023	21,411	34	4,196	17,249
	2022	24,578	1,829	4,996	21,411
PLA000	2023	-	-	-	-
	2022	-	-	-	-
U.S. Equity Index (BlackRock)					
IAG SRP CS 75/75 My Education+	2023	4,899	2,765	1,691	5,973
	2022	3,440	2,566	1,107	4,899
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,833	1,174	2,822	1,185
	2022	2,234	1,169	570	2,833
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	9,664	471	9,193
	2023	1,772	1,019	685	2,106
	2022	1,324	886	438	1,772
IAG SRP 75/100 Prestige 300	2023	1,318	684	1,330	672
	2022	995	475	152	1,318
IAG SRP 75/100 Prestige 500	2023	-	5,135	263	4,872
IAG SRP Other Series	2023	385	129	68	446
	2022	299	140	54	385
IAG SRP CS 75/75 F	2023	4	6	1	9
	2022	3	4	3	4
IAG SRP CS 75/75 Prestige 300 F	2023	4	3	5	2
	2022	1	3	-	4
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	3	-	3	-
	2022	3	-	-	3
IAG SRP 75/100 Prestige 500 F	2023	-	112	-	112
IAG SRP SE 100/100 F	2023	-	1	-	1
	2022	-	-	-	-
My Education/Ecoflex	2023	3,223	442	413	3,252
	2022	3,304	301	382	3,223
Ecoflextra CS 75/75	2023	103	9	12	100
	2022	107	15	19	103
Ecoflextra GSS	2023	1,262	61	126	1,197
	2022	1,357	33	128	1,262
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity Insights					
IAG SRP CS 75/75 My Education+	2023	8,541	3,989	2,546	9,984
	2022	6,935	3,712	2,106	8,541

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	5,880	2,310	5,494	2,696
	2022	5,613	1,868	1,601	5,880
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	7,288	242	7,046
IAG SRP 75/100	2023	2,652	1,233	962	2,923
	2022	2,236	1,158	742	2,652
IAG SRP 75/100 Prestige 300	2023	2,953	891	2,828	1,016
	2022	2,665	990	702	2,953
IAG SRP 75/100 Prestige 500	2023	-	3,703	48	3,655
IAG SRP CS 75/75 F	2023	14	2	5	11
	2022	14	6	6	14
IAG SRP CS 75/75 Prestige 300 F	2023	3	1	4	-
	2022	68	1	66	3
IAG SRP CS 75/75 Prestige 500 F	2023	-	7	-	7
IAG SRP 75/100 F	2023	3	-	-	3
	2022	11	1	9	3
IAG SRP 75/100 Prestige 300 F	2023	4	4	7	1
	2022	4	-	-	4
IAG SRP 75/100 Prestige 500 F	2023	-	11	-	11
Ecoflextra CS 75/75	2023	50	7	6	51
	2022	53	11	14	50
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Thematic Innovation (iA)					
IAG SRP CS 75/75 My Education+	2023	8,519	2,636	2,409	8,746
	2022	7,052	3,365	1,898	8,519
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	6,106	2,152	5,814	2,444
	2022	5,794	1,975	1,663	6,106
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	10,910	452	10,458
IAG SRP 75/100	2023	2,699	1,098	930	2,867
	2022	2,354	1,018	673	2,699
IAG SRP 75/100 Prestige 300	2023	3,137	864	2,989	1,012
	2022	2,987	717	567	3,137
IAG SRP 75/100 Prestige 500	2023	-	6,067	147	5,920
IAG SRP Other Series	2023	468	127	97	498
	2022	393	159	84	468
IAG SRP CS 75/75 F	2023	4	2	-	6
	2022	4	3	3	4
IAG SRP CS 75/75 Prestige 300 F	2023	22	9	22	9
	2022	55	6	39	22
IAG SRP CS 75/75 Prestige 500 F	2023	-	37	1	36
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 Prestige 300 F	2023	7	1	4	4
	2022	2	5	-	7
IAG SRP 75/100 Prestige 500 F	2023	-	10	-	10
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	265	1	30	236
	2022	292	1	28	265
Ecoflextra CS 75/75	2023	127	71	24	174
	2022	136	15	24	127
COL001	2023	3	2	-	5
	2022	4	1	2	3
COL002	2023	94	11	26	79
	2022	99	40	45	94
COL003	2023	8,390	2,925	1,717	9,598
	2022	18,083	1,997	11,690	8,390
COL008	2023	137	45	34	148
	2022	164	33	60	137
COL011	2023	-	-	-	-
	2022	-	-	-	-
COL015	2023	-	-	-	-
	2022	-	-	-	-
COL019	2023	31	6	7	30
	2022	38	8	15	31
COL020	2023	-	-	-	-
	2022	-	-	-	-
COL022	2023	47	7	4	50
	2022	53	9	15	47
COL025	2023	196	71	40	227
	2022	130	94	28	196
COLBR2	2023	2	-	-	2
	2022	2	-	-	2
PLA000	2023	-	-	-	-
	2022	-	-	-	-
American (Dynamic)					
IAG SRP CS 75/75 My Education+	2023	2,581	524	884	2,221
	2022	2,490	870	779	2,581
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	3,040	505	3,066	479
	2022	2,870	848	678	3,040
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	814	32	782
IAG SRP 75/100	2023	952	173	228	897
	2022	943	327	318	952
IAG SRP 75/100 Prestige 300	2023	602	88	499	191
	2022	803	305	506	602
IAG SRP 75/100 Prestige 500	2023	-	384	24	360
IAG SRP CS 75/75 F	2023	1	2	-	3
	2022	2	1	2	1
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	1	-	1	-

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	181	4	166	19
	2022	226	27	72	181
PLA000	2023	-	-	-	-
	2022	-	-	-	-
U.S. Equity (IA)					
IAG SRP CS 75/75 My Education+	2023	1,035	588	274	1,349
	2022	952	343	260	1,035
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	690	288	673	305
	2022	642	232	184	690
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,455	48	1,407
IAG SRP 75/100	2023	468	198	141	525
	2022	433	148	113	468
IAG SRP 75/100 Prestige 300	2023	473	127	454	146
	2022	436	121	84	473
IAG SRP 75/100 Prestige 500	2023	-	1,108	41	1,067
IAG SRP Other Series	2023	86	25	9	102
	2022	94	16	24	86
IAG SRP CS 75/75 F	2023	2	2	1	3
	2022	1	1	-	2
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	2	2	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	5	-	5
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	1,488	126	192	1,422
	2022	1,629	101	242	1,488
Ecoflextra CS 75/75	2023	37	1	9	29
	2022	40	2	5	37
COL001	2023	1	-	-	1
	2022	2	-	1	1
COL002	2023	37	5	6	36
	2022	36	7	6	37
COL003	2023	-	-	-	-
	2022	-	-	-	-

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Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
COL008	2023	88	17	17	88
	2022	91	31	34	88
COL011	2023	-	-	-	-
	2022	-	-	-	-
COL013	2023	-	-	-	-
	2022	-	-	-	-
COL019	2023	24	5	9	20
	2022	26	7	9	24
COL020	2023	-	-	-	-
	2022	-	-	-	-
COL022	2023	12	11	11	12
	2022	19	1	8	12
COL025	2023	90	9	19	80
	2022	101	18	29	90
COL026	2023	-	-	-	-
	2022	-	-	-	-
COLBR2	2023	3	1	2	2
	2022	3	2	2	3
PLA000	2023	-	-	-	-
	2022	-	-	-	-
U.S. Dividend Growth (IA)					
IAG SRP CS 75/75 My Education+	2023	2,298	1,407	871	2,834
	2022	1,701	1,282	685	2,298
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,722	762	1,687	797
	2022	1,182	909	369	1,722
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	4,079	161	3,918
IAG SRP 75/100	2023	1,055	737	488	1,304
	2022	804	538	287	1,055
IAG SRP 75/100 Prestige 300	2023	1,250	572	1,289	533
	2022	869	500	119	1,250
IAG SRP 75/100 Prestige 500	2023	-	3,138	60	3,078
IAG SRP Other Series	2023	146	75	35	186
	2022	87	71	12	146
IAG SRP CS 75/75 F	2023	2	13	3	12
	2022	2	2	2	2
IAG SRP CS 75/75 Prestige 300 F	2023	3	3	4	2
	2022	2	1	-	3
IAG SRP CS 75/75 Prestige 500 F	2023	-	7	-	7
IAG SRP 75/100 F	2023	-	1	-	1
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	5	2	7	-
	2022	4	1	-	5
IAG SRP 75/100 Prestige 500 F	2023	-	21	-	21
IAG SRP SE 100/100 F	2023	-	-	-	-
	2022	-	-	-	-
My Education/Ecoflex	2023	2,917	178	405	2,690
	2022	3,092	196	371	2,917

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
Ecoflextra CS 75/75	2023	139	8	27	120
	2022	141	15	17	139
COL001	2023	2	-	-	2
	2022	1	1	-	2
COL002	2023	14	7	4	17
	2022	12	4	2	14
COL008	2023	41	15	17	39
	2022	53	27	39	41
COL019	2023	13	1	2	12
	2022	10	4	1	13
COL020	2023	-	-	-	-
	2022	-	-	-	-
COL022	2023	36	5	7	34
	2022	39	6	9	36
COL025	2023	85	26	35	76
	2022	56	41	12	85
COLBR2	2023	-	8	4	4
	2022	-	-	-	-
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Fidelity Global Innovators®					
IAG SRP CS 75/75 My Education+	2023	5,676	8,476	3,623	10,529
	2022	2,044	5,233	1,601	5,676
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	4,430	6,628	7,878	3,180
	2022	1,693	3,733	996	4,430
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	6,144	455	5,689
IAG SRP 75/100	2023	1,659	2,528	1,360	2,827
	2022	785	1,736	862	1,659
IAG SRP 75/100 Prestige 300	2023	2,131	2,343	3,381	1,093
	2022	751	2,069	689	2,131
IAG SRP 75/100 Prestige 500	2023	-	2,720	29	2,691
IAG SRP CS 75/75 F	2023	14	11	16	9
	2022	1	25	12	14
IAG SRP CS 75/75 Prestige 300 F	2023	16	10	20	6
	2022	25	12	21	16
IAG SRP CS 75/75 Prestige 500 F	2023	-	2	-	2
IAG SRP 75/100 F	2023	1	-	-	1
	2022	-	1	-	1
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	12	89	5	96
	2022	5	11	4	12
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Asian Pacific (IA)					
IAG SRP CS 75/75 My Education+	2023	18,108	4,871	5,555	17,424
	2022	17,817	5,806	5,515	18,108

Notes to the Financial Statements

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(in thousands, except for per unit amounts)

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	12,202	3,581	11,160	4,623
	2022	13,645	3,807	5,250	12,202
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	3,377	175	3,202
IAG SRP 75/100	2023	3,516	1,126	1,263	3,379
	2022	3,633	1,136	1,253	3,516
IAG SRP 75/100 Prestige 300	2023	2,995	875	2,778	1,092
	2022	3,438	894	1,337	2,995
IAG SRP 75/100 Prestige 500	2023	-	902	40	862
IAG SRP CS 75/75 F	2023	9	8	11	6
	2022	22	5	18	9
IAG SRP CS 75/75 Prestige 300 F	2023	47	8	29	26
	2022	47	27	27	47
IAG SRP CS 75/75 Prestige 500 F	2023	-	11	5	6
IAG SRP 75/100 F	2023	3	1	1	3
	2022	2	1	-	3
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
My Education/Ecoflex	2023	1,591	4	155	1,440
	2022	1,786	6	201	1,591
Ecoflextra CS 75/75	2023	139	12	26	125
	2022	109	70	40	139
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Emerging Markets (Jarislowsky Fraser)					
IAG SRP CS 75/75 My Education+	2023	2,111	641	820	1,932
	2022	2,035	796	720	2,111
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,596	482	1,537	541
	2022	1,575	730	709	1,596
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	948	128	820
IAG SRP 75/100	2023	309	149	113	345
	2022	290	118	99	309
IAG SRP 75/100 Prestige 300	2023	353	117	337	133
	2022	361	145	153	353
IAG SRP 75/100 Prestige 500	2023	-	240	9	231
IAG SRP CS 75/75 F	2023	2	-	1	1
	2022	2	1	1	2
IAG SRP CS 75/75 Prestige 300 F	2023	4	-	4	-
	2022	4	-	-	4
IAG SRP CS 75/75 Prestige 500 F	2023	-	4	-	4

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
My Education/Ecoflex	2023	681	4	69	616
	2022	748	4	71	681
Ecoflextra CS 75/75	2023	5	2	1	6
	2022	4	1	-	5
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Health Care (Renaissance)					
IAG SRP CS 75/75 My Education+	2023	2,351	580	671	2,260
	2022	2,354	520	523	2,351
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,358	281	1,144	495
	2022	1,509	243	394	1,358
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	4,626	349	4,277
IAG SRP 75/100	2023	472	163	175	460
	2022	439	168	135	472
IAG SRP 75/100 Prestige 300	2023	500	118	457	161
	2022	504	136	140	500
IAG SRP 75/100 Prestige 500	2023	-	1,832	122	1,710
IAG SRP CS 75/75 F	2023	1	-	-	1
	2022	-	1	-	1
IAG SRP CS 75/75 Prestige 300 F	2023	1	-	1	-
	2022	5	1	5	1
IAG SRP CS 75/75 Prestige 500 F	2023	-	7	-	7
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	1	1	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	5	-	5
My Education/Ecoflex	2023	588	1	103	486
	2022	695	1	108	588
Ecoflextra CS 75/75	2023	4	2	2	4
	2022	4	1	1	4
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Global Infrastructure (Dynamic)					
IAG SRP CS 75/75 My Education+	2023	5,665	1,702	3,178	4,189
	2022	3,782	3,134	1,251	5,665
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	4,711	1,250	4,804	1,157
	2022	3,536	2,355	1,180	4,711

Notes to the Financial Statements

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(in thousands, except for per unit amounts)

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	2,287	241	2,046
IAG SRP 75/100	2023	1,596	585	697	1,484
	2022	1,138	942	484	1,596
IAG SRP 75/100 Prestige 300	2023	2,031	441	1,953	519
	2022	1,317	1,050	336	2,031
IAG SRP 75/100 Prestige 500	2023	-	1,138	74	1,064
IAG SRP CS 75/75 F	2023	11	2	4	9
	2022	11	5	5	11
IAG SRP CS 75/75 Prestige 300 F	2023	8	-	8	-
	2022	-	8	-	8
IAG SRP CS 75/75 Prestige 500 F	2023	-	7	-	7
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	30	5	6	29
	2022	34	7	11	30
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Real Estate Income (iA)					
IAG SRP CS 75/75 My Education+	2023	1,129	534	624	1,039
	2022	1,140	450	461	1,129
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	893	339	946	286
	2022	984	371	462	893
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	2,453	570	1,883
IAG SRP 75/100	2023	201	69	86	184
	2022	132	141	72	201
IAG SRP 75/100 Prestige 300	2023	339	45	319	65
	2022	255	170	86	339
IAG SRP 75/100 Prestige 500	2023	-	903	107	796
IAG SRP CS 75/75 F	2023	2	-	-	2
	2022	1	4	3	2
IAG SRP CS 75/75 Prestige 300 F	2023	2	-	2	-
	2022	-	2	-	2
IAG SRP CS 75/75 Prestige 500 F	2023	-	8	-	8
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	3	-	3	-
	2022	3	-	-	3
IAG SRP 75/100 Prestige 500 F	2023	-	12	-	12

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
My Education/Ecoflex	2023	276	-	34	242
	2022	308	1	33	276
Ecoflextra CS 75/75	2023	1	-	-	1
	2022	1	1	1	1
COL003	2023	-	622	21	601
PLA000	2023	-	-	-	-
	2022	-	-	-	-
U.S. DAQ Index (iA)					
IAG SRP CS 75/75 My Education+	2023	16,261	7,217	4,939	18,539
	2022	12,836	6,788	3,363	16,261
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	7,790	3,314	7,380	3,724
	2022	7,201	2,673	2,084	7,790
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	23,865	719	23,146
IAG SRP 75/100	2023	3,796	1,843	1,249	4,390
	2022	2,845	1,941	990	3,796
IAG SRP 75/100 Prestige 300	2023	2,595	1,124	2,693	1,026
	2022	2,033	1,114	552	2,595
IAG SRP 75/100 Prestige 500	2023	-	9,668	366	9,302
IAG SRP CS 75/75 F	2023	7	6	5	8
	2022	4	6	3	7
IAG SRP CS 75/75 Prestige 300 F	2023	7	1	4	4
	2022	5	2	-	7
IAG SRP CS 75/75 Prestige 500 F	2023	-	4	1	3
IAG SRP 75/100 F	2023	1	-	-	1
	2022	1	-	-	1
IAG SRP 75/100 Prestige 300 F	2023	-	1	1	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	6	-	6
My Education/Ecoflex	2023	1,170	1	116	1,055
	2022	1,275	2	107	1,170
Ecoflextra CS 75/75	2023	19	33	3	49
	2022	22	6	9	19
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Indexia Prudent (iA)					
IAG SRP CS 75/75 My Education+	2023	5,494	1,915	1,920	5,489
	2022	5,824	2,007	2,337	5,494
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	3,197	1,018	2,641	1,574
	2022	4,009	1,227	2,039	3,197
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	2,013	88	1,925
IAG SRP 75/100	2023	2,582	761	992	2,351
	2022	2,765	602	785	2,582
IAG SRP 75/100 Prestige 300	2023	3,554	534	2,937	1,151
	2022	4,048	608	1,102	3,554

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(in thousands, except for per unit amounts)

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 Prestige 500	2023	-	2,325	88	2,237
IAG SRP CS 75/75 F	2023	2	1	-	3
	2022	2	-	-	2
IAG SRP CS 75/75 Prestige 300 F	2023	41	-	25	16
	2022	37	7	3	41
IAG SRP CS 75/75 Prestige 500 F	2023	-	26	-	26
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	29	8	10	27
	2022	40	2	13	29
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Indexia Moderate (iA)					
IAG SRP CS 75/75 My Education+	2023	6,029	2,638	2,266	6,401
	2022	5,273	2,350	1,594	6,029
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	2,199	793	1,745	1,247
	2022	2,396	609	806	2,199
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,217	39	1,178
IAG SRP 75/100	2023	2,746	800	838	2,708
	2022	2,436	1,051	741	2,746
IAG SRP 75/100 Prestige 300	2023	1,605	443	1,244	804
	2022	1,460	532	387	1,605
IAG SRP 75/100 Prestige 500	2023	-	1,093	86	1,007
IAG SRP CS 75/75 F	2023	1	-	-	1
	2022	12	1	12	1
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	4	-	4	-
	2022	4	-	-	4
IAG SRP 75/100 Prestige 300 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	9	4	3	10
	2022	6	4	1	9
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Indexia Balanced (iA)					
IAG SRP CS 75/75 My Education+	2023	8,429	3,441	2,570	9,300
	2022	6,746	3,672	1,989	8,429

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	3,629	1,362	3,383	1,608
	2022	3,376	1,222	969	3,629
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	2,973	90	2,883
IAG SRP 75/100	2023	3,382	1,474	971	3,885
	2022	2,872	1,500	990	3,382
IAG SRP 75/100 Prestige 300	2023	3,186	770	2,540	1,416
	2022	2,226	1,506	546	3,186
IAG SRP 75/100 Prestige 500	2023	-	2,559	75	2,484
IAG SRP CS 75/75 F	2023	9	-	4	5
	2022	1	10	2	9
IAG SRP CS 75/75 Prestige 300 F	2023	-	-	-	-
	2022	1	-	1	-
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	4	-	4	-
	2022	3	1	-	4
IAG SRP 75/100 Prestige 500 F	2023	-	5	-	5
Ecoflextra CS 75/75	2023	26	16	4	38
	2022	19	9	2	26
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Indexia Growth (iA)					
IAG SRP CS 75/75 My Education+	2023	4,856	2,236	1,124	5,968
	2022	3,424	2,108	676	4,856
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	1,738	631	1,488	881
	2022	1,596	482	340	1,738
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	1,516	19	1,497
IAG SRP 75/100	2023	1,161	370	255	1,276
	2022	904	435	178	1,161
IAG SRP 75/100 Prestige 300	2023	884	386	994	276
	2022	537	421	74	884
IAG SRP 75/100 Prestige 500	2023	-	1,087	13	1,074
IAG SRP CS 75/75 F	2023	9	3	6	6
	2022	1	8	-	9
IAG SRP CS 75/75 Prestige 300 F	2023	24	-	2	22
	2022	45	3	24	24
IAG SRP CS 75/75 Prestige 500 F	2023	-	3	-	3
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-

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December 31, 2023 and 2022

(in thousands, except for per unit amounts)

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
IAG SRP 75/100 Prestige 300 F	2023	4	-	2	2
	2022	6	-	2	4
IAG SRP 75/100 Prestige 500 F	2023	-	1	-	1
Ecoflextra CS 75/75	2023	5	2	1	6
	2022	1	4	-	5
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Indexia Aggressive (iA)					
IAG SRP CS 75/75 My Education+	2023	1,945	1,381	517	2,809
	2022	1,352	896	303	1,945
IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2023	697	499	807	389
	2022	633	280	216	697
IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2023	-	795	63	732
IAG SRP 75/100	2023	364	150	56	458
	2022	307	154	97	364
IAG SRP 75/100 Prestige 300	2023	565	85	526	124
	2022	535	125	95	565
IAG SRP 75/100 Prestige 500	2023	-	513	21	492
IAG SRP CS 75/75 F	2023	28	-	11	17
	2022	1	27	-	28
IAG SRP CS 75/75 Prestige 300 F	2023	26	3	-	29
	2022	6	26	6	26
IAG SRP CS 75/75 Prestige 500 F	2023	-	-	-	-
IAG SRP 75/100 F	2023	-	-	-	-
	2022	-	-	-	-
IAG SRP 75/100 Prestige 300 F	2023	24	-	-	24
	2022	24	-	-	24
IAG SRP 75/100 Prestige 500 F	2023	-	-	-	-
Ecoflextra CS 75/75	2023	1	1	1	1
	2022	1	1	1	1
PLA000	2023	-	-	-	-
	2022	-	-	-	-
FORLIFE Guaranteed Maximum Income (iA)					
IAG SRP Other Series	2023	9,171	2,767	1,326	10,612
	2022	8,846	1,636	1,311	9,171
PLA000	2023	-	-	-	-
	2022	-	-	-	-
FORLIFE Guaranteed Income & Growth (iA)					
IAG SRP Other Series	2023	1,245	492	190	1,547
	2022	1,133	281	169	1,245
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Diploma Elementary (iA)					
Diploma	2023	70,057	13,758	8,662	75,153
	2022	65,313	12,693	7,949	70,057

Fund		Beginning of the Period	Units Issued	Units Redeemed	End of the Period
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Diploma Secondary (iA)					
Diploma	2023	51,929	16,332	10,094	58,167
	2022	44,596	14,497	7,164	51,929
PLA000	2023	-	-	-	-
	2022	-	-	-	-
Diploma (iA)					
Diploma	2023	4,279	6	1,279	3,006
	2022	5,888	11	1,620	4,279
PLA000	2023	-	-	-	-
	2022	-	-	-	-

9- Comparison of Net Asset Value per Unit and Net Assets Attributable to Contractholders per Unit

As at December 31, 2023 and 2022, the net asset value per unit was equivalent to net assets attributable to contractholders per unit for each Fund.

Other Information

Independent Auditor
Deloitte LLP
801 Grande Allée West, Suite 350
Quebec City, QC G1S 4Z4

Financial Highlights (unaudited)

As at December 31

The following tables show selected key financial information about the Fund and are intended to help you understand the Fund's financial performance for the past 5 years.

Group Savings and Retirement contracts and Individual Savings and Retirement contracts are included in net assets as well as in the total number of units in each fund.

The Fund's portfolio turnover rate indicates how actively the Fund's portfolio advisor manages its portfolio investments. A portfolio turnover rate of 100% is equivalent to the Fund buying and selling all of the securities in its portfolio once in the course of the year. The higher a Fund's portfolio turnover rate in a year, the greater the trading costs payable by the Fund in the year, and the greater the chance of an investor receiving taxable capital gains in the year. There is not necessarily a relationship between a high turnover rate and the performance of a Fund.

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
SRI Moderate (Inhance)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	9.73	9.16	10.75	10.40	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	9.80	9.20	10.77	10.41	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.81	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	9.65	9.10	10.71	10.40	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	9.77	9.18	10.76	10.40	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.80	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	9.59	9.07	10.69	10.39	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	10.10	9.39	10.90	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	10.19	9.46	10.92	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.83	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	10.00	9.33	10.86	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	10.16	9.43	10.92	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.82	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	9.91	9.28	10.84	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	9.45	8.98	10.63	10.38	-
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	9.73	9.16	10.75	10.40	-
Net assets (in thousands)	67,510	69,556	67,151	11,180	-
Number of units outstanding	6,832	7,598	6,252	1,075	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.84	2.79	2.79	2.71	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.58	2.59	2.58	2.51	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.45	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.11	3.07	3.07	2.99	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.74	2.68	2.67	2.59	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.61	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.30	3.26	3.26	3.17	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.69	1.65	1.62	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.52	1.45	1.44	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.36	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.99	1.94	1.93	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.46	1.40	1.39	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.53	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.17	2.12	2.11	-	-
Management expense ratio (%) - My Education/Ecoflex	3.81	3.73	3.67	3.65	-
Management expense ratio (%) - Ecoflexextra CS 75/75	2.84	2.79	2.79	2.71	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.85	2.90	2.84	2.77	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.59	2.70	2.63	2.57	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.46	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.12	3.18	3.12	3.05	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.75	2.79	2.72	2.65	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.62	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.31	3.36	3.31	3.23	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.71	1.75	1.67	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.53	1.56	1.49	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.38	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.00	2.05	1.98	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.47	1.50	1.43	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.54	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.18	2.23	2.16	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.82	3.84	3.71	3.71	-
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.85	2.90	2.84	2.77	-
Portfolio turnover rate (%)	12.63	15.61	95.12	9.06	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
SRI Balanced (Inhance)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	18.01	16.72	19.72	18.69	16.36
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	18.25	16.92	19.92	18.85	16.48
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.86	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	17.45	16.25	19.22	18.27	16.03
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	18.05	16.75	19.73	18.68	16.34
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.86	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	17.31	16.14	19.12	18.20	16.00
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	18.89	17.34	20.22	18.95	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	19.14	17.55	20.43	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.88	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	18.35	16.88	19.71	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	18.94	17.37	20.22	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.88	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	18.07	16.69	19.58	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	16.32	15.30	18.21	17.43	15.40
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	17.47	16.22	19.13	18.13	15.87
Net assets (in thousands)	225,412	220,328	230,721	104,240	59,801
Number of units outstanding	14,117	13,358	11,868	5,675	3,751
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.87	2.83	2.81	2.79	2.79
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.71	2.64	2.65	2.63	2.63
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.58	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.14	3.10	3.09	3.06	3.06
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.81	2.73	2.71	2.70	2.64
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.68	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.32	3.27	3.24	3.17	3.16
Management expense ratio (%) - IAG SRP CS 75/75 F	1.74	1.71	1.67	1.66	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.60	1.53	1.52	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.50	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.96	1.85	1.82	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.65	1.51	1.50	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.60	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.23	2.18	2.17	-	-
Management expense ratio (%) - My Education/Ecoflex	3.83	3.78	3.75	3.75	3.74
Management expense ratio (%) - Ecoflexextra CS 75/75	2.87	2.83	2.81	2.79	2.79
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.88	2.94	2.86	2.85	2.86
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.72	2.75	2.70	2.69	2.70
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.59	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.16	3.21	3.14	3.12	3.13
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.82	2.84	2.75	2.76	2.71
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.69	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.33	3.38	3.28	3.23	3.23
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.75	1.82	1.72	1.72	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.61	1.64	1.57	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.51	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.97	1.95	1.86	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.66	1.61	1.54	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.61	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.24	2.29	2.22	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.84	3.89	3.80	3.81	3.81
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.88	2.94	2.86	2.85	2.86
Portfolio turnover rate (%)	7.53	6.63	2.13	32.63	5.95

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
SRI Growth (Inhance)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	10.39	9.60	11.39	10.65	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.46	9.64	11.42	10.65	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.90	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	10.30	9.54	11.35	10.64	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	10.43	9.63	11.41	10.65	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.90	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	10.23	9.50	11.32	10.64	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	10.77	9.84	11.54	10.67	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	10.83	9.89	11.57	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.92	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	10.63	9.76	11.50	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	10.76	9.85	11.56	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.91	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	10.60	9.73	11.48	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	10.07	9.40	11.26	10.63	-
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	10.39	9.60	11.39	10.65	-
Net assets (in thousands)	74,150	67,694	58,648	6,833	-
Number of units outstanding	7,114	7,062	5,154	643	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.93	2.88	2.89	2.82	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.73	2.67	2.66	2.62	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.60	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.18	3.14	3.14	3.10	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.81	2.72	2.75	2.70	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.68	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.40	3.36	3.36	3.28	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.80	1.76	1.73	1.70	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.63	1.57	1.55	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.52	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.11	2.06	2.05	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.72	1.65	1.64	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.60	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.28	2.24	2.23	-	-
Management expense ratio (%) - My Education/Ecoflex	3.90	3.86	3.86	3.76	-
Management expense ratio (%) - Ecoflexextra CS 75/75	2.93	2.88	2.89	2.82	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.94	2.99	2.94	2.88	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.75	2.78	2.71	2.68	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.62	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.20	3.25	3.19	3.16	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.82	2.83	2.80	2.76	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.69	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.41	3.47	3.41	3.34	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.81	1.87	1.78	1.76	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.64	1.67	1.60	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.54	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.12	2.17	2.10	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.73	1.76	1.69	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.61	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.30	2.35	2.28	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.92	3.97	3.91	3.82	-
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.94	2.99	2.94	2.88	-
Portfolio turnover rate (%)	10.88	9.26	85.92	14.54	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Sustainable Balanced Portfolio (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.09	10.28	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.12	10.28	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.73	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.06	10.27	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.10	10.28	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.73	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	11.24	10.30	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	11.23	10.30	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.76	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.19	10.29	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	11.23	10.30	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.75	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	11.09	10.28	-	-	-
Net assets (in thousands)	4,660	1,230	-	-	-
Number of units outstanding	420	119	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.83	2.70	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.59	2.50	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.44	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.02	2.92	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.78	2.65	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.63	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.69	1.58	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.50	1.38	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.35	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.92	1.80	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.65	1.53	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.55	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.83	2.70	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.84	2.81	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.61	2.61	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.45	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.04	3.03	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.79	2.75	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.64	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.70	1.69	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.51	1.49	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.37	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.93	1.91	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.66	1.63	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.56	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.84	2.81	-	-	-
Portfolio turnover rate (%)	33.48	1.30	-	-	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity Climate Leadership Balanced™					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.84	10.18	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.87	10.18	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.82	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.81	10.18	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.85	10.18	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.82	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	11.98	10.20	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	12.01	10.20	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.84	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.95	10.19	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	11.99	10.20	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.84	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	11.84	10.18	-	-	-
Net assets (in thousands)	30,028	1,360	-	-	-
Number of units outstanding	2,603	133	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.05	2.93	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.81	2.73	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.65	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.27	3.16	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.00	2.89	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.85	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.90	1.81	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.72	1.61	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.58	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.14	2.04	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.88	1.77	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.78	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	3.05	2.93	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.06	3.04	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.82	2.84	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.67	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.28	3.26	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.01	3.00	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.86	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.91	1.92	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.73	1.72	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.59	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.15	2.14	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.89	1.88	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.79	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	3.06	3.04	-	-	-
Portfolio turnover rate (%)	3.96	16.42	-	-	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Sustainable Canadian Equity (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.12	10.38	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.17	10.39	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.08	10.37	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.14	10.38	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	11.26	10.40	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	11.33	10.41	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.67	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.22	10.39	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	11.27	10.40	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.67	-	-	-	-
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	11.11	10.38	-	-	-
Net assets (in thousands)	3,546	1,662	-	-	-
Number of units outstanding	318	159	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.82	2.72	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.45	2.36	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.29	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.08	2.97	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.63	2.51	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.48	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.68	1.60	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.34	1.24	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.21	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.94	1.85	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.50	1.39	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.39	-	-	-	-
Management expense ratio (%) - Ecoflexextra CS 75/75	2.82	2.72	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.83	2.82	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.46	2.47	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.31	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.09	3.07	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.64	2.62	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.49	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.70	1.70	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.35	1.35	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.22	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.95	1.95	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.51	1.50	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.41	-	-	-	-
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.83	2.82	-	-	-
Portfolio turnover rate (%)	63.58	20.72	-	-	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Climate Strategy (Wellington)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.34	10.77	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.36	10.77	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.30	10.76	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.34	10.77	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	11.48	10.79	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	11.49	10.79	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.44	10.78	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	11.48	10.79	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.74	-	-	-	-
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	11.34	10.77	-	-	-
Net assets (in thousands)	25,916	11,959	-	-	-
Number of units outstanding	2,293	1,132	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.00	2.95	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.83	2.75	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.68	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.32	3.25	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.01	2.91	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.86	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.92	1.83	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.74	1.63	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.60	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.23	2.13	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.91	1.79	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.78	-	-	-	-
Management expense ratio (%) - Ecoflexextra CS 75/75	3.00	2.95	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.01	3.05	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.84	2.86	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.69	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.33	3.35	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.02	3.02	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.87	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.93	1.93	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.76	1.74	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.61	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.24	2.23	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.92	1.90	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.80	-	-	-	-
Management expense ratio before waivers - Ecoflexextra CS 75/75	3.01	3.05	-	-	-
Portfolio turnover rate (%)	165.79	37.92	-	-	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Focus Prudent (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	22.99	21.60	24.33	23.90	22.39
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	23.42	21.96	24.68	24.19	22.61
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.69	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	22.45	21.12	23.83	23.45	22.01
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	23.01	21.60	24.29	23.84	22.32
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.69	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	22.27	20.99	23.71	23.36	21.95
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	24.18	22.44	24.96	24.22	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	24.61	22.80	25.30	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.71	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	23.40	21.83	24.42	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	24.25	22.46	24.93	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.71	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	23.30	21.73	24.31	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	16.96	16.03	18.16	17.94	16.92
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	18.37	17.26	19.44	19.10	17.89
Net assets (in thousands)	242,952	237,664	291,761	237,924	188,620
Number of units outstanding	12,884	11,735	12,835	10,874	9,513
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.66	2.61	2.60	2.57	2.57
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.48	2.41	2.39	2.34	2.36
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.35	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.83	2.79	2.76	2.74	2.76
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.57	2.50	2.50	2.49	2.50
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.44	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.96	2.91	2.90	2.88	2.87
Management expense ratio (%) - IAG SRP CS 75/75 F	1.44	1.40	1.37	1.44	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.38	1.32	1.28	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.26	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.73	1.69	1.68	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.50	1.43	1.40	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.36	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.85	1.80	1.79	-	-
Management expense ratio (%) - My Education/Ecoflex	3.26	3.22	3.20	3.19	3.19
Management expense ratio (%) - Ecoflexextra CS 75/75	2.66	2.61	2.60	2.57	2.57
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.67	2.72	2.65	2.63	2.64
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.49	2.52	2.44	2.40	2.43
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.36	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.84	2.89	2.80	2.80	2.83
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.59	2.60	2.55	2.55	2.57
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.46	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.97	3.02	2.95	2.94	2.94
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.45	1.50	1.41	1.50	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.39	1.43	1.33	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.27	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.75	1.80	1.73	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.51	1.54	1.45	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.37	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.86	1.91	1.84	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.27	3.32	3.25	3.25	3.26
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.67	2.72	2.65	2.63	2.64
Portfolio turnover rate (%)	24.33	30.25	23.39	40.89	62.01

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Focus Moderate (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	25.92	24.12	27.05	25.88	24.16
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	26.43	24.56	27.48	26.23	24.41
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.67	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	25.21	23.51	26.42	25.32	23.68
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	25.76	23.97	26.87	25.70	23.98
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.66	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	24.92	23.29	26.21	25.17	23.58
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	27.24	25.05	27.74	26.22	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	27.84	25.50	28.16	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.69	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	26.44	24.38	27.08	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	26.91	24.83	27.54	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	26.13	24.14	26.88	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	19.06	17.85	20.14	19.39	18.21
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	20.63	19.21	21.54	20.60	19.23
Net assets (in thousands)	344,433	330,025	366,420	284,554	281,113
Number of units outstanding	16,299	14,945	14,892	12,342	13,328
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.71	2.66	2.64	2.62	2.61
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.52	2.45	2.39	2.36	2.34
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.39	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.89	2.85	2.83	2.81	2.80
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.69	2.62	2.61	2.60	2.61
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.56	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.08	3.03	3.02	2.99	2.98
Management expense ratio (%) - IAG SRP CS 75/75 F	1.47	1.43	1.44	1.53	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.43	1.36	1.33	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.30	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.76	1.72	1.70	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.56	1.53	1.51	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.47	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.97	1.92	1.91	-	-
Management expense ratio (%) - My Education/Ecoflex	3.32	3.28	3.26	3.24	3.24
Management expense ratio (%) - Ecoflexextra CS 75/75	2.71	2.66	2.64	2.62	2.61
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.72	2.77	2.68	2.68	2.68
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.53	2.55	2.43	2.42	2.41
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.40	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.90	2.95	2.88	2.87	2.87
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.70	2.73	2.66	2.66	2.68
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.57	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.09	3.14	3.07	3.05	3.05
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.48	1.53	1.48	1.59	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.44	1.47	1.38	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.31	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.77	1.83	1.75	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.57	1.64	1.56	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.48	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.98	2.03	1.96	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.33	3.39	3.31	3.30	3.31
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.72	2.77	2.68	2.68	2.68
Portfolio turnover rate (%)	24.96	37.59	18.82	34.21	70.22

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Focus Balanced (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	28.93	26.73	29.81	27.76	25.83
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	29.47	27.18	30.26	28.11	26.09
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	28.11	26.03	29.08	27.13	25.29
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	28.72	26.54	29.60	27.56	25.63
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	27.71	25.71	28.80	26.93	25.16
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	30.35	27.71	30.54	28.13	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	30.88	28.17	31.01	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.67	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	29.45	26.97	29.79	27.49	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	30.14	27.54	30.34	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.66	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	29.05	26.65	29.52	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	21.28	19.78	22.19	20.79	19.46
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	22.88	21.14	23.58	21.96	20.43
Net assets (in thousands)	537,759	494,832	526,998	412,468	474,800
Number of units outstanding	23,968	20,818	20,042	17,231	21,749
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.75	2.71	2.68	2.66	2.65
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.57	2.51	2.45	2.42	2.41
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.44	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.94	2.90	2.87	2.85	2.83
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.75	2.70	2.66	2.65	2.63
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.62	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.17	3.12	3.11	3.07	3.06
Management expense ratio (%) - IAG SRP CS 75/75 F	1.56	1.50	1.60	1.56	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.48	1.42	1.38	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.35	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.82	1.73	1.74	1.73	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.67	1.47	1.45	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.54	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.06	2.02	2.01	-	-
Management expense ratio (%) - My Education/Ecoflex	3.35	3.30	3.28	3.28	3.26
Management expense ratio (%) - Ecoflexextra CS 75/75	2.75	2.71	2.68	2.66	2.65
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.77	2.81	2.72	2.72	2.72
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.58	2.62	2.49	2.48	2.48
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.45	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.95	3.01	2.91	2.91	2.90
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.76	2.81	2.70	2.71	2.70
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.63	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.18	3.23	3.16	3.13	3.13
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.57	1.60	1.65	1.62	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.49	1.53	1.43	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.36	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.83	1.84	1.78	1.79	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.68	1.57	1.49	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.55	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.07	2.13	2.06	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.36	3.41	3.33	3.34	3.33
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.77	2.81	2.72	2.72	2.72
Portfolio turnover rate (%)	28.84	40.57	19.63	33.69	87.37

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Focus Growth (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	31.88	29.24	32.57	29.63	27.43
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	32.42	29.67	32.98	29.94	27.66
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	30.96	28.44	31.73	28.92	26.83
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	31.59	28.96	32.27	29.34	27.16
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	30.41	28.01	31.35	28.65	26.65
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	33.50	30.35	33.41	30.03	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	34.05	30.79	33.82	30.34	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.65	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	32.43	29.46	32.51	29.30	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	32.88	29.89	33.04	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	31.86	29.03	32.13	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	23.46	21.63	24.24	22.18	20.65
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	25.11	23.03	25.65	23.34	21.61
Net assets (in thousands)	194,286	170,773	180,548	145,273	164,915
Number of units outstanding	7,468	6,680	6,394	5,761	7,209
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.81	2.75	2.72	2.70	2.69
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.63	2.54	2.51	2.50	2.52
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.50	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.98	2.93	2.90	2.89	2.86
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.81	2.76	2.69	2.66	2.67
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.68	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.25	3.21	3.19	3.17	3.15
Management expense ratio (%) - IAG SRP CS 75/75 F	1.60	1.56	1.51	1.50	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.42	1.34	1.32	1.40	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.41	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.86	1.82	1.80	1.79	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.72	1.66	1.62	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.60	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.15	2.12	2.10	-	-
Management expense ratio (%) - My Education/Ecoflex	3.37	3.33	3.31	3.30	3.29
Management expense ratio (%) - Ecoflexextra CS 75/75	2.81	2.75	2.72	2.70	2.69
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.82	2.86	2.76	2.76	2.76
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.64	2.65	2.55	2.56	2.59
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.51	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.99	3.04	2.94	2.95	2.93
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.82	2.87	2.73	2.72	2.74
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.69	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.26	3.31	3.24	3.23	3.22
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.61	1.66	1.55	1.55	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.43	1.44	1.36	1.46	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.42	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.87	1.93	1.85	1.85	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.73	1.77	1.67	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.61	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.17	2.22	2.15	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.38	3.43	3.35	3.36	3.36
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.82	2.86	2.76	2.76	2.76
Portfolio turnover rate (%)	32.15	41.22	20.36	35.45	97.84

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Focus Aggressive (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	35.12	31.95	35.52	31.51	29.12
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	35.73	32.44	36.00	31.87	29.39
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.61	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	33.88	30.89	34.43	30.63	28.38
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	34.54	31.43	34.97	31.05	28.71
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.61	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	33.46	30.57	34.15	30.44	28.26
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	36.66	33.01	36.38	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	37.34	33.62	36.88	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.63	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	35.33	31.91	35.26	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	36.08	32.53	35.85	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.63	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	34.96	31.62	34.98	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	25.73	23.53	26.32	23.48	21.83
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	27.56	25.07	27.88	24.73	22.86
Net assets (in thousands)	63,242	56,978	58,303	47,006	58,328
Number of units outstanding	2,284	2,083	1,950	1,803	2,455
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.87	2.81	2.77	2.75	2.74
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.67	2.61	2.57	2.54	2.54
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.54	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.09	3.05	3.04	3.03	2.98
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.91	2.87	2.88	2.78	2.84
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.78	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.31	3.26	3.24	3.21	3.19
Management expense ratio (%) - IAG SRP CS 75/75 F	1.77	1.73	1.71	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.56	1.50	1.46	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.46	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.05	2.01	1.99	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.84	1.78	1.74	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.70	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.23	2.19	2.17	-	-
Management expense ratio (%) - My Education/Ecoflex	3.42	3.38	3.36	3.34	3.33
Management expense ratio (%) - Ecoflexextra CS 75/75	2.87	2.81	2.77	2.75	2.74
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.88	2.92	2.81	2.81	2.81
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.68	2.72	2.62	2.60	2.61
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.55	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.11	3.15	3.08	3.09	3.05
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.92	2.97	2.93	2.84	2.91
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.79	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.32	3.37	3.28	3.27	3.26
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.78	1.84	1.76	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.57	1.61	1.51	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.47	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.06	2.11	2.04	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.85	1.89	1.79	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.71	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.24	2.30	2.22	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.44	3.49	3.40	3.40	3.40
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.88	2.92	2.81	2.81	2.81
Portfolio turnover rate (%)	38.26	37.52	28.16	34.68	99.69

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Selection Prudent (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.66	11.00	12.55	12.41	11.96
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.81	11.13	12.68	12.52	12.05
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.71	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.43	10.80	12.34	12.22	11.80
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.76	11.08	12.62	12.46	11.99
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.71	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	11.37	10.76	12.30	12.19	11.78
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	12.29	11.44	12.88	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	12.42	11.56	13.01	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.93	11.19	12.66	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	12.33	11.49	12.93	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	11.87	11.13	12.62	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	11.17	10.58	12.12	12.04	11.65
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	11.71	11.05	12.61	12.46	12.01
Net assets (in thousands)	91,153	95,138	118,107	107,686	118,301
Number of units outstanding	7,983	8,721	9,482	8,744	9,973
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.62	2.58	2.56	2.55	2.55
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.49	2.43	2.40	2.39	2.40
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.36	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.79	2.75	2.73	2.71	2.71
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.51	2.44	2.39	2.38	2.37
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.38	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.87	2.80	2.79	2.79	2.81
Management expense ratio (%) - IAG SRP CS 75/75 F	1.49	1.45	1.40	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.37	1.31	1.27	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.27	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.68	1.64	1.62	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.43	1.37	1.32	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.29	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.74	1.70	1.68	-	-
Management expense ratio (%) - My Education/Ecoflex	3.04	3.00	2.99	2.98	2.98
Management expense ratio (%) - Ecoflexextra CS 75/75	2.62	2.58	2.56	2.55	2.55
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.63	2.69	2.61	2.61	2.62
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.50	2.54	2.45	2.45	2.47
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.37	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.80	2.85	2.78	2.77	2.78
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.52	2.55	2.43	2.44	2.44
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.39	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.88	2.91	2.84	2.85	2.88
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.50	1.56	1.45	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.39	1.42	1.32	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.29	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.69	1.75	1.67	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.44	1.47	1.37	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.30	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.75	1.81	1.73	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.06	3.11	3.04	3.04	3.05
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.63	2.69	2.61	2.61	2.62
Portfolio turnover rate (%)	29.87	33.84	44.52	116.37	68.27

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Selection Moderate (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	12.20	11.46	12.92	12.63	12.24
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.36	11.59	13.05	12.74	12.32
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.69	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.93	11.23	12.68	12.42	12.05
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	12.22	11.48	12.93	12.63	12.22
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.69	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	11.85	11.17	12.63	12.38	12.03
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	12.80	11.89	13.26	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	13.03	12.05	13.39	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	12.47	11.62	13.01	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	12.88	11.93	13.26	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	12.41	11.57	12.96	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	11.58	10.93	12.39	12.18	11.86
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	12.20	11.46	12.92	12.63	12.24
Net assets (in thousands)	156,084	158,486	188,382	186,969	192,945
Number of units outstanding	13,171	13,982	14,737	14,951	15,921
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.68	2.64	2.62	2.61	2.61
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.55	2.49	2.47	2.46	2.46
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.42	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.86	2.82	2.80	2.78	2.79
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.63	2.57	2.55	2.53	2.52
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.50	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.96	2.92	2.90	2.89	2.90
Management expense ratio (%) - IAG SRP CS 75/75 F	1.51	1.50	1.48	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.42	1.36	1.34	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.34	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.75	1.71	1.69	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.51	1.45	1.42	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.42	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.84	1.79	1.77	-	-
Management expense ratio (%) - My Education/Ecoflex	3.20	3.16	3.14	3.13	3.13
Management expense ratio (%) - Ecoflexextra CS 75/75	2.68	2.64	2.62	2.61	2.61
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.69	2.75	2.67	2.67	2.68
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.57	2.60	2.52	2.52	2.53
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.44	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.87	2.93	2.85	2.84	2.86
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.64	2.68	2.60	2.59	2.59
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.51	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.97	3.03	2.95	2.95	2.97
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.53	1.61	1.53	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.43	1.47	1.39	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.35	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.76	1.82	1.74	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.52	1.56	1.47	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.43	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.85	1.90	1.82	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.21	3.27	3.19	3.19	3.20
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.69	2.75	2.67	2.67	2.68
Portfolio turnover rate (%)	28.65	29.02	35.86	128.99	71.61

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Selection Balanced (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	13.17	12.24	13.75	13.07	12.71
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	13.36	12.39	13.90	13.19	12.81
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.65	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	12.87	11.97	13.48	12.84	12.51
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	13.17	12.23	13.73	13.05	12.68
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.65	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	12.77	11.90	13.41	12.79	12.48
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	13.83	12.70	14.10	13.25	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	14.03	12.87	14.26	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	13.51	12.44	13.85	13.02	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	13.80	12.70	14.08	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.67	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	13.40	12.34	13.76	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	12.42	11.60	13.11	12.54	12.27
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	13.17	12.24	13.75	13.07	12.71
Net assets (in thousands)	237,123	230,991	256,112	244,251	258,982
Number of units outstanding	18,692	19,131	18,868	18,913	20,599
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.76	2.72	2.70	2.68	2.68
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.64	2.57	2.53	2.52	2.52
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.51	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.95	2.91	2.89	2.88	2.88
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.72	2.66	2.64	2.63	2.63
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.59	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.07	3.03	3.00	3.00	3.00
Management expense ratio (%) - IAG SRP CS 75/75 F	1.58	1.50	1.56	1.55	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.52	1.46	1.42	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.42	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.82	1.72	1.62	1.60	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.61	1.55	1.53	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.51	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.94	1.90	1.88	-	-
Management expense ratio (%) - My Education/Ecoflex	3.35	3.31	3.28	3.27	3.27
Management expense ratio (%) - Ecoflexextra CS 75/75	2.76	2.72	2.70	2.68	2.68
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.77	2.83	2.75	2.74	2.75
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.65	2.67	2.58	2.58	2.59
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.52	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.96	3.01	2.94	2.94	2.95
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.73	2.77	2.69	2.69	2.70
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.60	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.08	3.14	3.05	3.06	3.07
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.59	1.60	1.61	1.61	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.54	1.57	1.47	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.44	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.83	1.83	1.66	1.65	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.63	1.66	1.58	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.52	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.95	2.01	1.93	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.36	3.41	3.33	3.33	3.34
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.77	2.83	2.75	2.74	2.75
Portfolio turnover rate (%)	32.78	41.33	39.53	141.91	73.09

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Selection Growth (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	14.35	13.14	14.69	13.56	13.07
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	14.53	13.30	14.84	13.67	13.16
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	14.01	12.86	14.40	13.31	12.85
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	14.29	13.09	14.63	13.50	13.00
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	13.87	12.74	14.29	13.24	12.80
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	15.12	13.67	15.09	13.75	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	15.31	13.82	15.24	13.87	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	14.67	13.32	14.76	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	14.95	13.55	15.00	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.63	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	14.53	13.21	14.67	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	13.41	12.36	13.91	12.93	12.54
Net asset value per unit (in dollars) - Ecoflex ^{extra} CS 75/75	14.35	13.14	14.69	13.56	13.06
Net assets (in thousands)	110,330	102,787	110,651	101,354	111,826
Number of units outstanding	8,059	7,935	7,637	7,575	8,668
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.85	2.81	2.79	2.78	2.78
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.73	2.66	2.64	2.63	2.62
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.60	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.03	2.99	2.97	2.96	2.95
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.83	2.79	2.78	2.75	2.76
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.70	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.20	3.16	3.13	3.12	3.12
Management expense ratio (%) - IAG SRP CS 75/75 F	1.58	1.54	1.51	1.60	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.46	1.41	1.38	1.46	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.52	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.93	1.89	1.86	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.74	1.67	1.65	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.62	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.07	2.03	2.00	-	-
Management expense ratio (%) - My Education/Ecoflex	3.53	3.49	3.46	3.45	3.45
Management expense ratio (%) - Ecoflex ^{extra} CS 75/75	2.85	2.81	2.79	2.78	2.78
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.86	2.92	2.84	2.84	2.85
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.74	2.77	2.69	2.69	2.69
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.61	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.04	3.09	3.02	3.02	3.02
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.84	2.90	2.83	2.81	2.83
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.71	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.21	3.27	3.18	3.18	3.19
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.59	1.64	1.55	1.66	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.47	1.51	1.42	1.52	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.53	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.94	2.00	1.91	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.75	1.78	1.70	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.63	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.08	2.14	2.05	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.54	3.60	3.51	3.51	3.52
Management expense ratio before waivers - Ecoflex ^{extra} CS 75/75	2.86	2.92	2.84	2.84	2.85
Portfolio turnover rate (%)	36.86	50.59	46.40	145.22	74.15

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Selection Aggressive (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	15.18	13.57	15.20	13.88	13.29
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	15.44	13.78	15.41	14.05	13.43
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.59	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	14.73	13.19	14.81	13.57	13.02
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	15.09	13.49	15.10	13.79	13.20
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.58	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	14.66	13.15	14.78	13.55	13.01
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	15.89	14.05	15.59	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	16.15	14.26	15.80	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.61	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	15.40	13.66	15.19	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	15.77	13.96	15.49	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.61	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	15.35	13.61	15.16	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	14.04	12.65	14.27	13.14	12.67
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	15.18	13.56	15.19	13.88	13.28
Net assets (in thousands)	28,708	26,441	28,245	25,988	35,512
Number of units outstanding	2,046	1,979	1,888	1,900	2,716
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.92	2.88	2.85	2.84	2.84
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.81	2.74	2.68	2.67	2.64
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.68	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.19	3.14	3.12	3.11	3.12
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.94	2.87	2.85	2.84	2.84
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.81	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.28	3.25	3.22	3.16	3.16
Management expense ratio (%) - IAG SRP CS 75/75 F	1.81	1.77	1.74	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.71	1.64	1.59	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.60	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.12	2.07	2.04	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.86	1.80	1.75	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.73	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.17	2.13	2.09	-	-
Management expense ratio (%) - My Education/Ecoflex	3.69	3.65	3.63	3.62	3.62
Management expense ratio (%) - Ecoflexextra CS 75/75	2.92	2.88	2.85	2.84	2.84
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.93	2.99	2.90	2.90	2.91
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.82	2.84	2.73	2.73	2.71
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.69	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.20	3.25	3.17	3.17	3.19
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.95	2.97	2.90	2.90	2.91
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.82	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.30	3.36	3.27	3.22	3.23
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.82	1.88	1.79	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.72	1.75	1.64	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.61	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.13	2.18	2.09	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.88	1.91	1.80	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.74	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.18	2.24	2.14	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.70	3.76	3.68	3.68	3.69
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.93	2.99	2.90	2.90	2.91
Portfolio turnover rate (%)	52.07	77.04	69.48	169.00	75.09

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Disciplined Prudent (iA)					
Net asset value per unit (in dollars) - IAG SRP Other Series	9.51	8.97	10.30	10.22	-
Net asset value per unit (in dollars) - Ecoflextra GSS	9.51	8.97	10.30	10.22	-
Net assets (in thousands)	60,671	66,075	88,325	97,462	-
Number of units outstanding	6,381	7,366	8,575	9,541	-
Management expense ratio (%) - IAG SRP Other Series	2.82	2.78	2.76	2.77	-
Management expense ratio (%) - Ecoflextra GSS	2.84	2.80	2.78	2.77	-
Management expense ratio before waivers - IAG SRP Other Series	2.83	2.88	2.81	2.83	-
Management expense ratio before waivers - Ecoflextra GSS	2.85	2.91	2.83	2.83	-
Portfolio turnover rate (%)	5.48	11.59	32.01	12.80	-
Disciplined Moderate (iA)					
Net asset value per unit (in dollars) - IAG SRP Other Series	10.10	9.41	10.75	10.33	-
Net asset value per unit (in dollars) - Ecoflextra GSS	10.09	9.40	10.75	10.33	-
Net assets (in thousands)	149,196	155,974	196,705	216,363	-
Number of units outstanding	14,785	16,590	18,299	20,947	-
Management expense ratio (%) - IAG SRP Other Series	2.92	2.87	2.86	2.88	-
Management expense ratio (%) - Ecoflextra GSS	2.95	2.91	2.89	2.88	-
Management expense ratio before waivers - IAG SRP Other Series	2.93	2.98	2.91	2.94	-
Management expense ratio before waivers - Ecoflextra GSS	2.97	3.02	2.94	2.94	-
Portfolio turnover rate (%)	5.28	11.55	26.39	8.18	-
Disciplined Balanced (iA)					
Net asset value per unit (in dollars) - IAG SRP Other Series	10.77	9.90	11.25	10.45	-
Net asset value per unit (in dollars) - Ecoflextra GSS	10.76	9.89	11.24	10.45	-
Net assets (in thousands)	317,516	320,046	393,029	391,964	-
Number of units outstanding	29,499	32,353	34,952	37,520	-
Management expense ratio (%) - IAG SRP Other Series	2.92	2.88	2.86	2.88	-
Management expense ratio (%) - Ecoflextra GSS	2.95	2.91	2.89	2.88	-
Management expense ratio before waivers - IAG SRP Other Series	2.93	2.98	2.90	2.94	-
Management expense ratio before waivers - Ecoflextra GSS	2.96	3.01	2.93	2.94	-
Portfolio turnover rate (%)	5.49	14.79	28.71	9.85	-
Disciplined Growth (iA)					
Net asset value per unit (in dollars) - IAG SRP Other Series	11.47	10.40	11.76	10.56	-
Net asset value per unit (in dollars) - Ecoflextra GSS	11.46	10.40	11.75	10.56	-
Net assets (in thousands)	186,781	188,589	227,891	210,827	-
Number of units outstanding	16,290	18,137	19,386	19,957	-
Management expense ratio (%) - IAG SRP Other Series	2.93	2.89	2.87	2.88	-
Management expense ratio (%) - Ecoflextra GSS	2.96	2.91	2.90	2.88	-
Management expense ratio before waivers - IAG SRP Other Series	2.94	2.99	2.91	2.94	-
Management expense ratio before waivers - Ecoflextra GSS	2.97	3.02	2.94	2.94	-
Portfolio turnover rate (%)	5.03	16.77	32.50	12.22	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Money Market (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	18.46	17.85	17.71	17.71	17.58
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	18.47	17.86	17.72	17.72	17.58
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.08	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	18.36	17.79	17.67	17.67	17.54
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	18.37	17.80	17.67	17.67	17.54
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.08	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	18.32	17.77	17.65	17.65	17.53
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	18.59	17.91	17.73	17.73	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	18.42	17.75	17.57	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.09	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	18.24	17.62	17.45	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	18.26	17.61	17.44	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.09	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	18.20	17.56	17.39	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex/APEX	18.05	17.51	17.37	17.37	17.25
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	18.16	17.56	17.42	17.42	17.29
Net asset value per unit (in dollars) - Ecoflexextra GSS	18.02	17.48	17.37	17.37	17.25
Net assets (in thousands)	737,695	874,935	752,584	567,245	360,435
Number of units outstanding	39,003	43,755	37,332	29,273	18,179
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	1.46	1.41	1.41	1.39	1.40
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.42	1.38	1.35	1.34	1.35
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.40	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	1.65	1.61	1.60	1.59	1.59
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	1.62	1.56	1.55	1.54	1.56
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	1.60	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	1.73	1.68	1.67	1.67	1.66
Management expense ratio (%) - IAG SRP CS 75/75 F	1.08	1.04	1.00	1.08	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.10	1.05	1.01	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.08	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.36	1.31	1.30	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.20	1.26	1.23	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.28	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.42	1.28	1.27	-	-
Management expense ratio (%) - My Education/Ecoflex/APEX	1.72	1.68	1.68	1.66	1.66
Management expense ratio (%) - Ecoflexextra CS 75/75	1.46	1.41	1.41	1.39	1.40
Management expense ratio (%) - Ecoflexextra GSS	1.75	1.68	1.68	1.67	1.67
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	1.48	1.51	1.45	1.45	1.47
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.43	1.49	1.39	1.40	1.42
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.41	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	1.66	1.72	1.64	1.65	1.66
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	1.63	1.66	1.59	1.60	1.63
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	1.61	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	1.74	1.78	1.71	1.73	1.73
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.09	1.14	1.04	1.14	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.11	1.16	1.06	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.09	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.37	1.42	1.35	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.21	1.37	1.28	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.30	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.43	1.38	1.31	-	-
Management expense ratio before waivers - My Education/Ecoflex/APEX	1.74	1.79	1.72	1.72	1.73
Management expense ratio before waivers - Ecoflexextra CS 75/75	1.48	1.51	1.45	1.45	1.47
Management expense ratio before waivers - Ecoflexextra GSS	1.76	1.79	1.72	1.73	1.74
Portfolio turnover rate (%)	N/A	N/A	N/A	N/A	N/A

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Short Term Bond (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	20.28	19.60	20.75	21.32	20.52
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	20.58	19.86	20.99	21.52	20.69
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.42	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	19.83	19.21	20.38	20.98	20.25
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	20.24	19.55	20.68	21.24	20.45
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.41	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	19.86	19.23	20.40	20.99	20.25
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	20.73	19.93	20.99	21.45	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	21.04	20.25	21.24	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.42	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	20.29	19.55	20.64	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	20.62	19.87	20.96	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.42	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	20.30	19.56	20.65	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	15.01	14.54	15.43	15.88	15.33
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	15.38	14.87	15.74	16.17	15.57
Net asset value per unit (in dollars) - Ecoflexextra GSS	15.06	14.59	15.48	15.93	15.38
Net assets (in thousands)	319,917	148,513	181,875	223,776	209,103
Number of units outstanding	24,646	7,781	9,762	10,407	9,617
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.25	2.21	2.20	2.15	2.14
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.10	2.06	2.02	1.97	1.96
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.00	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.47	2.43	2.42	2.40	2.39
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.18	2.17	2.17	2.15	2.12
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.08	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.43	2.39	2.37	2.38	2.38
Management expense ratio (%) - IAG SRP CS 75/75 F	1.74	1.70	1.68	1.67	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.58	1.54	1.51	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.48	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.92	1.88	1.87	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.66	1.62	1.61	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.56	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.92	1.88	1.87	-	-
Management expense ratio (%) - My Education/Ecoflex	2.48	2.44	2.42	2.40	2.41
Management expense ratio (%) - Ecoflexextra CS 75/75	2.25	2.21	2.20	2.15	2.14
Management expense ratio (%) - Ecoflexextra GSS	2.47	2.43	2.41	2.40	2.39
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.26	2.32	2.24	2.21	2.21
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.11	2.17	2.06	2.02	2.03
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.01	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.48	2.54	2.47	2.46	2.46
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.19	2.27	2.22	2.21	2.19
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.09	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.44	2.50	2.41	2.44	2.45
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.75	1.81	1.73	1.73	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.59	1.65	1.56	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.49	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.93	1.99	1.92	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.68	1.73	1.66	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.57	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.93	1.99	1.92	-	-
Management expense ratio before waivers - My Education/Ecoflex	2.49	2.54	2.47	2.46	2.48
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.26	2.32	2.24	2.21	2.21
Management expense ratio before waivers - Ecoflexextra GSS	2.48	2.53	2.46	2.46	2.46
Portfolio turnover rate (%)	139.84	145.90	98.51	212.37	136.75

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Bond (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	33.18	31.65	36.40	38.00	35.56
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	33.64	32.04	36.80	38.35	35.83
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.80	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	32.48	31.04	35.77	37.42	35.09
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	33.10	31.57	36.30	37.87	35.43
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.79	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	32.46	31.03	35.76	37.42	35.09
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	33.97	32.22	36.85	38.26	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	34.63	32.72	37.30	38.63	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.80	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	33.35	31.68	36.29	37.69	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	33.89	32.14	36.75	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.81	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	33.14	31.55	36.21	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex/APEX	27.45	26.25	30.27	31.68	29.72
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	28.22	26.92	30.96	32.33	30.25
Net assets (in thousands)	3,352,190	3,227,390	3,434,882	3,471,731	3,050,097
Number of units outstanding	27,971	25,357	26,063	28,929	26,798
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.24	2.21	2.19	2.18	2.17
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.10	2.07	2.03	2.01	2.01
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.00	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.44	2.40	2.38	2.38	2.38
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.22	2.18	2.13	2.16	2.15
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.12	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.46	2.42	2.40	2.38	2.38
Management expense ratio (%) - IAG SRP CS 75/75 F	1.69	1.65	1.64	1.62	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.58	1.54	1.38	1.36	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.48	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.84	1.81	1.69	1.68	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.66	1.62	1.62	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.60	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.92	1.88	1.87	-	-
Management expense ratio (%) - My Education/Ecoflex/APEX	2.49	2.45	2.44	2.43	2.42
Management expense ratio (%) - Ecoflexextra CS 75/75	2.24	2.21	2.19	2.18	2.17
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.25	2.31	2.24	2.24	2.24
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.11	2.17	2.07	2.07	2.08
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.01	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.45	2.51	2.43	2.44	2.45
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.23	2.29	2.17	2.22	2.22
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.13	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.47	2.53	2.45	2.44	2.45
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.70	1.75	1.69	1.68	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.59	1.65	1.42	1.41	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.49	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.85	1.91	1.73	1.73	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.67	1.73	1.67	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.62	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.94	1.99	1.92	-	-
Management expense ratio before waivers - My Education/Ecoflex/APEX	2.50	2.56	2.49	2.49	2.49
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.25	2.31	2.24	2.24	2.24
Portfolio turnover rate (%)	168.48	193.42	118.62	219.90	158.99

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Disciplined Bond (iA)					
Net asset value per unit (in dollars) - IAG SRP Other Series	8.61	8.24	9.53	9.99	-
Net asset value per unit (in dollars) - Ecoflextra GSS	8.60	8.24	9.53	9.99	-
Net assets (in thousands)	505,069	526,621	647,029	625,682	-
Number of units outstanding	55,118	61,190	66,280	62,306	-
Management expense ratio (%) - IAG SRP Other Series	2.43	2.40	2.38	2.38	-
Management expense ratio (%) - Ecoflextra GSS	2.45	2.41	2.39	2.38	-
Management expense ratio before waivers - IAG SRP Other Series	2.44	2.50	2.42	2.44	-
Management expense ratio before waivers - Ecoflextra GSS	2.46	2.52	2.44	2.44	-
Portfolio turnover rate (%)	197.36	220.59	159.33	167.44	-
Canadian Corporate Bond (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	10.42	9.81	11.15	11.53	10.83
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.56	9.92	11.26	11.63	10.89
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.71	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	10.27	9.68	11.02	11.42	10.74
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	10.43	9.81	11.15	11.54	10.83
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.71	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	10.66	9.98	11.28	11.61	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	10.83	10.10	11.38	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	10.49	9.85	11.16	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	10.68	10.00	11.29	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.72	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	10.42	9.80	11.14	11.53	10.82
Net assets (in thousands)	1,747,222	1,711,452	1,801,493	1,837,939	1,331,565
Number of units outstanding	142,834	151,963	143,838	144,816	114,070
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.24	2.21	2.17	2.15	2.15
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.09	2.05	1.96	1.96	1.98
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.99	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.38	2.34	2.33	2.33	2.33
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.20	2.16	2.16	2.15	2.16
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.10	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.70	1.66	1.63	1.62	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.59	1.54	1.51	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.47	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.85	1.80	1.79	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.64	1.60	1.61	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.58	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.24	2.21	2.17	2.15	2.15
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.25	2.31	2.21	2.21	2.22
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.10	2.16	2.00	2.01	2.05
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.00	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.39	2.44	2.38	2.39	2.40
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.22	2.27	2.21	2.21	2.23
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.12	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.71	1.77	1.68	1.68	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.60	1.65	1.56	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.48	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.86	1.91	1.84	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.65	1.70	1.66	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.60	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.25	2.31	2.21	2.21	2.22
Portfolio turnover rate (%)	91.62	95.58	86.46	115.12	124.70

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Core Plus Bond (Wellington Square)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.26	10.84	11.84	11.77	11.38
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.39	10.95	11.95	11.85	11.44
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.43	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	10.96	10.57	11.58	11.53	11.18
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.16	10.74	11.74	11.67	11.29
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.42	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	10.94	10.56	11.57	11.53	11.18
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	11.53	11.03	11.99	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	11.58	11.11	12.09	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.43	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.21	10.76	11.73	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	11.39	10.92	11.89	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.43	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	11.19	10.74	11.71	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	10.60	10.26	11.28	11.26	10.95
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	11.26	10.84	11.85	11.77	11.38
Net assets (in thousands)	51,746	51,408	57,296	40,598	60,015
Number of units outstanding	4,743	4,836	4,927	3,513	5,370
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.30	2.25	2.23	2.22	2.21
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.19	2.13	2.09	2.09	2.07
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.09	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.55	2.51	2.49	2.48	2.49
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.36	2.31	2.26	2.26	2.28
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.26	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.60	2.55	2.54	2.48	2.48
Management expense ratio (%) - IAG SRP CS 75/75 F	1.76	1.71	1.70	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.64	1.60	1.57	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.57	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.00	1.95	1.94	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.80	1.75	1.72	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.74	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.02	2.01	2.00	-	-
Management expense ratio (%) - My Education/Ecoflex	2.86	2.81	2.77	2.76	2.78
Management expense ratio (%) - Ecoflexextra CS 75/75	2.30	2.25	2.23	2.22	2.21
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.31	2.36	2.28	2.28	2.28
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.21	2.24	2.13	2.15	2.14
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.11	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.56	2.61	2.54	2.54	2.56
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.37	2.42	2.31	2.32	2.35
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.27	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.61	2.66	2.59	2.54	2.55
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.77	1.82	1.75	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.66	1.71	1.62	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.59	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.01	2.06	1.99	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.81	1.86	1.77	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.75	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.04	2.12	2.05	-	-
Management expense ratio before waivers - My Education/Ecoflex	2.87	2.92	2.82	2.82	2.85
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.31	2.36	2.28	2.28	2.28
Portfolio turnover rate (%)	15.29	15.48	10.51	14.38	110.44

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fixed Income Managed Portfolio (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	9.36	9.01	10.03	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	9.39	9.03	10.03	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.66	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	9.33	8.99	10.02	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	9.37	9.01	10.03	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.66	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	9.46	9.05	10.04	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	9.48	9.06	10.04	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.67	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	9.39	9.03	10.03	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	9.49	9.05	10.04	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.67	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	9.36	9.01	10.03	-	-
Net assets (in thousands)	182,340	82,936	39,199	-	-
Number of units outstanding	18,811	9,202	3,900	-	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.48	2.43	2.36	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.31	2.25	2.20	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.21	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.66	2.56	2.57	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.44	2.34	2.38	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.34	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.92	1.87	1.80	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.74	1.69	1.64	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.69	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.13	2.08	2.01	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.93	1.88	1.82	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.83	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.48	2.43	2.36	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.49	2.53	2.40	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.32	2.36	2.24	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.22	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.67	2.67	2.61	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.45	2.44	2.42	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.35	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.93	1.97	1.84	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.76	1.80	1.68	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.70	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.14	2.19	2.05	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.95	1.99	1.86	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.84	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.49	2.53	2.40	-	-
Portfolio turnover rate (%)	49.31	68.55	46.74	-	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Multisector Bond (Loomis Sayles)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	8.91	8.53	9.96	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	8.94	8.55	9.96	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.79	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	8.86	8.51	9.96	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	8.89	8.53	9.96	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.78	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	8.99	8.57	9.96	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	9.00	8.58	9.97	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.79	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	8.94	8.55	9.96	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	8.98	8.57	9.96	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.79	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	8.90	8.53	9.96	-	-
Net assets (in thousands)	20,609	10,808	5,851	-	-
Number of units outstanding	2,187	1,267	587	-	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.56	2.52	2.48	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.38	2.33	2.28	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.28	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.78	2.74	2.68	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.63	2.58	2.51	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.53	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	2.02	1.98	1.92	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.83	1.78	1.72	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.76	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.23	2.19	2.12	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	2.06	2.02	1.95	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	2.02	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.56	2.52	2.48	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.57	2.62	2.52	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.39	2.43	2.32	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.29	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.79	2.84	2.72	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.64	2.69	2.55	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.54	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	2.04	2.09	1.96	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.84	1.89	1.76	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.77	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.25	2.30	2.16	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	2.07	2.13	1.99	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	2.03	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.57	2.62	2.52	-	-
Portfolio turnover rate (%)	21.99	12.85	10.61	-	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Fixed Income (PIMCO)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	12.37	11.68	12.73	12.77	12.48
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.63	11.89	12.94	12.94	12.61
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.56	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	12.15	11.49	12.55	12.61	12.34
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	12.32	11.64	12.69	12.72	12.43
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.56	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	12.69	11.90	12.89	12.85	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	12.94	12.13	13.10	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.58	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	12.43	11.69	12.70	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	12.61	11.84	12.84	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.57	-	-	-	-
Net assets (in thousands)	752,440	663,821	714,189	579,824	514,050
Number of units outstanding	58,250	52,993	52,699	42,855	39,018
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.65	2.60	2.59	2.59	2.59
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.41	2.37	2.33	2.32	2.32
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.31	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.82	2.78	2.77	2.75	2.74
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.66	2.61	2.58	2.55	2.56
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.56	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.96	1.93	2.04	2.03	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.79	1.70	1.67	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.80	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.29	2.24	2.23	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	2.10	2.06	2.06	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	2.06	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.66	2.71	2.63	2.65	2.66
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.42	2.48	2.37	2.38	2.39
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.32	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.83	2.88	2.81	2.81	2.81
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.67	2.71	2.63	2.61	2.63
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.57	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.97	2.03	2.09	2.09	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.80	1.80	1.71	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.81	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.30	2.35	2.28	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	2.11	2.17	2.11	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	2.07	-	-	-	-
Portfolio turnover rate (%)	5.73	8.32	116.55	11.65	2.47

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Floating Rate Income (Wellington Square)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	10.18	9.61	10.12	9.95	10.08
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.23	9.65	10.14	9.96	10.08
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.21	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	10.10	9.55	10.08	9.93	10.07
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	10.16	9.60	10.11	9.95	10.07
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.21	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	10.46	9.81	10.26	10.02	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	10.41	9.79	10.27	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.22	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	10.34	9.72	10.20	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	10.38	9.76	10.23	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.22	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	10.18	9.61	10.12	9.95	10.08
Net assets (in thousands)	73,134	73,156	52,015	21,715	4,060
Number of units outstanding	7,186	7,608	5,140	2,181	403
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.28	2.24	2.23	2.22	2.17
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.17	2.12	2.09	2.10	2.07
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.07	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.48	2.44	2.40	2.41	2.37
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.34	2.29	2.24	2.24	2.23
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.24	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.64	1.59	1.55	1.54	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.64	1.60	1.56	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.55	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.79	1.89	1.87	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.80	1.76	1.72	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.73	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.28	2.24	2.23	2.22	2.17
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.30	2.35	2.28	2.28	2.24
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.18	2.22	2.14	2.16	2.14
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.08	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.49	2.54	2.45	2.47	2.44
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.35	2.40	2.28	2.30	2.30
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.25	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.65	1.69	1.59	1.59	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.65	1.70	1.61	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.56	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.80	1.99	1.92	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.81	1.87	1.77	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.74	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.30	2.35	2.28	2.28	2.24
Portfolio turnover rate (%)	27.02	11.37	6.75	19.63	9.59

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Strategic Corporate Bond (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	14.63	13.78	14.73	14.04	13.66
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	14.79	13.92	14.86	14.15	13.74
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.48	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	14.22	13.42	14.38	13.74	13.40
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	14.43	13.60	14.55	13.87	13.50
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.48	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	14.14	13.37	14.34	13.72	13.38
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	15.18	14.14	14.94	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	15.33	14.26	15.06	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.51	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	14.77	13.78	14.58	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	14.97	13.95	14.75	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.50	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	14.62	13.77	14.72	14.03	13.65
Net assets (in thousands)	173,504	117,207	101,972	42,181	185,479
Number of units outstanding	13,208	8,531	6,934	3,007	13,854
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.26	2.20	2.18	2.17	2.17
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.16	2.10	2.06	2.03	2.03
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.06	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.48	2.44	2.43	2.42	2.41
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.29	2.27	2.24	2.21	2.22
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.19	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.63	2.59	2.53	2.47	2.47
Management expense ratio (%) - IAG SRP CS 75/75 F	1.09	1.05	0.99	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.05	1.00	0.96	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.97	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.27	1.23	1.29	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.17	1.13	1.10	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.10	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.26	2.20	2.18	2.17	2.17
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.27	2.31	2.23	2.23	2.24
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.17	2.20	2.10	2.09	2.10
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.07	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.50	2.55	2.48	2.48	2.48
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.30	2.37	2.29	2.27	2.29
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.20	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.65	2.70	2.58	2.53	2.54
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.10	1.15	1.03	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.06	1.11	1.01	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	0.98	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.28	1.33	1.34	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.18	1.23	1.15	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.11	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.27	2.31	2.23	2.23	2.24
Portfolio turnover rate (%)	3.60	8.37	1.31	3.58	0.32

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity American High Yield Currency Neutral					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.74	10.74	12.01	11.33	11.38
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.91	10.88	12.14	11.44	11.47
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.54	10.57	11.84	11.19	11.25
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.69	10.69	11.96	11.28	11.34
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	11.88	10.91	12.15	11.41	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	12.16	11.07	12.30	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.69	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.81	10.76	11.99	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	11.93	10.87	12.11	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.69	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	11.75	10.75	12.01	11.34	11.39
Net assets (in thousands)	83,900	68,633	70,682	44,763	39,260
Number of units outstanding	7,346	6,380	5,879	3,949	3,450
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.70	2.65	2.64	2.62	2.62
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.54	2.49	2.46	2.45	2.44
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.44	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.84	2.79	2.79	2.77	2.77
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.72	2.67	2.64	2.65	2.65
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.62	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	2.15	2.07	2.09	2.08	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	2.01	1.96	1.93	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.93	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.30	2.25	2.24	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	2.18	2.14	2.12	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	2.11	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.70	2.65	2.64	2.62	2.62
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.71	2.76	2.69	2.68	2.69
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.55	2.59	2.51	2.51	2.51
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.45	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.85	2.90	2.84	2.83	2.84
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.73	2.78	2.69	2.71	2.72
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.63	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	2.16	2.18	2.14	2.14	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	2.02	2.07	1.98	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.94	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.31	2.36	2.29	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	2.19	2.24	2.17	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	2.13	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.71	2.76	2.69	2.68	2.69
Portfolio turnover rate (%)	10.51	10.76	3.03	14.43	7.71

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Diversified Security (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	31.73	30.22	33.93	33.25	31.65
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	32.18	30.61	34.32	33.57	31.90
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.67	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	30.81	29.40	33.09	32.49	30.98
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	31.40	29.92	33.61	32.93	31.35
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.67	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	30.44	29.10	32.82	32.28	30.85
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	33.29	31.35	34.82	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	33.86	31.78	35.21	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.70	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	32.19	30.45	33.94	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	32.98	31.10	34.47	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.69	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	31.88	30.17	33.67	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	21.41	20.51	23.16	22.82	21.84
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	22.90	21.81	24.49	24.00	22.84
Net assets (in thousands)	523,319	571,365	683,029	668,067	696,531
Number of units outstanding	22,255	20,760	22,249	22,525	25,116
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.66	2.64	2.62	2.61	2.62
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.53	2.49	2.45	2.44	2.44
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.40	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.86	2.84	2.82	2.81	2.82
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.71	2.66	2.63	2.62	2.65
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.58	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.06	3.04	3.02	3.00	3.01
Management expense ratio (%) - IAG SRP CS 75/75 F	1.53	1.51	1.48	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.40	1.36	1.32	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.31	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.73	1.71	1.69	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.60	1.56	1.52	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.50	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.93	1.91	1.89	-	-
Management expense ratio (%) - My Education/Ecoflex	3.22	3.20	3.18	3.17	3.18
Management expense ratio (%) - Ecoflexextra CS 75/75	2.66	2.64	2.62	2.61	2.62
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.67	2.75	2.67	2.67	2.69
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.54	2.59	2.50	2.50	2.51
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.41	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.87	2.95	2.87	2.87	2.89
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.72	2.77	2.68	2.68	2.72
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.59	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.07	3.15	3.07	3.06	3.08
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.54	1.61	1.53	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.41	1.47	1.37	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.33	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.74	1.82	1.74	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.61	1.67	1.57	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.51	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.94	2.02	1.94	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.23	3.31	3.23	3.23	3.25
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.67	2.75	2.67	2.67	2.69
Portfolio turnover rate (%)	120.11	123.53	120.53	291.66	192.06

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Diversified (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	57.99	54.44	60.51	55.68	52.19
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	59.78	55.94	61.96	56.80	53.04
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	56.36	53.01	59.05	54.44	51.13
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	58.28	54.64	60.64	55.70	52.10
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.63	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	55.72	52.51	58.60	54.13	50.93
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	60.87	56.42	62.06	56.46	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	62.72	58.03	63.55	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.66	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	59.35	55.12	60.62	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	61.24	56.74	62.21	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.66	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	58.50	54.50	60.13	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex/APEX	47.30	44.64	49.89	46.16	43.49
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	50.51	47.42	52.71	48.50	45.46
Net assets (in thousands)	2,103,240	2,149,583	2,354,777	2,160,271	2,265,687
Number of units outstanding	54,013	38,832	38,298	37,639	42,559
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.69	2.64	2.64	2.64	2.65
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.36	2.29	2.26	2.26	2.28
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.23	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.89	2.84	2.84	2.84	2.86
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.56	2.49	2.45	2.46	2.49
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.43	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.07	3.03	3.03	3.02	3.03
Management expense ratio (%) - IAG SRP CS 75/75 F	1.44	1.51	1.51	1.50	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.23	1.17	1.13	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.14	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.61	1.57	1.57	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.39	1.26	1.22	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.34	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.94	1.89	1.88	-	-
Management expense ratio (%) - My Education/Ecoflex/APEX	3.22	3.18	3.18	3.18	3.19
Management expense ratio (%) - Ecoflexextra CS 75/75	2.69	2.64	2.64	2.64	2.65
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.70	2.75	2.69	2.70	2.72
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.37	2.40	2.31	2.32	2.35
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.24	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.90	2.95	2.89	2.90	2.93
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.57	2.60	2.50	2.52	2.56
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.44	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.08	3.14	3.08	3.08	3.10
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.45	1.62	1.56	1.56	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.24	1.28	1.18	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.15	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.62	1.67	1.61	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.40	1.36	1.26	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.35	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.95	2.00	1.93	-	-
Management expense ratio before waivers - My Education/Ecoflex/APEX	3.24	3.29	3.23	3.24	3.26
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.70	2.75	2.69	2.70	2.72
Portfolio turnover rate (%)	82.45	81.57	89.63	167.56	160.40

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Diversified Opportunity (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	47.45	44.30	48.87	43.28	40.48
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	49.12	45.68	50.19	44.25	41.20
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	46.18	43.19	47.74	42.36	39.68
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	47.92	44.66	49.17	43.46	40.54
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.61	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	45.65	42.79	47.40	42.14	39.55
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	49.79	45.96	50.12	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	51.43	47.31	51.42	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	48.51	44.85	48.99	42.94	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	50.03	46.00	50.41	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	47.74	44.35	48.59	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	31.85	29.89	33.15	29.52	27.75
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	33.97	31.72	34.99	30.99	28.98
Net assets (in thousands)	794,943	792,495	854,403	452,695	590,507
Number of units outstanding	27,448	20,874	20,652	12,758	18,138
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.70	2.65	2.65	2.65	2.71
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.31	2.24	2.21	2.21	2.28
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.18	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.89	2.84	2.83	2.82	2.91
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.51	2.45	2.44	2.40	2.49
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.38	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.10	3.05	3.04	3.01	3.06
Management expense ratio (%) - IAG SRP CS 75/75 F	1.55	1.51	1.49	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.23	1.17	1.13	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.09	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.70	1.65	1.60	1.61	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.44	1.25	1.22	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.30	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.99	1.94	1.93	-	-
Management expense ratio (%) - My Education/Ecoflex	3.23	3.18	3.18	3.18	3.23
Management expense ratio (%) - Ecoflexextra CS 75/75	2.70	2.65	2.65	2.65	2.71
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.71	2.76	2.70	2.71	2.78
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.32	2.35	2.25	2.27	2.35
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.20	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.90	2.94	2.87	2.88	2.98
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.53	2.55	2.49	2.46	2.56
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.40	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.11	3.15	3.09	3.07	3.13
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.56	1.62	1.53	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.24	1.28	1.18	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.10	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.71	1.75	1.64	1.66	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.45	1.35	1.26	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.31	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.00	2.05	1.98	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.24	3.29	3.23	3.24	3.30
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.71	2.76	2.70	2.71	2.78
Portfolio turnover rate (%)	65.44	60.05	60.94	156.63	127.26

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Strategic Income (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	17.46	16.57	18.03	15.50	15.61
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	18.09	17.11	18.53	15.87	15.91
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.66	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	16.75	15.93	17.37	14.97	15.11
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	17.45	16.52	17.92	15.38	15.44
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.65	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	16.30	15.58	17.06	14.77	14.97
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	18.30	17.17	18.48	15.72	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	18.93	17.71	18.98	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	17.54	16.51	17.80	15.18	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	18.32	17.15	18.38	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	17.05	16.12	17.47	14.96	-
Net asset value per unit (in dollars) - My Education/Ecoflex	15.52	14.90	16.39	14.26	14.51
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	17.46	16.57	18.02	15.50	15.61
Net assets (in thousands)	486,708	428,217	307,884	206,421	219,751
Number of units outstanding	33,046	26,037	17,267	13,505	14,292
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.57	2.53	2.52	2.53	2.53
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.19	2.11	2.09	2.09	2.09
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.06	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.80	2.75	2.75	2.75	2.75
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.33	2.28	2.26	2.25	2.25
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.20	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.24	3.19	3.17	3.17	3.17
Management expense ratio (%) - IAG SRP CS 75/75 F	1.46	1.45	1.42	1.32	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.11	1.04	1.00	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.96	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.71	1.66	1.64	1.63	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.18	1.08	1.05	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.11	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.19	2.14	2.13	2.06	-
Management expense ratio (%) - My Education/Ecoflex	3.70	3.64	3.63	3.61	3.61
Management expense ratio (%) - Ecoflexextra CS 75/75	2.57	2.53	2.52	2.53	2.53
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.58	2.63	2.56	2.59	2.60
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.20	2.22	2.13	2.15	2.16
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.07	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.81	2.86	2.79	2.81	2.82
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.34	2.38	2.31	2.31	2.32
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.21	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.25	3.30	3.21	3.23	3.24
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.47	1.56	1.46	1.37	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.13	1.15	1.05	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	0.98	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.72	1.76	1.69	1.69	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.19	1.18	1.09	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.12	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.20	2.25	2.18	2.12	-
Management expense ratio before waivers - My Education/Ecoflex	3.71	3.75	3.67	3.67	3.68
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.58	2.63	2.56	2.59	2.60
Portfolio turnover rate (%)	10.55	2.48	4.25	11.64	2.51

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Diversified (Loomis Sayles)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	22.38	19.02	23.72	21.18	19.06
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	22.76	19.31	24.04	21.42	19.23
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.81	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	21.55	18.35	22.94	20.53	18.51
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	22.07	18.76	23.38	20.87	18.77
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.81	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	21.12	18.05	22.64	20.33	18.39
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	23.45	19.71	24.30	21.47	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	23.84	20.01	24.63	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.83	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	22.63	19.04	23.52	20.81	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	23.17	19.46	23.98	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.83	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	18.19	15.58	19.57	17.60	15.96
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	19.79	16.81	20.97	18.72	16.85
Net assets (in thousands)	1,273,351	1,015,741	1,155,686	646,112	344,548
Number of units outstanding	72,735	53,699	49,015	30,756	18,577
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.71	2.67	2.65	2.66	2.67
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.55	2.48	2.45	2.44	2.47
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.42	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.92	2.88	2.88	2.89	2.91
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.69	2.63	2.61	2.62	2.63
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.56	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.29	3.24	3.23	3.18	3.19
Management expense ratio (%) - IAG SRP CS 75/75 F	1.60	1.56	1.56	1.55	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.45	1.38	1.35	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.34	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.71	1.71	1.76	1.75	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.52	1.48	1.45	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.48	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.45	3.40	3.39	3.39	3.39
Management expense ratio (%) - Ecoflexextra CS 75/75	2.71	2.67	2.65	2.66	2.67
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.72	2.77	2.69	2.72	2.74
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.56	2.59	2.49	2.50	2.54
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.43	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.93	2.99	2.93	2.95	2.98
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.70	2.74	2.66	2.68	2.70
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.57	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.30	3.35	3.27	3.24	3.26
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.61	1.66	1.61	1.61	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.46	1.49	1.40	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.35	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.72	1.82	1.81	1.81	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.53	1.58	1.49	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.49	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.46	3.51	3.43	3.45	3.46
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.72	2.77	2.69	2.72	2.74
Portfolio turnover rate (%)	3.45	5.01	1.20	10.99	2.62

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity Global Monthly Income					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.68	11.04	12.37	11.62	10.91
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.83	11.16	12.48	11.70	10.96
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.53	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.55	10.94	12.28	11.55	10.87
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.72	11.07	12.40	11.64	10.93
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.53	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	12.22	11.43	12.67	11.77	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	12.40	11.57	12.80	11.86	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.55	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	12.08	11.32	12.58	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	12.27	11.47	12.70	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.55	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	12.00	11.34	12.71	11.93	11.21
Net assets (in thousands)	337,389	298,539	289,876	199,497	114,123
Number of units outstanding	29,685	27,000	23,396	17,152	10,447
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.95	2.91	2.89	2.89	2.95
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.78	2.71	2.68	2.66	2.70
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.65	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.15	3.09	3.08	3.09	3.12
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.94	2.86	2.83	2.82	2.87
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.81	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.90	1.84	1.82	1.81	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.72	1.63	1.49	1.47	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.57	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.07	2.05	2.03	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.84	1.74	1.71	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.74	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.95	2.91	2.89	2.89	2.95
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.96	3.01	2.93	2.95	3.02
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.79	2.81	2.72	2.72	2.77
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.66	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.16	3.20	3.12	3.15	3.19
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.95	2.97	2.87	2.88	2.94
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.82	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.91	1.95	1.87	1.87	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.73	1.73	1.53	1.52	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.58	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.08	2.15	2.08	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.85	1.85	1.75	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.75	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.96	3.01	2.93	2.95	3.02
Portfolio turnover rate (%)	6.39	6.65	3.46	2.68	2.78

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity Multi-Asset Innovation					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	9.48	7.47	9.82	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	9.52	7.49	9.82	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	11.05	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	9.44	7.46	9.82	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	9.48	7.48	9.82	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	11.04	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	9.68	7.56	9.83	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	9.73	7.59	9.84	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	11.07	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	9.62	7.53	9.83	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	9.68	7.56	9.84	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	11.06	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	9.46	7.46	9.82	-	-
Net assets (in thousands)	70,604	14,197	7724	-	-
Number of units outstanding	7,139	1,899	786	-	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.97	2.91	3.04	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.81	2.73	2.84	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.68	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.18	3.10	3.24	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.96	2.87	3.00	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.83	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.90	1.85	1.92	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.77	1.70	1.72	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.60	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.16	2.11	2.12	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.87	1.81	1.88	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.75	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.97	2.91	3.04	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.98	3.02	3.08	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.82	2.83	2.88	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.69	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.19	3.20	3.28	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.97	2.98	3.04	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.84	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.91	1.96	1.96	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.78	1.81	1.76	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.61	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.17	2.22	2.16	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.89	1.92	1.92	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.76	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.98	3.02	3.08	-	-
Portfolio turnover rate (%)	7.13	16.82	11.92	-	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Asset Allocation Security (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	10.66	10.10	11.47	11.21	10.59
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.76	10.17	11.53	11.25	10.61
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.59	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	10.56	10.02	11.40	11.16	10.56
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	10.64	10.09	11.46	11.20	10.58
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.58	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	11.25	10.50	11.77	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	11.32	10.56	11.83	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.07	10.39	11.69	11.32	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	11.17	10.49	11.75	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.60	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	10.66	10.10	11.47	11.21	10.59
Net assets (in thousands)	79,757	86,738	105,842	97,101	58,921
Number of units outstanding	7,494	8,581	9,223	8,663	5,565
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.77	2.67	2.66	2.66	2.74
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.61	2.48	2.48	2.47	2.59
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.48	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.94	2.85	2.87	2.86	2.94
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.83	2.72	2.69	2.68	2.78
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.70	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.65	1.55	1.52	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.50	1.38	1.36	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.39	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.85	1.75	1.73	1.68	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.71	1.59	1.56	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.62	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.77	2.67	2.66	2.66	2.74
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.78	2.78	2.71	2.72	2.81
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.62	2.59	2.53	2.53	2.66
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.49	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.96	2.96	2.92	2.92	3.01
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.84	2.82	2.74	2.74	2.85
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.71	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.66	1.66	1.57	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.51	1.49	1.41	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.40	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.86	1.86	1.78	1.74	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.72	1.70	1.61	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.63	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.78	2.78	2.71	2.72	2.81
Portfolio turnover rate (%)	40.41	40.20	77.52	81.94	217.62

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Asset Allocation (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.71	10.89	12.25	11.51	10.74
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.90	11.04	12.38	11.61	10.79
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.56	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.55	10.77	12.15	11.46	10.72
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.75	10.93	12.29	11.55	10.76
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.56	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	12.28	11.29	12.56	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	12.48	11.45	12.70	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.59	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	12.10	11.17	12.46	11.62	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	12.32	11.34	12.61	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.58	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	11.71	10.89	12.25	11.51	10.74
Net assets (in thousands)	158,433	159,976	178,448	164,791	70,843
Number of units outstanding	13,901	14,654	14,537	14,289	6,589
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.78	2.68	2.71	2.72	2.79
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.55	2.44	2.44	2.45	2.40
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.42	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.11	3.01	3.04	3.03	2.99
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.81	2.69	2.69	2.69	2.64
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.68	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.69	1.59	1.58	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.46	1.34	1.31	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.33	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.01	1.91	1.91	1.86	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.69	1.57	1.55	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.60	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.78	2.68	2.71	2.72	2.79
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.79	2.79	2.76	2.78	2.86
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.56	2.54	2.49	2.51	2.47
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.43	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.12	3.11	3.09	3.09	3.06
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.82	2.80	2.74	2.75	2.71
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.69	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.70	1.70	1.63	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.47	1.44	1.36	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.34	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.02	2.02	1.96	1.92	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.70	1.68	1.60	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.61	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.79	2.79	2.76	2.78	2.86
Portfolio turnover rate (%)	42.25	40.00	62.57	72.84	202.23

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Asset Allocation Opportunity (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	12.54	11.54	12.86	11.73	10.85
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.75	11.71	13.01	11.84	10.90
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.54	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	12.37	11.41	12.74	11.66	10.81
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	12.63	11.62	12.93	11.78	10.87
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.53	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	13.18	11.98	13.20	11.90	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	13.42	12.17	13.36	12.00	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.56	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	12.96	11.82	13.06	11.82	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	13.17	12.00	13.23	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.55	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	12.54	11.54	12.86	11.73	10.85
Net assets (in thousands)	53,677	50,155	54,301	42,080	18,899
Number of units outstanding	4,492	4,328	4,209	3,577	1,741
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.86	2.74	2.77	2.77	2.85
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.61	2.47	2.48	2.48	2.44
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.48	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.12	3.00	3.04	3.05	3.12
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.82	2.64	2.62	2.61	2.66
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.69	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.69	1.57	1.57	1.57	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.38	1.24	1.23	1.32	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.40	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.05	1.93	1.94	1.90	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.74	1.60	1.59	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.61	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.86	2.74	2.77	2.77	2.85
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.87	2.84	2.82	2.83	2.92
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.62	2.58	2.53	2.54	2.51
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.49	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.13	3.10	3.09	3.11	3.19
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.83	2.74	2.66	2.66	2.73
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.70	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.70	1.68	1.61	1.63	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.39	1.34	1.27	1.38	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.41	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.06	2.04	1.99	1.96	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.75	1.71	1.64	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.62	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.87	2.84	2.82	2.83	2.92
Portfolio turnover rate (%)	52.25	34.87	54.75	59.97	213.94

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Strategic Equity Income Hybrid (IA) 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	17.59	16.45	18.23	15.44	15.39
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	18.21	16.96	18.73	15.80	15.68
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.81	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	17.30	16.20	17.99	15.25	15.22
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	18.15	16.90	18.66	15.73	15.61
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.81	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	17.26	16.17	17.96	15.24	15.22
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	18.39	17.02	18.67	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	19.16	17.64	19.21	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.83	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	18.06	16.76	18.43	15.45	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	19.00	17.50	19.10	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.83	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	18.02	16.72	18.40	-	-
Net assets (in thousands)	32,427	30,552	28,383	20,310	34,241
Number of units outstanding	2,111	1,849	1,552	1,314	2,239
Management expense ratio (%) - IAG SRP CS 75/75	2.53	2.49	2.48	2.47	2.49
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.16	2.09	2.06	2.04	2.04
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	2.03	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.66	2.63	2.60	2.61	2.64
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.14	2.07	2.04	2.04	2.08
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.01	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.74	2.70	2.69	2.64	2.64
Management expense ratio (%) - IAG SRP CS 75/75 F	1.45	1.40	1.39	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.04	0.97	0.94	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.94	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.63	1.53	1.45	1.44	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.10	1.03	0.99	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	0.92	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.64	1.60	1.59	-	-
Management expense ratio before waivers - IAG SRP CS 75/75	2.54	2.59	2.52	2.53	2.56
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.17	2.20	2.11	2.10	2.11
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.04	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.68	2.73	2.64	2.67	2.71
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.15	2.17	2.08	2.10	2.15
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.03	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.75	2.81	2.74	2.70	2.71
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.46	1.51	1.44	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.05	1.08	0.99	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	0.95	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.64	1.64	1.49	1.49	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.11	1.14	1.04	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	0.93	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.66	1.71	1.64	-	-
Portfolio turnover rate (%)	13.19	12.09	13.29	27.97	13.01

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Dividend Growth Hybrid (iA) 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	17.83	16.89	18.18	15.73	15.60
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	18.50	17.45	18.70	16.10	15.89
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.65	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	17.42	16.53	17.83	15.46	15.36
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	18.19	17.18	18.43	15.89	15.72
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.65	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	17.33	16.47	17.78	15.42	15.34
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	18.67	17.50	18.62	15.93	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	19.40	18.09	19.15	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	18.22	17.11	18.26	15.66	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	19.06	17.81	18.89	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.67	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	18.14	17.05	18.21	-	-
Net assets (in thousands)	82,036	81,033	73,369	57,814	115,098
Number of units outstanding	5,313	4,807	4,050	3,694	7,465
Management expense ratio (%) - IAG SRP CS 75/75	2.54	2.50	2.48	2.46	2.48
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.11	2.04	2.01	1.99	2.03
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	1.99	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.76	2.71	2.69	2.66	2.68
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.24	2.17	2.16	2.16	2.19
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.11	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.83	2.80	2.78	2.75	2.75
Management expense ratio (%) - IAG SRP CS 75/75 F	1.46	1.41	1.38	1.37	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.05	0.98	0.95	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.89	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.68	1.63	1.62	1.56	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.15	1.07	1.06	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.02	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.76	1.71	1.70	-	-
Management expense ratio before waivers - IAG SRP CS 75/75	2.55	2.60	2.52	2.52	2.55
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.12	2.14	2.05	2.05	2.10
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.00	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.77	2.82	2.73	2.72	2.75
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.25	2.28	2.21	2.22	2.26
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.12	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.84	2.90	2.82	2.81	2.82
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.47	1.52	1.43	1.43	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.06	1.09	1.00	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	0.90	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.69	1.74	1.67	1.62	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.16	1.18	1.11	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.03	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.77	1.82	1.75	-	-
Portfolio turnover rate (%)	11.82	8.90	15.48	26.61	12.01
Canadian Disciplined Equity Hybrid (iA) 75/25					
Net asset value per unit (in dollars) - IAG SRP Other Series	12.15	11.23	12.40	10.62	-
Net assets (in thousands)	132,662	135,560	160,205	151,190	-
Number of units outstanding	10,917	12,067	12,915	14,234	-
Management expense ratio (%) - IAG SRP Other Series	2.71	2.67	2.65	2.65	-
Management expense ratio before waivers - IAG SRP Other Series	2.72	2.77	2.69	2.71	-
Portfolio turnover rate (%)	2.35	5.39	5.58	8.36	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Canadian Equity Index Hybrid (IA) 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	15.99	14.80	16.36	14.00	13.36
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	16.49	15.21	16.74	14.27	13.57
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.76	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	15.60	14.46	16.02	13.73	13.13
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	16.22	14.97	16.50	14.09	13.41
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.76	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	15.63	14.48	16.00	13.70	13.10
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	16.74	15.34	16.77	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	17.31	15.78	17.17	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.79	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	16.28	14.95	16.40	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	17.05	15.54	16.92	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.78	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	16.17	14.88	16.33	-	-
Net assets (in thousands)	9,015	7,728	6,099	4,042	3,792
Number of units outstanding	593	529	378	293	288
Management expense ratio (%) - IAG SRP CS 75/75	2.61	2.59	2.57	2.55	2.55
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.24	2.20	2.18	2.16	2.17
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	2.11	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.77	2.80	2.75	2.74	2.79
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.28	2.27	2.34	2.32	2.32
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.16	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.64	2.61	2.58	2.57	2.88
Management expense ratio (%) - IAG SRP CS 75/75 F	1.54	1.49	1.48	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.15	1.08	1.06	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.02	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.78	1.74	1.73	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.32	1.25	1.21	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.07	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.85	1.81	1.80	-	-
Management expense ratio before waivers - IAG SRP CS 75/75	2.62	2.69	2.61	2.61	2.62
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.25	2.31	2.23	2.22	2.24
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.12	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.79	2.91	2.79	2.79	2.86
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.29	2.37	2.39	2.38	2.39
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.17	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.65	2.71	2.63	2.63	2.95
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.55	1.60	1.53	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.16	1.18	1.11	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.03	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.79	1.85	1.78	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.33	1.35	1.26	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.08	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.86	1.92	1.85	-	-
Portfolio turnover rate (%)	11.23	9.23	17.33	23.80	8.81

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity True North® Hybrid 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	19.38	17.89	19.36	16.80	15.37
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	19.72	18.18	19.63	16.99	15.51
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.61	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	18.53	17.16	18.62	16.19	14.85
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	18.88	17.46	18.91	16.43	15.04
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.61	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	18.09	16.82	18.32	16.00	14.73
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	20.24	18.50	19.84	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	20.65	18.87	20.12	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	19.36	17.74	19.06	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	19.72	18.07	19.38	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.63	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	18.93	17.41	18.77	-	-
Net assets (in thousands)	29,029	25,365	23,333	17,906	27,510
Number of units outstanding	1,697	1,462	1,243	1,099	1,850
Management expense ratio (%) - IAG SRP CS 75/75	2.73	2.69	2.69	2.68	2.68
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.53	2.48	2.48	2.47	2.46
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	2.40	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.99	2.96	2.95	2.94	2.95
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.85	2.79	2.83	2.77	2.78
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.72	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.39	3.35	3.34	3.32	3.32
Management expense ratio (%) - IAG SRP CS 75/75 F	1.67	1.62	1.61	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.46	1.38	1.37	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.32	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.94	1.90	1.88	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.81	1.74	1.73	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.64	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.30	2.28	2.27	-	-
Management expense ratio before waivers - IAG SRP CS 75/75	2.74	2.80	2.73	2.74	2.75
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.54	2.59	2.53	2.53	2.53
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.42	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.01	3.07	2.99	3.00	3.02
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.86	2.89	2.88	2.83	2.85
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.73	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.40	3.45	3.38	3.38	3.39
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.68	1.73	1.66	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.47	1.49	1.42	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.33	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.95	2.01	1.93	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.82	1.85	1.78	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.66	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.31	2.39	2.32	-	-
Portfolio turnover rate (%)	18.14	24.61	10.88	17.24	6.45

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Canadian Equity Growth Hybrid (IA) 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	17.59	16.10	17.43	14.99	14.04
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	18.18	16.57	17.87	15.30	14.27
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.76	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	17.09	15.68	17.03	14.68	13.79
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	17.82	16.28	17.59	15.09	14.09
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.75	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	17.07	15.67	17.02	14.68	13.79
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	18.39	16.65	17.85	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	19.07	17.17	18.31	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.78	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	17.83	16.22	17.44	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	18.77	16.91	18.03	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.78	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	17.82	16.22	17.44	-	-
Net assets (in thousands)	21,707	20,150	20,409	17,200	41,706
Number of units outstanding	1,364	1,266	1,187	1,164	3,016
Management expense ratio (%) - IAG SRP CS 75/75	2.65	2.60	2.58	2.58	2.58
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.26	2.18	2.16	2.16	2.16
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	2.13	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.93	2.89	2.86	2.85	2.85
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.43	2.39	2.36	2.26	2.26
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.30	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.94	2.90	2.88	2.85	2.85
Management expense ratio (%) - IAG SRP CS 75/75 F	1.58	1.54	1.53	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.18	1.11	1.08	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.04	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.85	1.81	1.79	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.33	1.26	1.23	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.21	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.85	1.81	1.79	-	-
Management expense ratio before waivers - IAG SRP CS 75/75	2.66	2.70	2.62	2.64	2.65
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.27	2.29	2.20	2.22	2.23
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.15	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.94	2.99	2.90	2.91	2.92
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.44	2.50	2.41	2.31	2.33
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.31	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.95	3.00	2.93	2.91	2.92
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.59	1.65	1.58	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.20	1.22	1.13	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.05	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.86	1.92	1.84	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.34	1.37	1.28	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.22	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.86	1.92	1.84	-	-
Portfolio turnover rate (%)	10.62	10.88	16.05	32.76	16.82

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity Canadian Opportunities Hybrid 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	23.05	20.17	21.31	18.91	15.44
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	23.53	20.55	21.66	19.17	15.62
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.85	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	22.09	19.37	20.51	18.24	14.93
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	22.60	19.77	20.88	18.52	15.13
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.84	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	21.47	18.91	20.12	17.97	14.78
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	24.11	20.88	21.82	19.16	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	24.68	21.33	22.19	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.87	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	23.11	20.05	21.00	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	23.66	20.50	21.41	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.86	-	-	-	-
Net assets (in thousands)	95,897	63,357	55,292	24,280	12,449
Number of units outstanding	5,376	3,171	2,622	1,305	823
Management expense ratio (%) - IAG SRP CS 75/75	2.75	2.71	2.68	2.67	2.67
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.54	2.47	2.42	2.40	2.43
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	2.42	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.95	2.91	2.91	2.88	2.88
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.73	2.67	2.64	2.67	2.67
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.60	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.41	3.37	3.36	3.35	3.34
Management expense ratio (%) - IAG SRP CS 75/75 F	1.68	1.62	1.62	1.61	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.46	1.39	1.36	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.33	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.88	1.83	1.82	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.62	1.55	1.54	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.52	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75	2.76	2.82	2.72	2.73	2.74
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.55	2.58	2.46	2.46	2.50
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.43	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.96	3.02	2.95	2.94	2.95
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.74	2.78	2.69	2.73	2.74
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.62	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.42	3.47	3.41	3.41	3.41
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.69	1.72	1.67	1.67	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.48	1.50	1.41	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.34	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.89	1.94	1.87	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.63	1.66	1.59	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.54	-	-	-	-
Portfolio turnover rate (%)	11.86	14.87	6.55	15.00	16.66

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Canadian Equity Small Cap (QV) Hybrid 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	21.92	20.19	20.83	17.88	17.31
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	22.31	20.51	21.12	18.09	17.48
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.82	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	21.27	19.65	20.34	17.51	17.00
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	21.99	20.24	20.86	17.89	17.29
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.82	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	21.29	19.66	20.33	17.50	16.99
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	22.88	20.85	21.33	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	23.32	21.22	21.65	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.84	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	22.26	20.35	20.84	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	23.01	20.96	21.38	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.84	-	-	-	-
Net assets (in thousands)	18,067	16,626	15,713	12,385	39,372
Number of units outstanding	1,048	824	756	695	2,305
Management expense ratio (%) - IAG SRP CS 75/75	2.98	2.97	2.96	2.96	2.97
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.79	2.76	2.76	2.76	2.75
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	2.66	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.28	3.28	3.25	3.23	3.24
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.91	2.86	2.84	2.83	2.84
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.79	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.23	3.18	3.27	3.24	3.24
Management expense ratio (%) - IAG SRP CS 75/75 F	1.94	1.93	1.92	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.72	1.68	1.67	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.58	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.21	2.20	2.19	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.81	1.77	1.76	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.71	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75	3.00	3.08	3.00	3.02	3.04
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.80	2.87	2.81	2.82	2.82
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.67	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.30	3.39	3.29	3.29	3.31
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.92	2.96	2.88	2.89	2.91
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.80	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.24	3.29	3.32	3.30	3.31
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.95	2.04	1.97	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.73	1.79	1.72	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.59	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.22	2.31	2.24	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.82	1.88	1.81	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.72	-	-	-	-
Portfolio turnover rate (%)	16.04	20.82	20.49	19.86	5.74
Global Disciplined Equity Hybrid (IA) 75/25					
Net asset value per unit (in dollars) - IAG SRP Other Series	11.44	10.18	11.69	10.50	-
Net assets (in thousands)	56,746	55,279	73,286	72,390	-
Number of units outstanding	4,961	5,427	6,271	6,897	-
Management expense ratio (%) - IAG SRP Other Series	3.10	3.06	3.05	3.05	-
Management expense ratio before waivers - IAG SRP Other Series	3.11	3.17	3.09	3.11	-
Portfolio turnover rate (%)	3.54	2.91	6.63	10.79	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Dividend Hybrid (iA) 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	22.00	21.25	25.72	23.70	21.53
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	22.43	21.62	26.10	23.99	21.75
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.53	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	21.32	20.64	25.04	23.13	21.08
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	21.94	21.18	25.62	23.60	21.43
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.53	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	21.15	20.50	24.91	23.05	21.02
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	23.03	21.99	26.32	24.00	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	23.40	22.34	26.76	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.56	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	22.33	21.39	25.68	23.45	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	22.99	21.93	26.25	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.55	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	22.24	21.30	25.57	23.36	-
Net assets (in thousands)	173,376	185,631	211,520	156,841	105,779
Number of units outstanding	9,575	8,808	8,292	6,676	4,958
Management expense ratio (%) - IAG SRP CS 75/75	2.84	2.87	2.85	2.84	2.87
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.62	2.63	2.59	2.61	2.65
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	2.50	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.08	3.11	3.11	3.11	3.13
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.81	2.82	2.79	2.79	2.82
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.68	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.23	3.26	3.24	3.23	3.25
Management expense ratio (%) - IAG SRP CS 75/75 F	1.71	1.76	1.79	1.80	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.60	1.61	1.45	1.44	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.41	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.03	2.06	1.90	1.89	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.62	1.77	1.73	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.61	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.02	2.05	1.99	1.98	-
Management expense ratio before waivers - IAG SRP CS 75/75	2.85	2.97	2.89	2.90	2.94
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.63	2.73	2.63	2.66	2.72
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.51	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.09	3.22	3.15	3.17	3.20
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.82	2.92	2.83	2.85	2.89
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.69	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.24	3.37	3.28	3.29	3.32
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.72	1.87	1.84	1.86	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.61	1.72	1.49	1.49	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.43	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.04	2.16	1.94	1.94	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.63	1.88	1.78	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.62	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.03	2.16	2.03	2.03	-
Portfolio turnover rate (%)	76.57	7.53	10.10	8.18	7.03

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Equity Hybrid (iA) 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	21.83	19.24	21.95	19.77	17.91
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	22.58	19.83	22.54	20.23	18.25
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.59	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	21.20	18.73	21.41	19.32	17.54
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	22.05	19.41	22.09	19.85	17.94
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.59	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	20.96	18.55	21.25	19.22	17.47
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	22.88	19.93	22.49	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	23.66	20.54	23.07	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	22.11	19.36	21.91	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	23.05	20.05	22.60	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	21.91	19.19	21.78	-	-
Net assets (in thousands)	28,501	24,521	29,083	17,956	46,234
Number of units outstanding	1,532	1,301	1,348	924	2,641
Management expense ratio (%) - IAG SRP CS 75/75	2.75	2.70	2.68	2.67	2.69
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.39	2.34	2.31	2.28	2.24
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	2.27	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.97	2.92	2.89	2.88	2.92
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.59	2.49	2.45	2.45	2.46
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.46	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.17	3.12	3.11	3.05	3.07
Management expense ratio (%) - IAG SRP CS 75/75 F	1.57	1.62	1.61	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.34	1.27	1.26	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.18	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.94	1.90	1.88	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.44	1.49	1.46	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.38	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.08	2.03	2.02	-	-
Management expense ratio before waivers - IAG SRP CS 75/75	2.76	2.81	2.72	2.73	2.76
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.40	2.44	2.35	2.33	2.30
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.28	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.99	3.03	2.93	2.93	2.99
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.60	2.60	2.49	2.50	2.52
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.47	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.18	3.23	3.16	3.11	3.14
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.58	1.73	1.66	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.36	1.38	1.31	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.19	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.96	2.01	1.93	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.45	1.60	1.51	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.39	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.09	2.14	2.07	-	-
Portfolio turnover rate (%)	18.50	10.90	19.26	33.64	7.35

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity NorthStar® Hybrid 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	21.30	19.13	20.95	20.12	17.26
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	21.74	19.48	21.28	20.39	17.45
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.66	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	20.49	18.45	20.26	19.52	16.79
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	20.88	18.78	20.59	19.81	17.01
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.65	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	20.22	18.25	20.09	19.39	16.72
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	22.30	19.81	21.47	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	22.72	20.17	21.80	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	21.45	19.12	20.77	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	21.90	19.47	21.12	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	21.14	18.90	20.58	-	-
Net assets (in thousands)	26,715	23,045	25,550	23,899	43,739
Number of units outstanding	1,475	1,235	1,247	1,214	2,600
Management expense ratio (%) - IAG SRP CS 75/75	2.93	2.89	2.88	2.88	2.88
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.73	2.64	2.63	2.65	2.60
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	2.60	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.20	3.18	3.15	3.16	3.16
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.08	3.02	3.01	3.01	3.00
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.95	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.44	3.39	3.39	3.36	3.35
Management expense ratio (%) - IAG SRP CS 75/75 F	1.83	1.79	1.78	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.64	1.57	1.55	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.52	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.12	2.08	2.07	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.95	1.88	1.87	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.88	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	2.35	2.30	2.29	-	-
Management expense ratio before waivers - IAG SRP CS 75/75	2.94	3.00	2.92	2.94	2.95
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.74	2.75	2.67	2.71	2.67
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.61	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.21	3.29	3.19	3.22	3.23
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.09	3.13	3.06	3.07	3.07
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.96	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.45	3.50	3.44	3.42	3.42
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.84	1.90	1.83	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.65	1.68	1.60	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.53	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.13	2.19	2.12	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.96	1.99	1.92	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.89	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.36	2.41	2.34	-	-
Portfolio turnover rate (%)	23.16	12.35	13.84	13.25	9.05

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Thematic Innovation Hybrid (iA) 75/25					
Net asset value per unit (in dollars) - IAG SRP CS 75/75	19.84	16.69	20.88	18.28	14.64
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300	20.28	17.02	21.23	18.53	14.80
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500	10.70	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	19.10	16.12	20.21	17.74	14.25
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	19.59	16.49	20.62	18.05	14.45
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.70	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	18.83	15.92	20.02	17.62	14.18
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	20.75	17.28	21.38	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	21.21	17.61	21.74	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.73	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	19.95	16.68	20.71	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	20.46	17.06	21.14	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.72	-	-	-	-
Net assets (in thousands)	30,799	25,122	30,073	19,382	45,656
Number of units outstanding	1,805	1,526	1,461	1,080	3,209
Management expense ratio (%) - IAG SRP CS 75/75	2.79	2.74	2.73	2.70	2.68
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300	2.53	2.46	2.43	2.47	2.43
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500	2.41	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.04	3.01	3.02	2.98	2.97
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.79	2.74	2.71	2.70	2.69
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.66	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.30	3.25	3.24	3.19	3.19
Management expense ratio (%) - IAG SRP CS 75/75 F	1.69	1.68	1.67	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.47	1.40	1.39	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.32	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.99	1.95	1.93	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.71	1.64	1.60	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.58	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75	2.80	2.85	2.77	2.76	2.75
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300	2.54	2.56	2.47	2.53	2.50
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500	2.42	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.05	3.11	3.07	3.04	3.04
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.80	2.85	2.76	2.76	2.76
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.67	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.31	3.36	3.29	3.25	3.26
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.70	1.79	1.72	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.48	1.50	1.44	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.33	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.00	2.06	1.98	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.72	1.75	1.65	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.59	-	-	-	-
Portfolio turnover rate (%)	11.93	9.07	6.65	10.92	77.32
U.S. Disciplined Equity Hybrid (iA) 75/25					
Net asset value per unit (in dollars) - IAG SRP Other Series	11.87	10.52	12.12	10.37	-
Net assets (in thousands)	36,618	33,604	41,357	36,531	-
Number of units outstanding	3,085	3,196	3,413	3,522	-
Management expense ratio (%) - IAG SRP Other Series	2.90	2.86	2.84	2.85	-
Management expense ratio before waivers - IAG SRP Other Series	2.91	2.96	2.88	2.91	-
Portfolio turnover rate (%)	6.93	1.90	9.13	6.97	-
Canadian Disciplined Equity (iA)					
Net asset value per unit (in dollars) - Ecoflextra GSS	13.50	12.36	13.48	10.83	-
Net assets (in thousands)	490,393	489,354	590,003	579,391	-
Number of units outstanding	34,873	38,514	43,037	53,261	-
Management expense ratio (%) - Ecoflextra GSS	2.86	2.81	2.80	2.79	-
Management expense ratio before waivers - Ecoflextra GSS	2.87	2.92	2.84	2.85	-
Portfolio turnover rate (%)	13.97	41.56	54.12	128.75	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Strategic Equity Income (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	25.02	23.25	25.50	20.18	20.67
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	25.94	24.01	26.22	20.67	21.08
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.81	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	24.44	22.76	25.02	19.85	20.38
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	25.56	23.68	25.89	20.43	20.86
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.80	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	24.41	22.74	25.00	19.84	20.37
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	26.17	24.06	26.12	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	27.22	24.89	26.87	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.83	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	25.58	23.57	25.66	20.12	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	26.83	24.57	26.54	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.83	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	25.56	23.56	25.64	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	22.01	20.47	22.48	17.81	18.26
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	22.26	20.68	22.68	17.96	18.39
Net assets (in thousands)	233,410	228,255	224,750	164,753	217,635
Number of units outstanding	11,873	10,263	9,294	8,683	11,359
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.59	2.55	2.55	2.55	2.55
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.20	2.14	2.12	2.12	2.10
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.05	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.80	2.78	2.78	2.76	2.78
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.30	2.26	2.22	2.22	2.22
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.15	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.86	2.81	2.80	2.78	2.78
Management expense ratio (%) - IAG SRP CS 75/75 F	1.55	1.51	1.45	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.04	0.98	0.95	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.95	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.74	1.64	1.55	1.54	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.13	1.07	1.04	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.06	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.75	1.71	1.70	-	-
Management expense ratio (%) - My Education/Ecoflex	2.71	2.66	2.65	2.64	2.64
Management expense ratio (%) - Ecoflexextra CS 75/75	2.59	2.55	2.55	2.55	2.55
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.60	2.66	2.59	2.61	2.62
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.21	2.25	2.16	2.18	2.17
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.06	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.81	2.89	2.82	2.82	2.85
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.31	2.36	2.26	2.28	2.29
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.16	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.87	2.92	2.85	2.84	2.85
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.56	1.62	1.49	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.05	1.08	0.99	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	0.96	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.75	1.74	1.59	1.59	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.14	1.17	1.08	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.07	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.76	1.82	1.75	-	-
Management expense ratio before waivers - My Education/Ecoflex	2.72	2.77	2.69	2.70	2.71
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.60	2.66	2.59	2.61	2.62
Portfolio turnover rate (%)	6.94	4.53	5.75	4.11	5.44

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Dividend Growth (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	30.97	29.28	30.91	25.18	25.70
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	32.10	30.23	31.78	25.77	26.19
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.59	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	30.10	28.53	30.20	24.67	25.25
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	31.59	29.78	31.34	25.45	25.89
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.59	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	30.12	28.55	30.22	24.68	25.26
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	32.43	30.33	31.67	25.51	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	33.64	31.34	32.59	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	31.50	29.54	30.93	24.99	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	33.16	30.91	32.11	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	31.46	29.51	30.93	25.00	-
Net asset value per unit (in dollars) - My Education/Ecoflex	26.15	24.81	26.28	21.47	21.99
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	27.08	25.60	27.03	22.01	22.47
Net assets (in thousands)	1,439,439	1,437,774	1,247,359	958,719	1,016,728
Number of units outstanding	67,251	51,378	42,760	40,721	42,798
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.64	2.59	2.57	2.55	2.58
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.24	2.18	2.14	2.13	2.13
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.09	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.90	2.86	2.85	2.83	2.85
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.36	2.29	2.25	2.25	2.25
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.21	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.89	2.85	2.85	2.84	2.84
Management expense ratio (%) - IAG SRP CS 75/75 F	1.55	1.48	1.48	1.46	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.15	1.10	0.97	0.96	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.99	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.82	1.78	1.78	1.74	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.31	1.24	1.21	1.17	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.12	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.86	1.82	1.81	1.77	-
Management expense ratio (%) - My Education/Ecoflex	2.96	2.92	2.91	2.90	2.90
Management expense ratio (%) - Ecoflexextra CS 75/75	2.64	2.59	2.57	2.55	2.58
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.65	2.69	2.61	2.61	2.65
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.25	2.28	2.18	2.19	2.20
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.10	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.91	2.96	2.89	2.89	2.92
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.37	2.39	2.29	2.31	2.32
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.22	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.90	2.95	2.89	2.90	2.91
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.56	1.59	1.53	1.52	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.17	1.21	1.01	1.01	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.00	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.83	1.89	1.83	1.80	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.32	1.35	1.26	1.23	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.13	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.88	1.93	1.86	1.83	-
Management expense ratio before waivers - My Education/Ecoflex	2.98	3.03	2.95	2.96	2.97
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.65	2.69	2.61	2.61	2.65
Portfolio turnover rate (%)	6.70	2.73	13.32	14.79	6.65

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Dividend (iA)					
Net asset value per unit (in dollars) - My Education/Ecoflex	67.91	64.02	67.59	54.79	55.75
Net assets (in thousands)	1,021,231	921,602	1,060,713	997,631	1,172,403
Number of units outstanding	9,701	9,630	10,667	12,536	14,665
Management expense ratio (%) - My Education/Ecoflex	2.47	2.42	2.41	2.40	2.40
Management expense ratio before waivers - My Education/Ecoflex	2.48	2.53	2.45	2.46	2.47
Portfolio turnover rate (%)	34.32	32.04	53.08	44.93	32.35

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Canadian Equity Index (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	40.32	37.02	40.53	32.54	31.57
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	41.82	38.21	41.65	33.29	32.16
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	39.38	36.21	39.73	31.97	31.08
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	41.07	37.59	41.04	32.85	31.77
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	49.13	45.12	49.47	39.78	38.64
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	42.31	38.35	41.52	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	43.82	39.59	42.68	33.74	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.77	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	41.24	37.52	40.74	32.39	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	43.03	38.98	42.02	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.77	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	51.43	46.76	50.72	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	30.68	28.25	31.03	25.01	24.35
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	31.88	29.25	32.02	25.71	24.94
Net asset value per unit (in dollars) - Ecoflexextra GSS	31.15	28.59	31.30	25.13	24.45
Net assets (in thousands)	878,945	734,320	745,278	477,076	442,866
Number of units outstanding	17,334	14,932	14,031	11,425	11,191
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.73	2.68	2.65	2.64	2.64
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.31	2.26	2.21	2.20	2.22
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.15	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.94	2.91	2.88	2.84	2.81
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.47	2.43	2.36	2.31	2.29
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.32	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.81	2.83	2.82	2.76	2.74
Management expense ratio (%) - IAG SRP CS 75/75 F	1.50	1.59	1.58	1.53	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.19	1.14	1.11	1.10	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.06	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.88	1.78	1.66	1.66	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.39	1.32	1.28	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.23	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.74	1.70	1.69	-	-
Management expense ratio (%) - My Education/Ecoflex	3.08	3.03	3.02	3.02	3.02
Management expense ratio (%) - Ecoflexextra CS 75/75	2.73	2.68	2.65	2.64	2.64
Management expense ratio (%) - Ecoflexextra GSS	2.73	2.68	2.68	2.66	3.00
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.74	2.78	2.69	2.70	2.71
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.32	2.36	2.26	2.26	2.29
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.16	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.95	3.02	2.92	2.90	2.88
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.48	2.53	2.40	2.36	2.36
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.33	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.82	2.94	2.87	2.82	2.81
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.51	1.70	1.63	1.59	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.20	1.25	1.16	1.16	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.07	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.89	1.88	1.70	1.71	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.40	1.42	1.33	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.24	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.76	1.81	1.74	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.09	3.13	3.06	3.08	3.09
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.74	2.78	2.69	2.70	2.71
Management expense ratio before waivers - Ecoflexextra GSS	2.74	2.79	2.73	2.72	3.07
Portfolio turnover rate (%)	21.11	30.29	42.68	48.98	7.55

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity True North®					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	76.25	69.72	74.14	60.59	55.32
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	77.71	70.92	75.25	61.36	55.89
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.55	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	73.08	66.99	71.41	58.53	53.58
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	74.70	68.37	72.73	59.48	54.34
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.54	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	79.73	72.19	76.00	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	81.69	73.64	77.18	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.57	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	76.47	69.36	73.19	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	78.27	70.86	74.56	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.57	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	49.66	45.81	49.13	40.49	37.29
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	54.97	50.26	53.44	43.68	39.88
Net assets (in thousands)	380,989	344,724	334,167	251,543	274,827
Number of units outstanding	10,170	5,815	5,400	5,067	6,176
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.90	2.86	2.86	2.85	2.84
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.71	2.66	2.62	2.61	2.61
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.56	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.15	3.12	3.13	3.12	3.12
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.99	2.91	2.92	2.91	2.91
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.84	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.82	1.78	1.73	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.48	1.42	1.39	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.47	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.10	2.06	2.05	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.89	1.82	1.82	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.76	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.77	3.72	3.71	3.70	3.70
Management expense ratio (%) - Ecoflexextra CS 75/75	2.90	2.86	2.86	2.85	2.84
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.91	2.97	2.91	2.91	2.91
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.72	2.76	2.67	2.67	2.68
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.57	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.16	3.23	3.17	3.18	3.19
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.00	3.01	2.97	2.97	2.98
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.85	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.83	1.89	1.78	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.49	1.52	1.43	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.49	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.11	2.17	2.10	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.90	1.93	1.87	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.77	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.78	3.83	3.75	3.76	3.77
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.91	2.97	2.91	2.91	2.91
Portfolio turnover rate (%)	10.50	9.42	6.30	4.48	4.31

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Canadian Equity Growth (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	58.34	52.71	56.12	45.35	42.87
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	60.32	54.28	57.55	46.32	43.61
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	56.72	51.37	54.83	44.42	42.10
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	59.22	53.38	56.68	45.67	43.06
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.73	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	44.22	40.04	42.73	34.63	32.83
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	61.26	54.70	57.53	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	63.14	56.24	58.99	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.76	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	59.55	53.30	56.22	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	61.86	55.29	58.07	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.76	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	60.57	54.19	57.21	45.83	-
Net asset value per unit (in dollars) - My Education/Ecoflex/APEX	43.82	39.72	42.42	34.39	32.61
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	45.42	41.04	43.69	35.31	33.38
Net assets (in thousands)	998,355	839,322	920,425	804,859	851,197
Number of units outstanding	17,546	13,918	14,406	15,677	18,434
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.77	2.72	2.71	2.70	2.70
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.37	2.30	2.31	2.30	2.30
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.22	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.02	2.97	2.96	2.94	2.94
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.53	2.46	2.42	2.43	2.43
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.38	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.99	2.96	3.01	2.98	2.93
Management expense ratio (%) - IAG SRP CS 75/75 F	1.60	1.51	1.50	1.57	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.29	1.22	1.21	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.13	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.85	1.78	1.77	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.46	1.39	1.36	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.29	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.82	1.86	1.84	1.83	-
Management expense ratio (%) - My Education/Ecoflex/APEX	3.08	3.04	3.03	3.01	3.01
Management expense ratio (%) - Ecoflexextra CS 75/75	2.77	2.72	2.71	2.70	2.70
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.78	2.83	2.75	2.76	2.77
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.38	2.41	2.36	2.36	2.37
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.23	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.03	3.08	3.00	3.00	3.01
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.54	2.57	2.46	2.49	2.50
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.39	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.00	3.06	3.06	3.04	3.00
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.61	1.61	1.54	1.63	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.30	1.33	1.26	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.14	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.86	1.89	1.81	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.48	1.50	1.41	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.30	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.83	1.97	1.89	1.89	-
Management expense ratio before waivers - My Education/Ecoflex/APEX	3.09	3.14	3.07	3.07	3.08
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.78	2.83	2.75	2.76	2.77
Portfolio turnover rate (%)	40.57	53.90	65.14	85.36	61.65

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity Canadian Opportunities					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	114.79	97.70	100.58	84.72	66.70
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	117.47	99.76	102.43	86.05	67.56
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.86	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	109.75	93.66	96.66	81.64	64.45
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	112.67	95.90	98.68	83.11	65.42
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.85	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	120.19	101.21	103.04	85.86	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	123.26	103.50	105.05	87.20	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.88	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	114.91	97.00	99.04	82.74	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	117.82	99.26	101.12	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.88	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	74.52	64.00	66.46	56.48	44.86
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	82.63	70.34	72.41	60.99	48.02
Net assets (in thousands)	1,253,681	766,147	633,964	304,275	161,907
Number of units outstanding	39,484	8,240	6,734	4,071	2,962
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.90	2.85	2.84	2.85	2.83
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.66	2.60	2.57	2.57	2.53
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.51	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.15	3.11	3.11	3.11	3.11
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.89	2.82	2.83	2.81	2.81
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.74	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.81	1.75	1.75	1.75	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.53	1.44	1.37	1.45	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.43	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.06	2.03	2.02	2.00	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.82	1.75	1.74	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.66	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.78	3.73	3.72	3.71	3.71
Management expense ratio (%) - Ecoflexextra CS 75/75	2.90	2.85	2.84	2.85	2.83
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.91	2.96	2.88	2.91	2.90
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.67	2.70	2.61	2.63	2.60
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.52	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.17	3.22	3.15	3.17	3.18
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.90	2.93	2.87	2.87	2.88
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.75	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.82	1.86	1.80	1.81	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.54	1.54	1.41	1.51	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.44	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.07	2.14	2.07	2.06	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.83	1.86	1.79	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.67	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.79	3.84	3.77	3.77	3.78
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.91	2.96	2.88	2.91	2.90
Portfolio turnover rate (%)	8.40	6.92	1.58	3.48	6.86

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Canadian Equity Small Cap (QV)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	32.67	29.72	29.62	23.87	23.81
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	33.43	30.34	30.17	24.24	24.12
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.84	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	31.64	28.86	28.86	23.32	23.32
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	32.69	29.71	29.59	23.82	23.73
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.83	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	34.28	30.82	30.36	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	35.00	31.45	30.93	24.56	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.86	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	33.08	29.87	29.58	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	34.15	30.72	30.32	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.86	-	-	-	-
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	41.29	37.56	37.44	30.16	30.08
Net assets (in thousands)	201,990	205,636	167,814	107,023	155,534
Number of units outstanding	8,627	6,638	5,361	4,158	6,008
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.10	3.05	3.05	3.06	3.08
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.88	2.82	2.79	2.79	2.79
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.72	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.39	3.36	3.35	3.35	3.36
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.01	2.98	2.95	2.95	2.97
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.86	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.93	1.87	1.86	1.95	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.81	1.72	1.60	1.70	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.64	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.34	2.30	2.28	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.98	1.91	1.89	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.79	-	-	-	-
Management expense ratio (%) - Ecoflexextra CS 75/75	3.10	3.05	3.05	3.06	3.08
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.11	3.16	3.09	3.12	3.15
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.89	2.92	2.83	2.85	2.86
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.73	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.40	3.47	3.39	3.41	3.43
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.02	3.09	2.99	3.01	3.04
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.87	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.95	1.97	1.90	2.01	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.83	1.83	1.64	1.76	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.66	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.35	2.41	2.33	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.99	2.01	1.94	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.80	-	-	-	-
Management expense ratio before waivers - Ecoflexextra CS 75/75	3.11	3.16	3.09	3.12	3.15
Portfolio turnover rate (%)	10.30	11.96	10.90	7.44	10.14

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
North American Equity (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	69.38	61.33	68.62	57.02	52.44
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	71.67	63.12	70.36	58.24	53.35
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.76	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	67.07	59.45	66.71	55.60	51.28
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	69.64	61.49	68.72	57.01	52.34
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.76	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	72.76	63.61	70.39	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	75.10	65.46	72.14	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.78	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	70.21	61.62	68.45	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	72.81	63.67	70.44	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.78	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex/APEX	63.29	56.13	63.01	52.52	48.45
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	65.95	58.29	65.23	54.20	49.84
Net asset value per unit (in dollars) - PPP	562.20	493.74	549.19	-	-
Net asset value per unit (in dollars) - PPwl - Inv. Opt.	63.20	56.07	63.01	-	-
Net assets (in thousands)	117,572	113,768	131,060	115,899	145,634
Number of units outstanding	2,357	1,978	2,038	2,147	2,688
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.79	2.74	2.73	2.72	2.73
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.42	2.36	2.35	2.33	2.33
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.26	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.07	3.03	3.03	3.02	3.01
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.68	2.62	2.57	2.56	2.56
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.53	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.68	1.64	1.53	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.28	1.16	1.24	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.17	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.96	1.91	1.90	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.58	1.51	1.47	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.44	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex/APEX	3.11	3.06	3.05	3.05	3.05
Management expense ratio (%) - Ecoflexextra CS 75/75	2.79	2.74	2.73	2.72	2.73
Management expense ratio (%) - PPP	2.14	2.14	2.14	-	-
Management expense ratio (%) - PPwl - Inv. Opt.	3.15	3.10	3.05	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.80	2.85	2.78	2.78	2.80
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.43	2.47	2.40	2.39	2.40
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.28	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.08	3.14	3.08	3.08	3.08
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.69	2.72	2.62	2.62	2.63
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.54	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.70	1.75	1.57	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.29	1.26	1.29	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.19	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.97	2.02	1.95	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.59	1.62	1.52	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.46	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex/APEX	3.12	3.17	3.10	3.11	3.12
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.80	2.85	2.78	2.78	2.80
Management expense ratio before waivers - PPP	2.15	2.25	2.19	-	-
Management expense ratio before waivers - PPwl - Inv. Opt.	3.16	3.21	3.10	-	-
Portfolio turnover rate (%)	64.06	66.21	111.11	104.66	6.52

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Disciplined Equity (IA)					
Net asset value per unit (in dollars) - Ecoflextra GSS	12.57	10.93	12.50	10.67	-
Net assets (in thousands)	138,857	133,124	168,195	159,054	-
Number of units outstanding	10,706	11,913	13,275	14,852	-
Management expense ratio (%) - Ecoflextra GSS	3.20	3.15	3.14	3.13	-
Management expense ratio before waivers - Ecoflextra GSS	3.21	3.26	3.18	3.19	-
Portfolio turnover rate (%)	0.53	1.52	3.38	66.54	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Equity Index ACWI (BlackRock)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	32.45	27.97	32.85	28.71	26.17
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	33.13	28.45	33.29	28.97	26.30
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.57	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	31.99	27.65	32.55	28.53	26.08
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	32.78	28.20	33.04	28.83	26.24
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.57	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	31.86	27.56	32.48	28.49	26.06
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	34.02	28.99	33.65	29.09	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	34.67	29.45	34.08	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.59	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	33.37	28.57	33.33	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	34.32	29.27	33.87	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.59	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	33.41	28.59	33.32	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	30.98	26.95	31.93	28.17	25.91
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	32.45	27.97	32.85	28.71	26.17
Net assets (in thousands)	156,649	144,804	150,419	76,197	204,581
Number of units outstanding	4,953	4,817	4,341	2,617	7,735
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.76	2.63	2.72	2.71	2.62
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.41	2.25	2.30	2.27	2.22
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.25	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.02	2.87	2.99	3.00	2.92
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.58	2.40	2.53	2.54	2.40
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.43	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.11	2.98	3.08	3.06	2.99
Management expense ratio (%) - IAG SRP CS 75/75 F	1.59	1.46	1.62	1.61	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.34	1.18	1.24	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.16	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.01	1.87	1.96	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.55	1.38	1.45	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.35	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.99	1.87	1.96	-	-
Management expense ratio (%) - My Education/Ecoflex	3.68	3.53	3.63	3.61	3.48
Management expense ratio (%) - Ecoflexextra CS 75/75	2.76	2.63	2.72	2.71	2.62
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.77	2.74	2.76	2.77	2.69
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.42	2.35	2.34	2.32	2.29
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.26	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.04	2.98	3.03	3.06	2.99
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.59	2.50	2.57	2.60	2.47
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.44	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.12	3.09	3.13	3.12	3.06
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.60	1.56	1.67	1.67	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.35	1.29	1.29	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.17	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.02	1.98	2.01	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.56	1.49	1.50	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.36	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	2.00	1.98	2.01	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.69	3.64	3.68	3.67	3.55
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.77	2.74	2.76	2.77	2.69
Portfolio turnover rate (%)	12.45	16.46	19.99	26.73	13.18

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Dividend (Dynamic)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	30.98	30.13	37.09	32.77	29.48
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	31.64	30.70	37.71	33.23	29.82
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.43	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	29.98	29.25	36.12	32.02	28.90
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	31.03	30.16	37.10	32.75	29.44
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.43	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	32.42	31.19	37.99	33.22	29.55
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	33.11	31.79	38.61	33.67	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.45	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	31.34	30.24	36.97	32.44	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	32.46	31.23	38.00	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.45	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	25.67	25.11	31.09	27.63	25.00
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	27.41	26.66	32.82	29.00	26.09
Net assets (in thousands)	1,258,415	1,388,169	1,595,337	1,145,217	742,505
Number of units outstanding	58,976	46,977	43,994	35,979	26,134
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.03	2.99	2.98	2.98	2.99
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.82	2.75	2.72	2.72	2.72
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.66	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.35	3.31	3.30	3.30	3.33
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.97	2.91	2.88	2.87	2.90
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.82	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.96	1.92	1.92	1.82	1.89
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.74	1.64	1.65	1.64	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.58	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.27	2.29	2.28	2.23	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.92	1.85	1.81	1.78	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.75	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.63	3.58	3.55	3.54	3.54
Management expense ratio (%) - Ecoflexextra CS 75/75	3.03	2.99	2.98	2.98	2.99
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.04	3.10	3.02	3.04	3.06
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.83	2.86	2.76	2.78	2.79
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.68	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.36	3.41	3.34	3.36	3.40
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.98	3.02	2.92	2.93	2.97
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.83	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.97	2.03	1.97	1.87	1.96
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.75	1.75	1.70	1.70	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.60	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.28	2.40	2.33	2.29	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.93	1.96	1.86	1.84	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.76	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.64	3.68	3.59	3.60	3.61
Management expense ratio before waivers - Ecoflexextra CS 75/75	3.04	3.10	3.02	3.04	3.06
Portfolio turnover rate (%)	2.70	4.76	2.21	3.58	1.91

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Dividend (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	10.41	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.42	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.42	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	10.40	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	10.41	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.42	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	10.43	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	10.44	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.45	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	10.42	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	10.43	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.44	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	10.41	-	-	-	-
Net assets (in thousands)	44,422	-	-	-	-
Number of units outstanding	4,262	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.88	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.49	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.34	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.20	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.68	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.53	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.81	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.41	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.25	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.13	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.60	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.45	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.88	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.90	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.50	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.35	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.21	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.69	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.54	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.82	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.42	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.26	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.15	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.62	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.46	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.90	-	-	-	-
Portfolio turnover rate (%)	3.16	-	-	-	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Equity (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	32.49	27.91	31.82	27.31	24.53
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	33.66	28.81	32.71	27.95	25.00
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.52	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	31.39	27.05	30.93	26.63	24.00
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	32.77	28.11	31.98	27.40	24.57
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.52	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	34.11	28.96	32.61	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	35.21	29.83	33.48	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.55	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	32.94	28.05	31.68	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	34.24	29.08	32.78	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.54	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	29.88	25.86	29.69	25.67	23.23
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	31.46	27.03	30.81	26.44	23.75
Net assets (in thousands)	139,854	122,476	133,488	114,138	139,172
Number of units outstanding	4,851	4,079	3,968	3,981	5,623
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.87	2.83	2.80	2.79	2.82
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.50	2.43	2.36	2.33	2.37
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.34	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.17	3.12	3.11	3.11	3.12
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.71	2.64	2.63	2.62	2.63
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.56	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.66	1.63	1.60	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.42	1.29	1.32	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.25	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.95	1.91	2.07	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.63	1.55	1.54	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.48	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.59	3.54	3.52	3.52	3.54
Management expense ratio (%) - Ecoflexextra CS 75/75	2.87	2.83	2.80	2.79	2.82
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.88	2.93	2.84	2.85	2.89
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.51	2.54	2.40	2.38	2.44
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.35	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.18	3.23	3.15	3.17	3.19
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.72	2.74	2.67	2.68	2.70
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.57	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.67	1.73	1.64	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.43	1.39	1.37	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.27	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.96	2.01	2.12	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.64	1.66	1.59	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.49	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.61	3.65	3.56	3.58	3.61
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.88	2.93	2.84	2.85	2.89
Portfolio turnover rate (%)	17.69	8.30	6.75	25.76	21.55

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Opportunities (Loomis Sayles)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.80	9.51	12.34	10.34	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.87	9.55	12.36	10.34	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.86	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.67	9.44	12.29	10.33	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.74	9.48	12.32	10.33	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.85	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	12.21	9.74	12.50	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	12.28	9.78	12.53	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.88	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	12.07	9.66	12.45	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	12.12	9.69	12.48	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.87	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	11.34	9.25	12.16	10.31	-
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	11.80	9.51	12.34	10.34	-
Net assets (in thousands)	238,969	118,534	99,608	18,277	-
Number of units outstanding	20,757	12,467	8,077	1,769	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.75	2.71	2.70	2.71	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.59	2.51	2.54	2.53	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.44	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.09	3.06	3.06	3.06	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.93	2.85	2.84	2.86	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.78	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.71	1.66	1.65	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.53	1.46	1.45	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.35	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.01	2.03	2.02	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.89	1.82	1.81	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.70	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	4.01	3.97	3.96	3.95	-
Management expense ratio (%) - Ecoflexextra CS 75/75	2.75	2.71	2.70	2.71	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.77	2.81	2.74	2.77	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.60	2.62	2.58	2.59	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.45	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.10	3.16	3.10	3.12	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.94	2.95	2.88	2.92	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.79	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.72	1.77	1.70	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.54	1.57	1.50	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.36	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.03	2.14	2.07	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.91	1.93	1.86	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.71	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	4.02	4.07	4.00	4.01	-
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.77	2.81	2.74	2.77	-
Portfolio turnover rate (%)	1.17	2.98	0.38	4.34	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global True Conviction (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	24.36	20.46	24.28	21.26	18.60
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	25.22	21.09	24.93	21.74	18.94
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.93	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	23.59	19.86	23.63	20.75	18.21
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	24.64	20.64	24.43	21.34	18.62
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.93	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	25.54	21.21	24.88	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	26.43	21.86	25.56	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.96	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	24.60	20.51	24.19	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	25.77	21.39	25.02	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.95	-	-	-	-
Net assets (in thousands)	153,049	164,427	180,184	151,067	152,458
Number of units outstanding	6,440	6,393	5,942	5,717	6,696
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.89	2.84	2.82	2.81	2.81
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.51	2.44	2.40	2.38	2.37
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.35	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.15	3.12	3.10	3.08	3.09
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.65	2.58	2.55	2.53	2.56
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.50	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.77	1.69	1.68	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.38	1.34	1.30	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.27	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.15	2.10	2.09	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.59	1.52	1.50	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.42	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.90	2.95	2.86	2.87	2.88
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.52	2.55	2.45	2.44	2.44
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.36	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.16	3.22	3.14	3.13	3.16
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.66	2.69	2.59	2.59	2.63
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.51	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.78	1.79	1.72	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.39	1.45	1.35	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.28	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.16	2.21	2.14	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.60	1.63	1.55	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.43	-	-	-	-
Portfolio turnover rate (%)	194.49	147.24	173.61	131.37	131.29

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Equity Opportunistic Value (Wellington)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.97	11.08	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.00	11.08	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.47	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.92	11.06	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.96	11.07	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.46	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	12.11	11.09	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	12.12	11.09	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.48	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	12.07	11.08	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	12.12	11.09	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.48	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	11.96	11.06	-	-	-
Net assets (in thousands)	121,871	96,689	-	-	-
Number of units outstanding	10,425	9,155	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.03	2.95	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.81	2.76	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.66	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.32	3.25	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.04	2.90	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.89	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.92	1.83	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.75	1.64	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.58	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.23	2.13	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.90	1.78	-	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.82	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	3.03	2.95	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.04	3.05	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.82	2.86	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.67	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.34	3.35	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.06	3.01	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.91	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.93	1.93	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.76	1.74	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.59	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.24	2.23	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.91	1.89	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.83	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	3.04	3.05	-	-	-
Portfolio turnover rate (%)	51.82	70.85	-	-	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity Global Concentrated Equity					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	14.51	12.11	13.69	12.33	10.97
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	14.70	12.25	13.81	12.42	11.02
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	14.28	11.95	13.53	12.22	10.90
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	14.55	12.14	13.71	12.35	10.98
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	15.20	12.56	14.03	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	15.42	12.71	14.17	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	14.92	12.37	13.87	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	15.18	12.56	14.05	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.74	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	14.93	12.46	14.08	12.68	11.28
Net assets (in thousands)	206,080	89,930	83,449	37,530	30,918
Number of units outstanding	15,888	7,399	6,079	3,038	2,816
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.14	3.13	3.13	3.12	3.11
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.96	2.93	2.91	2.89	2.88
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.80	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.37	3.39	3.42	3.40	3.39
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.12	3.09	3.09	3.09	3.04
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.97	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	2.03	2.03	2.02	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.84	1.81	1.78	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.72	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.34	2.34	2.32	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	2.06	2.02	1.99	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.89	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	3.14	3.13	3.13	3.12	3.11
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.15	3.24	3.18	3.18	3.18
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.97	3.04	2.96	2.95	2.95
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.81	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.38	3.49	3.47	3.46	3.46
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.13	3.19	3.14	3.15	3.11
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.98	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	2.04	2.14	2.07	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.85	1.92	1.83	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.73	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.35	2.44	2.37	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	2.07	2.13	2.04	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.91	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	3.15	3.24	3.18	3.18	3.18
Portfolio turnover rate (%)	13.88	8.19	3.49	18.20	115.31

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity NorthStar®					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	31.69	27.90	30.05	28.10	23.56
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	32.28	28.37	30.49	28.45	23.80
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.62	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	30.52	26.94	29.12	27.32	22.97
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	31.38	27.63	29.77	27.84	23.34
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.61	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	33.19	28.90	30.80	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	33.92	29.44	31.28	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.64	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	31.94	27.90	29.84	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	32.79	28.58	30.50	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.63	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	24.47	21.69	23.54	22.17	18.72
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	26.75	23.55	25.37	23.72	19.89
Net assets (in thousands)	160,026	136,159	147,830	126,183	165,327
Number of units outstanding	7,209	5,326	5,394	4,974	7,921
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.08	3.04	3.04	3.06	3.03
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.91	2.83	2.81	2.83	2.81
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.75	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.40	3.35	3.36	3.36	3.34
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.12	3.04	3.05	3.06	3.02
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.97	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	2.01	1.97	1.95	1.93	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.66	1.64	1.60	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.68	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.33	2.28	2.26	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	2.06	1.99	1.97	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.90	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.81	3.77	3.75	3.77	3.75
Management expense ratio (%) - Ecoflexextra CS 75/75	3.08	3.04	3.04	3.06	3.03
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.09	3.14	3.09	3.12	3.10
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.92	2.94	2.86	2.89	2.88
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.76	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.41	3.46	3.41	3.42	3.41
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.13	3.14	3.09	3.12	3.09
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.98	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	2.02	2.08	2.00	1.99	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.67	1.75	1.64	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.69	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.34	2.39	2.31	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	2.07	2.10	2.02	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.91	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.82	3.87	3.79	3.83	3.82
Management expense ratio before waivers - Ecoflexextra CS 75/75	3.09	3.14	3.09	3.12	3.10
Portfolio turnover rate (%)	18.50	12.56	7.04	3.15	0.13
International Disciplined Equity (iA)					
Net asset value per unit (in dollars) - Ecoflexextra GSS	11.43	9.96	11.25	11.01	-
Net assets (in thousands)	165,297	162,384	206,899	238,225	-
Number of units outstanding	13,106	15,222	17,683	21,434	-
Management expense ratio (%) - Ecoflexextra GSS	3.26	3.22	3.19	3.13	-
Management expense ratio before waivers - Ecoflexextra GSS	3.27	3.33	3.24	3.19	-
Portfolio turnover rate (%)	104.49	130.78	116.32	45.48	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
International Equity Index (BlackRock)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	16.68	14.87	16.60	15.45	14.97
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	16.96	15.09	16.82	15.62	15.10
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	16.24	14.51	16.26	15.16	14.73
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	16.88	15.02	16.74	15.54	15.03
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	20.41	18.22	20.40	19.02	18.46
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	17.53	15.44	17.04	15.66	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	17.80	15.66	17.24	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.75	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	16.99	15.02	16.65	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	17.68	15.56	17.16	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	21.31	18.86	20.91	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	11.93	10.66	11.95	11.15	10.84
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	12.36	11.02	12.31	11.45	11.09
Net asset value per unit (in dollars) - Ecoflexextra GSS	12.02	10.74	12.03	11.22	10.90
Net assets (in thousands)	262,998	216,813	222,943	179,987	69,402
Number of units outstanding	13,430	12,178	11,554	10,116	4,678
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.77	2.73	2.73	2.72	2.72
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.59	2.55	2.54	2.53	2.50
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.44	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.04	3.01	2.99	2.98	2.97
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.62	2.56	2.53	2.51	2.49
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.47	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.95	2.96	2.95	2.93	2.94
Management expense ratio (%) - IAG SRP CS 75/75 F	1.62	1.56	1.51	1.50	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.51	1.43	1.41	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.35	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.98	1.94	1.92	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.51	1.45	1.44	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.38	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.90	1.87	1.85	-	-
Management expense ratio (%) - My Education/Ecoflex	3.11	3.06	3.04	3.03	3.03
Management expense ratio (%) - Ecoflexextra CS 75/75	2.77	2.73	2.73	2.72	2.72
Management expense ratio (%) - Ecoflexextra GSS	3.03	3.00	2.97	2.98	2.98
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.78	2.84	2.77	2.78	2.79
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.60	2.66	2.59	2.59	2.57
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.45	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.05	3.12	3.03	3.04	3.04
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.63	2.67	2.58	2.57	2.56
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.48	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.96	3.06	3.00	2.99	3.01
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.63	1.66	1.55	1.55	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.52	1.54	1.46	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.36	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.99	2.05	1.97	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.52	1.56	1.49	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.40	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.92	1.98	1.90	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.12	3.17	3.08	3.09	3.10
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.78	2.84	2.77	2.78	2.79
Management expense ratio before waivers - Ecoflexextra GSS	3.04	3.11	3.01	3.04	3.05
Portfolio turnover rate (%)	7.15	9.67	12.62	17.67	15.93

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
International Equity (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	24.36	21.15	23.71	23.36	21.84
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	25.16	21.77	24.31	23.85	22.20
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	23.56	20.50	23.04	22.76	21.35
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	24.39	21.16	23.70	23.32	21.77
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	25.42	21.87	24.28	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	26.31	22.55	24.89	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.77	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	24.70	21.24	23.61	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	25.57	21.97	24.30	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.76	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	22.21	19.45	21.99	21.85	20.61
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	23.63	20.52	23.00	22.66	21.18
Net assets (in thousands)	455,987	412,092	437,932	577,804	714,452
Number of units outstanding	14,064	14,617	14,294	19,387	26,399
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.91	2.85	2.80	2.78	2.79
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.56	2.49	2.37	2.36	2.39
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.41	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.16	3.10	3.10	3.09	3.07
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.83	2.74	2.70	2.68	2.68
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.68	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.83	1.77	1.75	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.47	1.39	1.35	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.32	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.01	2.05	2.03	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.71	1.62	1.58	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.60	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.77	3.71	3.68	3.67	3.67
Management expense ratio (%) - Ecoflexextra CS 75/75	2.91	2.85	2.80	2.78	2.79
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.92	2.96	2.84	2.84	2.86
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.58	2.59	2.41	2.41	2.46
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.42	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.17	3.21	3.14	3.15	3.14
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.84	2.85	2.75	2.74	2.75
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.69	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.84	1.88	1.80	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.48	1.50	1.40	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.33	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.02	2.16	2.08	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.72	1.73	1.63	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.61	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.78	3.81	3.73	3.73	3.74
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.92	2.96	2.84	2.84	2.86
Portfolio turnover rate (%)	103.63	128.99	101.11	35.17	19.83

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity European Equity					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	21.18	18.67	21.59	19.74	20.36
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	21.59	19.00	21.92	20.00	20.57
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.73	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	20.28	17.93	20.80	19.08	19.74
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	20.73	18.30	21.19	19.40	20.03
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	22.10	19.30	22.12	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	22.59	19.68	22.46	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.75	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	21.23	18.57	21.33	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	21.66	18.94	21.72	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.74	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	13.75	12.23	14.26	13.14	13.67
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	15.24	13.43	15.53	14.20	14.64
Net assets (in thousands)	43,379	37,166	45,881	42,819	57,942
Number of units outstanding	2,903	2,479	2,657	2,770	3,632
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.99	2.94	2.93	2.91	2.90
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.79	2.73	2.71	2.68	2.65
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.64	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.31	3.27	3.25	3.23	3.22
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.15	3.06	3.06	3.03	2.99
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	3.00	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.90	1.86	1.85	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.72	1.65	1.62	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.56	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.21	2.17	2.16	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	2.03	1.96	1.95	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.93	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.82	3.78	3.77	3.76	3.77
Management expense ratio (%) - Ecoflexextra CS 75/75	2.99	2.94	2.93	2.91	2.90
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.00	3.05	2.97	2.97	2.97
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.80	2.84	2.75	2.74	2.72
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.65	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.33	3.37	3.30	3.29	3.29
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.16	3.17	3.11	3.09	3.06
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	3.01	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.91	1.97	1.90	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.73	1.76	1.67	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.57	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.23	2.28	2.21	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	2.04	2.07	2.00	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.94	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.83	3.88	3.81	3.82	3.84
Management expense ratio before waivers - Ecoflexextra CS 75/75	3.00	3.05	2.97	2.97	2.97
Portfolio turnover rate (%)	13.00	9.46	9.25	2.33	0.90
U.S. Disciplined Equity (IA)					
Net asset value per unit (in dollars) - Ecoflexextra GSS	13.20	11.40	13.11	10.51	-
Net assets (in thousands)	308,705	314,459	400,183	378,999	-
Number of units outstanding	21,627	26,086	29,558	35,768	-
Management expense ratio (%) - Ecoflexextra GSS	2.96	2.91	2.90	2.91	-
Management expense ratio before waivers - Ecoflexextra GSS	2.97	3.02	2.94	2.97	-
Portfolio turnover rate (%)	174.55	45.55	53.92	108.13	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
U.S. Equity Index (BlackRock)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	45.73	38.32	44.90	36.22	32.06
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	46.48	38.90	45.49	36.62	32.34
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.53	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	44.46	37.35	43.87	35.48	31.49
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	45.89	38.42	44.96	36.23	32.03
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.53	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	55.93	46.97	55.17	44.60	39.55
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	47.98	39.75	46.03	36.72	32.13
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	48.68	40.31	46.65	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.56	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	46.50	38.66	44.94	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	48.02	39.79	46.06	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.55	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	58.68	48.69	56.51	45.19	-
Net asset value per unit (in dollars) - My Education/Ecoflex	31.05	26.11	30.70	24.85	22.07
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	32.23	27.01	31.65	25.53	22.60
Net asset value per unit (in dollars) - Ecoflexextra GSS	31.44	26.40	30.99	25.04	22.22
Net assets (in thousands)	769,204	553,563	522,608	322,883	246,807
Number of units outstanding	29,120	15,806	13,067	10,382	9,274
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.74	2.70	2.70	2.70	2.70
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.58	2.51	2.48	2.49	2.49
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.43	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.98	2.95	2.95	2.96	2.96
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.63	2.58	2.58	2.57	2.57
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.48	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.95	2.94	2.92	2.89	2.88
Management expense ratio (%) - IAG SRP CS 75/75 F	1.58	1.53	1.58	1.54	1.58
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.53	1.47	1.32	1.31	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.34	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.94	1.89	1.89	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.57	1.50	1.49	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.40	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.74	1.74	1.82	1.80	-
Management expense ratio (%) - My Education/Ecoflex	3.08	3.04	3.04	3.03	3.04
Management expense ratio (%) - Ecoflexextra CS 75/75	2.74	2.70	2.70	2.70	2.70
Management expense ratio (%) - Ecoflexextra GSS	2.93	2.89	2.88	2.88	2.98
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.75	2.80	2.74	2.76	2.77
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.59	2.61	2.52	2.55	2.56
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.44	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.99	3.05	2.99	3.02	3.03
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.65	2.68	2.62	2.63	2.64
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.50	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.96	3.04	2.96	2.95	2.95
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.59	1.63	1.62	1.59	1.65
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.54	1.58	1.36	1.36	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.35	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.95	2.00	1.94	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.58	1.61	1.54	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.41	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.75	1.85	1.87	1.86	-
Management expense ratio before waivers - My Education/Ecoflex	3.10	3.15	3.08	3.09	3.11
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.75	2.80	2.74	2.76	2.77
Management expense ratio before waivers - Ecoflexextra GSS	2.94	2.99	2.92	2.94	3.05
Portfolio turnover rate (%)	2.74	2.43	3.02	9.42	5.46

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity Insights					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	15.95	12.48	16.14	13.50	10.64
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	16.08	12.55	16.21	13.53	10.65
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.46	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	15.77	12.36	16.03	13.45	10.64
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	16.00	12.51	16.17	13.51	10.64
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.46	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	16.69	12.91	16.52	13.68	10.66
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	16.86	13.02	16.63	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.49	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	16.49	12.80	16.41	13.63	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	16.76	12.96	16.57	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.48	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	15.95	12.48	16.14	13.50	-
Net assets (in thousands)	378,165	251,023	284,315	129,369	2,851
Number of units outstanding	27,404	20,100	17,599	9,574	268
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.98	2.94	2.95	2.93	2.95
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.83	2.76	2.74	2.74	2.75
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.67	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.25	3.21	3.22	3.27	3.25
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.92	2.86	2.84	2.89	2.84
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.77	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.91	1.88	1.88	1.84	1.83
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.75	1.57	1.53	1.52	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.59	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.22	2.06	2.20	2.18	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.83	1.77	1.74	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.69	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.98	2.94	2.95	2.93	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.00	3.05	2.99	2.99	3.02
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.84	2.86	2.78	2.80	2.82
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.68	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.26	3.32	3.26	3.33	3.32
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.93	2.97	2.88	2.95	2.91
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.78	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.92	1.98	1.93	1.90	1.90
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.76	1.67	1.57	1.57	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.60	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.23	2.16	2.25	2.24	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.84	1.87	1.78	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.70	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	3.00	3.05	2.99	2.99	-
Portfolio turnover rate (%)	4.36	6.43	1.70	4.72	13.09

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Thematic Innovation (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	24.58	20.14	25.55	21.59	16.62
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	25.08	20.48	25.88	21.78	16.70
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.70	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	24.34	19.98	25.39	21.50	16.59
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	24.82	20.30	25.71	21.68	16.66
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.69	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	24.20	19.91	25.35	21.49	16.61
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	25.75	20.87	26.19	21.88	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	26.31	21.24	26.53	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	25.45	20.68	26.02	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	26.03	21.05	26.36	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	25.38	20.64	25.98	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	23.21	19.28	24.80	21.24	16.58
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	24.58	20.14	25.55	21.59	16.62
Net assets (in thousands)	854,239	631,774	1,004,543	629,167	363,167
Number of units outstanding	42,559	30,254	37,642	28,031	21,362
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.66	2.62	2.61	2.60	2.60
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.30	2.23	2.20	2.21	2.21
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.14	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.84	2.80	2.81	2.81	2.81
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.49	2.43	2.42	2.45	2.45
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.34	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.06	2.98	2.95	2.98	2.98
Management expense ratio (%) - IAG SRP CS 75/75 F	1.55	1.51	1.50	1.49	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.17	1.07	1.04	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.05	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.78	1.75	1.74	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.34	1.33	1.30	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.25	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.85	1.81	1.80	-	-
Management expense ratio (%) - My Education/Ecoflex	4.03	3.99	3.97	3.97	3.97
Management expense ratio (%) - Ecoflexextra CS 75/75	2.66	2.62	2.61	2.60	2.60
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.67	2.72	2.65	2.66	2.67
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.31	2.33	2.24	2.27	2.28
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.16	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.85	2.91	2.85	2.87	2.88
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.50	2.53	2.46	2.51	2.52
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.35	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.07	3.08	2.99	3.04	3.05
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.57	1.62	1.55	1.55	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.18	1.17	1.08	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.06	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.79	1.86	1.79	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.35	1.44	1.35	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.26	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.86	1.91	1.84	-	-
Management expense ratio before waivers - My Education/Ecoflex	4.04	4.09	4.02	4.03	4.04
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.67	2.72	2.65	2.66	2.67
Portfolio turnover rate (%)	159.78	167.07	168.70	197.63	197.43

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
American (Dynamic)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.38	10.41	12.69	11.89	10.28
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.48	10.48	12.75	11.92	10.28
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.54	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.24	10.32	12.61	11.85	10.27
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.42	10.44	12.71	11.91	10.28
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.54	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	11.88	10.76	12.98	12.04	10.30
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	11.98	10.85	13.05	12.07	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.57	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.72	10.66	12.90	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	11.87	10.77	13.01	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.56	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	11.38	10.41	12.69	11.89	10.28
Net assets (in thousands)	55,328	76,754	93,183	71,906	5,439
Number of units outstanding	4,952	7,357	7,335	6,041	528
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.82	2.77	2.77	2.79	2.84
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.63	2.56	2.56	2.57	2.64
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.48	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.12	3.06	3.06	3.07	3.14
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.77	2.69	2.69	2.69	2.74
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.62	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.80	1.77	1.75	1.74	1.72
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.67	1.46	1.43	1.52	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.39	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.13	2.07	2.06	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.76	1.67	1.66	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.54	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	2.82	2.77	2.77	2.79	2.84
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.83	2.87	2.60	2.62	2.71
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.64	2.66	2.60	2.62	2.71
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.49	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.14	3.17	3.10	3.12	3.21
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.78	2.80	2.73	2.74	2.81
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.63	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.81	1.88	1.80	1.80	1.79
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.68	1.56	1.47	1.58	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.40	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.14	2.18	2.11	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.77	1.78	1.71	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.55	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.83	2.87	2.81	2.85	2.91
Portfolio turnover rate (%)	7.06	14.95	12.90	8.70	11.98

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
U.S. Equity (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	29.64	26.15	29.97	24.08	21.11
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	30.60	26.90	30.71	24.59	21.47
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.39	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	28.72	25.40	29.18	23.52	20.68
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	29.90	26.32	30.11	24.15	21.14
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.39	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	27.85	24.60	28.21	22.73	19.97
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	31.05	27.08	30.69	24.40	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	32.00	27.88	31.46	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.42	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	30.05	26.33	29.95	23.84	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	31.22	27.23	30.86	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.41	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	30.75	26.91	30.59	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	27.35	24.27	27.98	22.62	19.95
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	28.65	25.28	28.97	23.28	20.41
Net assets (in thousands)	147,214	118,373	134,612	94,449	170,436
Number of units outstanding	6,599	4,534	4,505	3,916	7,361
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.87	2.83	2.83	2.80	2.80
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.52	2.45	2.43	2.39	2.39
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.36	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.12	3.08	3.10	3.09	3.09
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.68	2.62	2.64	2.62	2.62
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.53	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	2.98	2.92	3.04	3.03	2.98
Management expense ratio (%) - IAG SRP CS 75/75 F	1.74	1.71	1.75	1.74	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.45	1.38	1.35	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.27	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.09	1.98	1.86	1.85	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.66	1.58	1.55	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.45	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.98	1.93	1.92	-	-
Management expense ratio (%) - My Education/Ecoflex	3.46	3.41	3.41	3.40	3.40
Management expense ratio (%) - Ecoflexextra CS 75/75	2.87	2.83	2.83	2.80	2.80
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.88	2.94	2.87	2.86	2.87
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.53	2.56	2.47	2.45	2.46
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.37	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.14	3.19	3.14	3.15	3.16
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.69	2.73	2.68	2.68	2.69
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.54	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	2.99	3.02	3.09	3.09	3.05
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.75	1.82	1.80	1.80	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.46	1.49	1.40	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.28	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.10	2.09	1.90	1.90	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.67	1.69	1.60	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.46	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.99	2.04	1.97	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.48	3.52	3.45	3.46	3.47
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.88	2.94	2.87	2.86	2.87
Portfolio turnover rate (%)	237.85	41.30	57.82	181.80	175.42

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
U.S. Dividend Growth (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	33.68	31.04	32.19	26.33	24.81
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	34.84	31.99	33.05	26.92	25.25
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.41	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	32.09	29.67	30.87	25.34	23.94
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	33.32	30.68	31.79	25.98	24.44
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.40	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP Other Series	32.09	29.66	30.86	25.33	23.94
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	35.31	32.16	32.98	26.68	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	36.46	33.12	33.85	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.43	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	33.58	30.71	31.61	25.67	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	34.84	31.75	32.55	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.43	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP SE 100/100 F	34.82	31.82	32.75	26.57	-
Net asset value per unit (in dollars) - My Education/Ecoflex	25.88	24.07	25.19	20.79	19.76
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	28.75	26.50	27.48	22.48	21.18
Net assets (in thousands)	344,033	282,596	238,243	190,719	210,005
Number of units outstanding	15,687	9,728	8,055	7,917	9,384
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.69	2.65	2.64	2.63	2.62
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.32	2.26	2.22	2.20	2.20
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.17	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.01	2.98	2.96	2.94	2.93
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.61	2.54	2.53	2.50	2.50
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.46	-	-	-	-
Management expense ratio (%) - IAG SRP Other Series	3.02	2.94	2.97	2.96	2.98
Management expense ratio (%) - IAG SRP CS 75/75 F	1.52	1.50	1.54	1.53	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.25	1.18	1.15	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.07	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.92	1.90	1.88	1.87	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.54	1.47	1.46	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.37	-	-	-	-
Management expense ratio (%) - IAG SRP SE 100/100 F	1.85	1.89	1.84	1.88	-
Management expense ratio (%) - My Education/Ecoflex	3.60	3.55	3.54	3.53	3.53
Management expense ratio (%) - Ecoflexextra CS 75/75	2.69	2.65	2.64	2.63	2.62
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.71	2.76	2.68	2.69	2.69
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.33	2.36	2.26	2.26	2.27
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.18	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.03	3.08	3.00	3.00	3.00
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.62	2.65	2.57	2.55	2.57
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.47	-	-	-	-
Management expense ratio before waivers - IAG SRP Other Series	3.03	3.05	3.01	3.02	3.05
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.53	1.60	1.59	1.59	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.26	1.29	1.20	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.09	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.93	2.00	1.93	1.93	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.55	1.58	1.51	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.38	-	-	-	-
Management expense ratio before waivers - IAG SRP SE 100/100 F	1.86	1.99	1.88	1.94	-
Management expense ratio before waivers - My Education/Ecoflex	3.61	3.66	3.59	3.59	3.60
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.71	2.76	2.68	2.69	2.69
Portfolio turnover rate (%)	4.56	5.30	9.60	5.96	4.15

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Fidelity Global Innovators*					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	9.54	6.64	9.66	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	9.59	6.66	9.66	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	11.27	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	9.50	6.63	9.65	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	9.57	6.65	9.66	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	11.27	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	9.74	6.71	9.65	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	9.83	6.75	9.68	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	11.29	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	9.70	6.70	9.67	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	9.73	6.71	9.67	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	11.29	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	9.54	6.64	9.66	-	-
Net assets (in thousands)	263,807	92,663	51,239	-	-
Number of units outstanding	26,123	13,939	5,304	-	-
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.26	3.22	3.53	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.06	3.00	3.32	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.90	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.50	3.44	3.78	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.17	3.13	3.43	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	3.02	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	2.19	2.01	2.41	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.86	1.83	2.20	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.83	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.56	2.52	2.66	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	2.26	2.19	2.31	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.95	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	3.26	3.22	3.53	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.27	3.33	3.57	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.07	3.11	3.36	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.92	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.51	3.54	3.82	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.18	3.24	3.47	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	3.03	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	2.20	2.12	2.45	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.87	1.94	2.24	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.84	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.58	2.63	2.70	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	2.27	2.29	2.35	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.96	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	3.27	3.33	3.57	-	-
Portfolio turnover rate (%)	3.09	5.78	2.03	-	-

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Asian Pacific (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	4.40	3.94	5.26	5.95	4.12
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	4.48	4.00	5.33	6.02	4.16
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.49	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	4.36	3.90	5.23	5.93	4.12
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	4.42	3.95	5.27	5.96	4.12
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.49	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	4.61	4.07	5.38	6.03	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	4.65	4.11	5.41	6.04	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.51	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	4.57	4.05	5.36	6.01	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	4.65	4.10	5.40	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.51	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	10.69	9.58	12.83	14.55	10.10
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	4.40	3.94	5.26	5.95	4.12
Net assets (in thousands)	175,803	161,657	227,359	170,995	94,722
Number of units outstanding	32,188	38,610	40,499	25,718	19,480
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.04	3.11	3.08	3.07	3.09
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.85	2.90	2.86	2.85	2.86
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.70	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.26	3.33	3.32	3.34	3.39
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.93	2.96	2.95	2.98	2.99
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.78	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.93	2.04	2.01	2.00	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.73	1.81	1.67	1.76	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.62	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.19	2.28	2.12	2.11	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.89	1.95	1.91	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.70	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.28	3.36	3.34	3.32	3.34
Management expense ratio (%) - Ecoflexextra CS 75/75	3.04	3.11	3.08	3.07	3.09
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.05	3.22	3.12	3.13	3.16
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.86	3.01	2.90	2.91	2.93
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.71	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.27	3.43	3.36	3.40	3.46
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.94	3.07	2.99	3.04	3.06
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.79	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.94	2.15	2.06	2.06	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.74	1.92	1.71	1.82	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.63	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.21	2.38	2.16	2.16	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.91	2.06	1.96	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.71	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.29	3.47	3.38	3.38	3.41
Management expense ratio before waivers - Ecoflexextra CS 75/75	3.05	3.22	3.12	3.13	3.16
Portfolio turnover rate (%)	197.09	6.29	10.76	12.81	12.50

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Emerging Markets (Jarislowsky Fraser)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	9.14	9.42	11.30	12.36	10.59
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	9.21	9.48	11.34	12.38	10.59
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.04	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	9.05	9.34	11.23	12.31	10.58
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	9.19	9.46	11.32	12.37	10.59
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.04	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	9.59	9.76	11.58	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	9.67	9.84	11.64	12.55	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.06	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	9.46	9.67	11.50	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	9.58	9.78	11.60	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.06	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	8.69	9.06	11.00	12.18	10.56
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	9.15	9.42	11.30	12.36	10.59
Net assets (in thousands)	42,995	47,510	56,534	38,680	30,789
Number of units outstanding	4,629	5,061	5,019	3,140	2,910
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.24	3.20	3.18	3.16	3.14
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.09	3.02	3.01	2.98	2.93
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.93	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.49	3.43	3.41	3.49	3.44
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.15	3.04	3.06	3.06	3.04
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	3.00	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	2.13	2.07	2.06	2.04	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.96	1.86	1.73	1.84	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.86	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.44	2.41	2.39	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	2.08	2.02	1.98	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.93	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	4.47	4.44	4.42	4.41	4.41
Management expense ratio (%) - Ecoflexextra CS 75/75	3.24	3.20	3.18	3.16	3.14
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.25	3.31	3.22	3.22	3.21
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.10	3.13	3.06	3.04	3.00
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.94	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.50	3.53	3.45	3.55	3.51
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.16	3.14	3.11	3.12	3.11
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	3.01	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	2.14	2.18	2.10	2.10	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.98	1.96	1.77	1.90	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.87	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.46	2.52	2.44	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	2.09	2.13	2.03	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.94	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	4.48	4.54	4.46	4.47	4.48
Management expense ratio before waivers - Ecoflexextra CS 75/75	3.25	3.31	3.22	3.22	3.21
Portfolio turnover rate (%)	12.68	17.21	10.40	22.66	3.93

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Health Care (Renaissance)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	57.22	59.18	63.85	59.25	54.52
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	58.23	60.13	64.75	59.96	55.06
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.14	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	56.78	58.81	63.55	59.08	54.50
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	57.67	59.54	64.11	59.37	54.54
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.14	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	59.87	61.25	65.36	60.02	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	60.53	61.84	65.80	60.19	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.16	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	59.35	60.85	65.09	59.88	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	60.24	61.58	65.66	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.16	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	39.82	41.35	44.79	41.72	38.54
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	57.22	59.18	63.85	59.24	54.52
Net assets (in thousands)	274,091	303,107	339,992	273,770	188,429
Number of units outstanding	9,866	5,275	5,510	4,838	3,720
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.29	3.44	3.43	3.43	3.43
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.12	3.25	3.22	3.21	3.21
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.97	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.45	3.59	3.62	3.66	3.65
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	3.11	3.24	3.23	3.25	3.25
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.96	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	2.21	2.34	2.38	2.35	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	2.05	2.02	1.99	2.11	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.89	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.43	2.58	2.56	2.55	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	2.11	2.23	2.20	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.89	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.69	3.82	3.82	3.81	3.81
Management expense ratio (%) - Ecoflexextra CS 75/75	3.29	3.44	3.43	3.43	3.43
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.30	3.54	3.47	3.49	3.50
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	3.13	3.36	3.26	3.27	3.28
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.98	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.46	3.70	3.66	3.72	3.72
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	3.12	3.35	3.27	3.31	3.32
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.97	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	2.22	2.45	2.43	2.41	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	2.06	2.12	2.03	2.17	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.91	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.44	2.69	2.61	2.61	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	2.12	2.34	2.25	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.90	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.70	3.93	3.86	3.87	3.88
Management expense ratio before waivers - Ecoflexextra CS 75/75	3.30	3.54	3.47	3.49	3.50
Portfolio turnover rate (%)	12.11	15.41	7.63	8.74	9.46

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Global Infrastructure (Dynamic)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	10.23	10.44	10.82	10.10	10.26
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.31	10.50	10.86	10.12	10.26
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.89	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	10.16	10.39	10.78	10.08	10.25
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	10.32	10.52	10.87	10.12	10.26
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.89	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	10.72	10.82	11.08	10.23	10.28
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	10.78	10.88	11.13	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.91	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	10.61	10.74	11.04	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	10.78	10.88	11.13	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.91	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	10.23	10.44	10.82	10.10	10.26
Net assets (in thousands)	109,540	147,086	106,385	61,349	9,640
Number of units outstanding	10,504	14,052	9,818	6,071	941
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	3.09	3.07	3.05	3.05	3.03
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.94	2.89	2.85	2.84	2.83
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.78	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.26	3.22	3.20	3.22	3.23
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.90	2.83	2.82	2.82	2.82
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.75	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.99	1.94	1.93	1.92	1.91
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.87	1.80	1.76	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.70	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.22	2.18	2.16	2.11	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.84	1.77	1.75	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.67	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	3.09	3.07	3.05	3.05	3.03
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	3.10	3.18	3.10	3.11	3.10
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.95	3.00	2.90	2.90	2.90
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.79	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.27	3.32	3.24	3.28	3.30
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.91	2.94	2.86	2.88	2.89
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.76	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	2.00	2.04	1.98	1.98	1.98
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.88	1.91	1.81	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.71	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.23	2.29	2.21	2.17	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.85	1.88	1.80	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.68	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	3.10	3.18	3.10	3.11	3.10
Portfolio turnover rate (%)	9.83	9.18	2.51	10.78	4.36

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Real Estate Income (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	45.46	44.47	53.50	41.23	45.87
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	47.32	46.05	55.14	42.28	46.80
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.83	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	44.98	44.07	53.16	41.08	45.84
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	45.94	44.81	53.78	41.34	45.89
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.83	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	47.62	46.06	54.77	41.77	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	49.49	47.68	56.47	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.86	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	47.09	45.65	54.48	41.64	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	48.15	46.47	55.15	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.85	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	36.93	36.14	43.53	33.59	37.42
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	45.47	44.46	53.49	41.23	-
Net assets (in thousands)	116,498	125,685	149,658	72,084	87,880
Number of units outstanding	5,119	2,846	2,824	1,801	1,984
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.91	2.86	2.85	2.83	2.81
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.44	2.38	2.34	2.31	2.32
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.29	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.12	3.11	3.11	3.14	3.11
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.65	2.62	2.59	2.62	2.56
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.50	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.80	1.70	1.78	1.75	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.37	1.30	1.27	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.20	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.06	2.04	2.02	2.01	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.57	1.50	1.49	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.42	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.01	2.97	2.96	2.95	2.95
Management expense ratio (%) - Ecoflexextra CS 75/75	2.91	2.86	2.85	2.83	-
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.92	2.96	2.89	2.89	2.88
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.45	2.48	2.38	2.37	2.39
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.30	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.13	3.22	3.15	3.20	3.18
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.66	2.73	2.64	2.68	2.63
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.51	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.82	1.81	1.83	1.81	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.38	1.41	1.32	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.21	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.07	2.15	2.07	2.07	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.58	1.61	1.54	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.43	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.02	3.08	3.00	3.00	3.02
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.92	2.96	2.89	2.89	-
Portfolio turnover rate (%)	34.04	29.82	16.37	44.32	23.38

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
U.S. DAQ Index (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	43.95	30.07	42.63	34.81	24.60
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	44.73	30.55	43.23	35.22	24.83
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	43.81	29.99	42.54	34.76	24.59
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	45.14	30.75	43.41	35.30	24.84
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	45.98	31.11	43.64	35.26	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	46.89	31.66	44.31	35.68	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.70	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	45.78	31.02	43.55	35.22	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	46.77	31.56	44.04	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.71	-	-	-	-
Net asset value per unit (in dollars) - My Education/Ecoflex	31.84	21.84	31.06	25.43	18.02
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	43.95	30.07	42.63	34.81	24.60
Net assets (in thousands)	1,603,031	947,057	1,108,684	564,818	232,382
Number of units outstanding	61,253	31,646	26,222	16,545	9,857
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	2.98	2.94	2.95	2.92	2.92
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.80	2.74	2.73	2.70	2.70
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.64	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	3.04	2.99	3.02	3.04	3.06
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.56	2.50	2.54	2.49	2.55
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.41	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.87	1.88	1.90	1.85	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.67	1.64	1.54	1.60	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	1.56	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	2.02	1.96	1.99	1.94	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.56	1.49	1.50	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.32	-	-	-	-
Management expense ratio (%) - My Education/Ecoflex	3.27	3.23	3.24	3.20	3.20
Management expense ratio (%) - Ecoflexextra CS 75/75	2.98	2.94	2.95	2.92	2.92
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.99	3.04	2.99	2.98	2.99
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	2.81	2.84	2.77	2.76	2.77
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	2.66	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	3.05	3.09	3.06	3.10	3.13
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.57	2.60	2.58	2.54	2.62
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.42	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.88	1.98	1.95	1.91	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.69	1.74	1.58	1.66	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	1.58	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	2.03	2.07	2.04	2.00	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.57	1.60	1.55	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.33	-	-	-	-
Management expense ratio before waivers - My Education/Ecoflex	3.28	3.33	3.28	3.26	3.27
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.99	3.04	2.99	2.98	2.99
Portfolio turnover rate (%)	33.33	21.32	41.56	121.74	1.89

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Indexia Prudent (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	10.87	10.13	11.58	11.36	10.59
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	10.95	10.19	11.64	11.40	10.62
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.73	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	10.65	9.96	11.42	11.24	10.51
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	10.72	10.02	11.47	11.28	10.54
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.73	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	11.28	10.42	11.80	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	11.34	10.47	11.85	11.51	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.75	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.05	10.24	11.63	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	11.16	10.32	11.70	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.75	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	11.07	10.31	11.79	11.56	10.78
Net assets (in thousands)	159,743	150,284	193,060	151,256	58,845
Number of units outstanding	14,799	14,899	16,725	13,349	5,537
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	1.99	1.98	1.98	1.97	1.97
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.89	1.86	1.86	1.86	1.88
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.76	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.35	2.30	2.31	2.31	2.31
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.25	2.18	2.18	2.18	2.16
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.12	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.08	1.05	1.14	1.11	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.04	1.02	1.03	1.01	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.95	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.55	1.50	1.50	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.44	1.37	1.35	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.31	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	1.99	1.98	1.98	1.97	1.97
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.00	2.09	2.03	2.03	2.04
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.90	1.97	1.90	1.92	1.95
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.77	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.36	2.41	2.35	2.37	2.38
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.26	2.29	2.23	2.24	2.23
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.13	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.09	1.15	1.19	1.17	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.05	1.12	1.08	1.07	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	0.96	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.56	1.61	1.55	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.45	1.48	1.40	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.32	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.00	2.09	2.03	2.03	2.04
Portfolio turnover rate (%)	13.60	16.71	33.72	78.50	12.01

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Indexia Moderate (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	11.55	10.63	12.09	11.49	10.70
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	11.61	10.67	12.13	11.52	10.71
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.72	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	11.34	10.46	11.93	11.38	10.62
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	11.39	10.50	11.97	11.40	10.63
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.71	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	11.97	10.92	12.31	11.60	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	12.07	10.99	12.35	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.74	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	11.74	10.75	12.15	11.48	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	11.84	10.81	12.19	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.73	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	11.75	10.82	12.30	11.69	10.89
Net assets (in thousands)	151,813	133,286	139,584	103,666	51,144
Number of units outstanding	13,356	12,593	11,587	9,042	4,767
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	1.99	1.97	1.96	1.96	1.96
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.89	1.87	1.87	1.85	1.86
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.76	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.30	2.26	2.25	2.23	2.31
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.19	2.13	2.16	2.13	2.21
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.06	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.08	1.11	1.12	1.12	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.07	1.05	1.04	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.94	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.42	1.38	1.37	1.37	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.42	1.35	1.35	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.25	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	1.99	1.97	1.96	1.96	1.96
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.00	2.08	2.01	2.02	2.03
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.90	1.97	1.92	1.91	1.93
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.77	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.31	2.36	2.29	2.28	2.38
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.20	2.24	2.20	2.19	2.28
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.07	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.09	1.22	1.17	1.18	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.08	1.15	1.09	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	0.96	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.43	1.48	1.41	1.42	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.43	1.46	1.40	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.26	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	2.00	2.08	2.01	2.02	2.03
Portfolio turnover rate (%)	13.50	15.03	33.89	55.69	17.63

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Indexia Balanced (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	12.25	11.14	12.61	11.62	10.81
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	12.33	11.20	12.66	11.65	10.83
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.71	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	12.03	10.97	12.45	11.51	10.74
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	12.12	11.04	12.52	11.55	10.76
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.70	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	12.70	11.44	12.85	11.74	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	12.78	11.51	12.90	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.73	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	12.39	11.25	12.66	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	12.52	11.33	12.74	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.72	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	12.47	11.34	12.84	11.83	11.00
Net assets (in thousands)	255,675	207,216	191,753	113,293	69,811
Number of units outstanding	21,624	18,665	15,244	9,769	6,444
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	1.98	1.96	1.95	1.95	1.97
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.88	1.86	1.85	1.85	1.86
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.75	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.30	2.26	2.26	2.26	2.28
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.16	2.12	2.13	2.12	2.10
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.03	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.14	1.11	1.12	1.12	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.06	1.05	1.04	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.94	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.55	1.51	1.50	1.46	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.39	1.32	1.31	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.22	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	1.98	1.96	1.95	1.95	1.97
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	1.99	2.07	1.99	2.01	2.04
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.90	1.96	1.89	1.91	1.93
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.77	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.31	2.36	2.30	2.32	2.35
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.17	2.22	2.17	2.18	2.17
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.04	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.15	1.21	1.17	1.18	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.07	1.16	1.09	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	0.95	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.56	1.62	1.55	1.52	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.40	1.43	1.35	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.23	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	1.99	2.07	1.99	2.01	2.04
Portfolio turnover rate (%)	9.81	14.93	22.17	43.10	8.91

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Indexia Growth (IA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	13.00	11.68	13.16	11.76	10.91
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	13.08	11.74	13.21	11.79	10.92
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.69	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	12.78	11.51	13.01	11.66	10.84
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	12.85	11.57	13.05	11.68	10.86
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.68	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	13.50	12.02	13.43	11.89	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	13.55	12.06	13.46	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.71	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	13.17	11.80	13.23	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	13.33	11.89	13.31	11.80	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.70	-	-	-	-
Net asset value per unit (in dollars) - Ecoflextra CS 75/75	13.24	11.89	13.40	11.97	11.10
Net assets (in thousands)	136,987	101,241	85,635	52,260	28,442
Number of units outstanding	11,012	8,681	6,514	4,446	2,603
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	1.98	1.97	1.96	1.96	1.97
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.88	1.86	1.85	1.84	1.85
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.75	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.30	2.27	2.26	2.25	2.23
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.17	2.11	2.15	2.14	2.14
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.04	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.09	1.08	1.04	1.04	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.07	1.00	0.99	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.94	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.55	1.51	1.50	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.30	1.24	1.23	1.23	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.23	-	-	-	-
Management expense ratio (%) - Ecoflextra CS 75/75	1.98	1.97	1.96	1.96	1.97
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	1.99	2.08	2.01	2.02	2.04
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.90	1.97	1.89	1.90	1.92
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.77	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.31	2.38	2.30	2.30	2.30
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.18	2.21	2.19	2.20	2.21
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.05	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.10	1.18	1.08	1.09	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.08	1.10	1.03	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	0.95	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.56	1.62	1.55	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.31	1.34	1.27	1.28	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.24	-	-	-	-
Management expense ratio before waivers - Ecoflextra CS 75/75	1.99	2.08	2.01	2.02	2.04
Portfolio turnover rate (%)	7.25	12.28	19.34	37.55	12.93

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
Indexia Aggressive (iA)					
Net asset value per unit (in dollars) - IAG SRP CS 75/75 My Education+	13.70	12.17	13.68	11.85	11.03
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	13.77	12.21	13.72	11.87	11.04
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	10.67	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100	13.45	11.98	13.50	11.73	10.95
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300	13.56	12.06	13.57	11.76	10.97
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500	10.67	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 F	14.21	12.50	13.94	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 300 F	14.28	12.56	13.98	-	-
Net asset value per unit (in dollars) - IAG SRP CS 75/75 Prestige 500 F	10.70	-	-	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 F	13.86	12.27	13.73	-	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 300 F	14.04	12.38	13.81	11.88	-
Net asset value per unit (in dollars) - IAG SRP 75/100 Prestige 500 F	10.69	-	-	-	-
Net asset value per unit (in dollars) - Ecoflexextra CS 75/75	13.95	12.38	13.92	12.06	11.23
Net assets (in thousands)	65,752	44,328	39,005	21,416	16,799
Number of units outstanding	5,075	3,650	2,859	1,812	1,523
Management expense ratio (%) - IAG SRP CS 75/75 My Education+	1.99	1.98	1.97	1.96	1.96
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.89	1.89	1.88	1.84	1.89
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.76	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100	2.26	2.23	2.25	2.27	2.30
Management expense ratio (%) - IAG SRP 75/100 Prestige 300	2.14	2.08	2.04	2.07	2.20
Management expense ratio (%) - IAG SRP 75/100 Prestige 500	2.01	-	-	-	-
Management expense ratio (%) - IAG SRP CS 75/75 F	1.10	1.15	1.05	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 300 F	1.07	0.96	0.95	-	-
Management expense ratio (%) - IAG SRP CS 75/75 Prestige 500 F	0.95	-	-	-	-
Management expense ratio (%) - IAG SRP 75/100 F	1.55	1.51	1.50	-	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 300 F	1.30	1.24	1.23	1.23	-
Management expense ratio (%) - IAG SRP 75/100 Prestige 500 F	1.20	-	-	-	-
Management expense ratio (%) - Ecoflexextra CS 75/75	1.99	1.98	1.97	1.96	1.96
Management expense ratio before waivers - IAG SRP CS 75/75 My Education+	2.00	2.08	2.02	2.02	2.03
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 My Education+ Prestige 300	1.91	2.00	1.93	1.90	1.96
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 My Education+ Prestige 500	1.78	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100	2.27	2.34	2.29	2.33	2.37
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300	2.15	2.18	2.08	2.12	2.27
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500	2.02	-	-	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 F	1.11	1.26	1.09	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 300 F	1.08	1.06	0.99	-	-
Management expense ratio before waivers - IAG SRP CS 75/75 Prestige 500 F	0.96	-	-	-	-
Management expense ratio before waivers - IAG SRP 75/100 F	1.56	1.62	1.55	-	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 300 F	1.31	1.34	1.27	1.28	-
Management expense ratio before waivers - IAG SRP 75/100 Prestige 500 F	1.21	-	-	-	-
Management expense ratio before waivers - Ecoflexextra CS 75/75	2.00	2.08	2.02	2.02	2.03
Portfolio turnover rate (%)	10.22	14.70	13.56	101.63	11.14
FORLIFE Guaranteed Maximum Income (iA)					
Net asset value per unit (in dollars) - IAG SRP Other Series	10.39	9.85	11.31	11.94	11.20
Net assets (in thousands)	110,220	90,306	100,035	109,015	94,987
Number of units outstanding	10,612	9,171	8,846	9,129	8,479
Management expense ratio (%) - IAG SRP Other Series	2.89	2.85	2.84	2.83	2.84
Management expense ratio before waivers - IAG SRP Other Series	2.90	2.96	2.89	2.89	2.91
Portfolio turnover rate (%)	3.49	29.80	40.86	24.90	2.11

Financial Highlights (unaudited)

As at December 31

Fund Name	2023	2022	2021	2020	2019
FORLIFE Guaranteed Income & Growth (iA)					
Net asset value per unit (in dollars) - IAG SRP Other Series	11.30	10.60	12.18	11.92	11.22
Net assets (in thousands)	17,485	13,206	13,797	11,184	11,692
Number of units outstanding	1,547	1,245	1,133	938	1,042
Management expense ratio (%) - IAG SRP Other Series	3.11	3.08	3.07	3.06	3.07
Management expense ratio before waivers - IAG SRP Other Series	3.12	3.18	3.11	3.12	3.14
Portfolio turnover rate (%)	17.27	24.14	18.67	25.78	23.46
Diploma Elementary (iA)					
Net asset value per unit (in dollars) - Diploma	19.51	18.34	20.70	19.12	17.82
Net assets (in thousands)	1,465,913	1,284,540	1,351,901	1,185,374	1,032,122
Number of units outstanding	75,153	70,057	65,313	61,995	57,931
Management expense ratio (%) - Diploma	3.67	3.63	3.62	3.61	3.61
Management expense ratio before waivers - Diploma	3.68	3.74	3.66	3.67	3.68
Portfolio turnover rate (%)	17.71	20.01	69.10	43.21	15.55
Diploma Secondary (iA)					
Net asset value per unit (in dollars) - Diploma	11.63	11.10	12.36	12.25	11.80
Net assets (in thousands)	676,477	576,516	551,164	432,439	316,157
Number of units outstanding	58,167	51,929	44,596	35,305	26,800
Management expense ratio (%) - Diploma	3.67	3.63	3.61	3.60	3.60
Management expense ratio before waivers - Diploma	3.68	3.73	3.65	3.66	3.67
Portfolio turnover rate (%)	8.03	14.38	30.81	33.35	6.43
Diploma (iA)					
Net asset value per unit (in dollars) - Diploma	16.25	15.04	17.32	16.29	15.21
Net assets (in thousands)	48,834	64,369	102,008	133,363	161,537
Number of units outstanding	3,006	4,279	5,888	8,185	10,623
Management expense ratio (%) - Diploma	3.69	3.65	3.64	3.63	3.63
Management expense ratio before waivers - Diploma	3.70	3.76	3.68	3.69	3.70
Portfolio turnover rate (%)	7.84	11.65	4.71	29.71	10.54

Notes

Annual Financial Statements

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Note that you can consult the investment fund financial report at any time on our website, at ia.ca.

You can also receive a paper copy of the financial report by sending a request in writing to the following address:

Individual Savings and Retirement
Industrial Alliance Insurance and Financial Services Inc.
1080 Grande Allée West
PO Box 1907, Station Terminus
Quebec City, QC G1K 7M3

Please include the following information with your request:

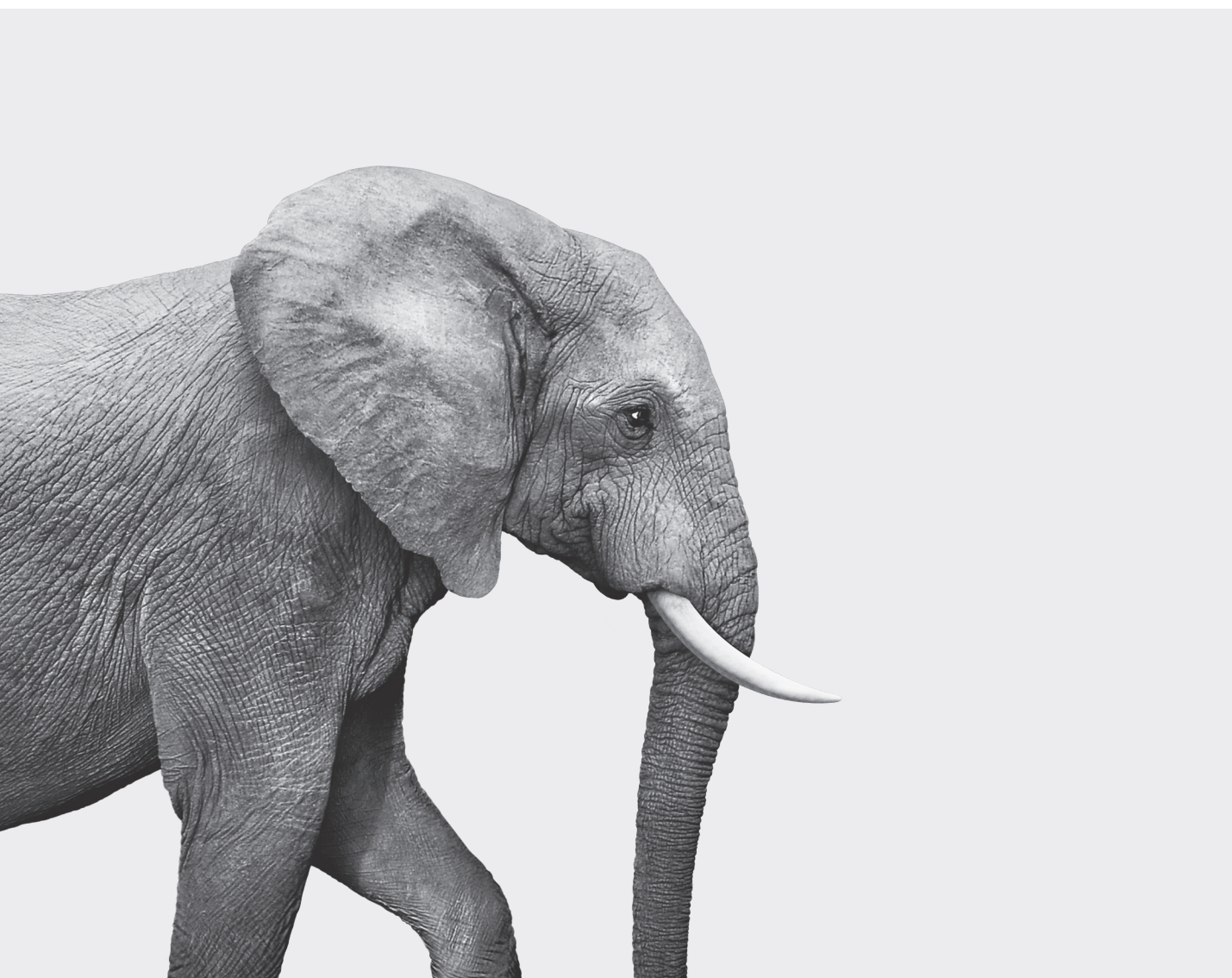
- **your full name (first and last name)**
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- **your full address**

To obtain information regarding the management expense ratio and the overall rate of return, calculated on a net basis for the segregated fund for the last 1-, 3-, 5- and 10-year periods, applicable, consult the EcoStrategist financial bulletin on our website at ia.ca.

FINANCIAL REPORT 2023 Annual

Financial Report 2023 Annual on IAG Savings and Retirement Plan, Diploma, My Education+, My Education, Ecoflex, Ecoflex^{extra} and Apex investment funds.

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