

# Focus Funds

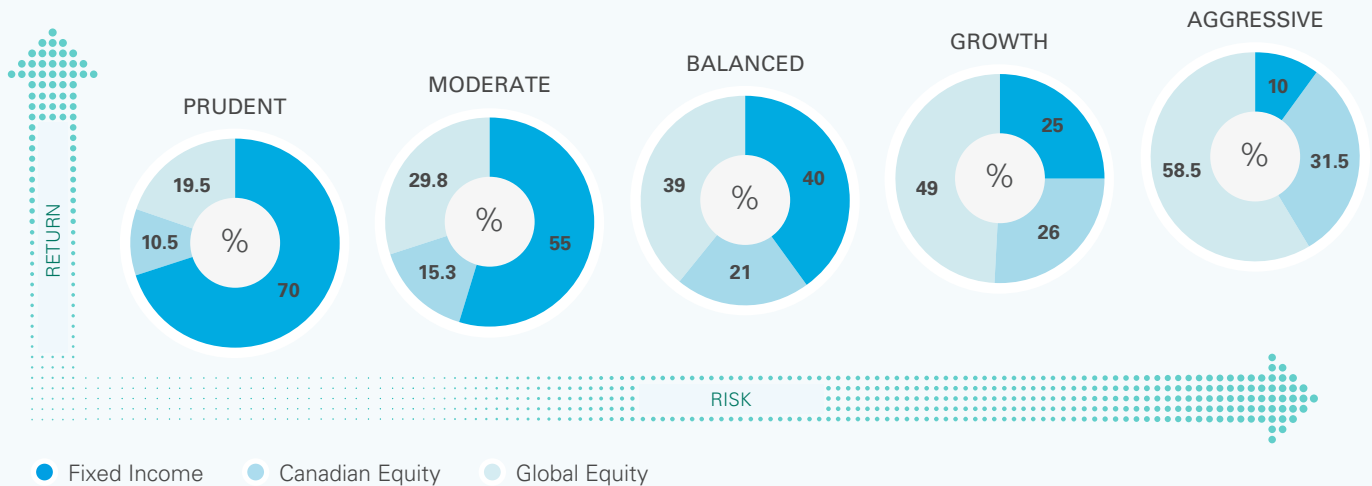
Designed to simplify your life

## Focus Funds are...

- Five (5) turnkey portfolio funds that do not require any intervention from the advisor
- Well-diversified funds by asset class, geographic region and economic sector, designed to ensure optimal return potential
- Access to a multi-management approach that offers different complementary management styles, ensuring a well-diversified portfolio

## Why choose Focus Funds?

- Simplicity and efficiency: simple and predictable portfolios with a fixed asset allocation and monthly rebalancing
- Ideal solution for investors who want their portfolio to reflect their risk tolerance at all times, regardless of the economic context
- Expertise: world-class portfolio managers selected by our experts and who have earned our trust over the years



**Target Allocations  
As at february 28, 2021**

**Focus  
Prudent**

**Focus  
Moderate**

**Focus  
Balanced**

**Focus  
Growth**

**Focus  
Aggressive**

Fixed Income

<b>Canadian Fixed Income</b>					
Bond (iAIM)	55.0%	41.5%	28.0%	17.5%	7.0%
<b>Total- Canadian Fixed Income</b>	<b>55.0%</b>	<b>41.5%</b>	<b>28.0%</b>	<b>17.5%</b>	<b>7.0%</b>
<b>Global Fixed Income</b>					
Global Fixed Income (PIMCO)	7.0%	5.5%	4.0%	2.5%	1.0%
Strategic Corporate Bond (iA Clarington)	4.0%	4.0%	4.0%	2.5%	1.0%
Floating Rate Income (Wellington Square)	4.0%	4.0%	4.0%	2.5%	1.0%
<b>Total – Global Fixed Income</b>	<b>15.0%</b>	<b>13.5%</b>	<b>12.0%</b>	<b>7.5%</b>	<b>3.0%</b>
<b>Total – Fixed Income</b>	<b>70.0%</b>	<b>55.0%</b>	<b>40.0%</b>	<b>25.0%</b>	<b>10.0%</b>

**Canadian Equity**

Canadian Equity Growth (iAIM)	5.7%	8.0%	11.0%	13.5%	16.5%
Dividend (iAIM)	3.8%	5.3%	7.0%	8.5%	10.0%
Small-Cap Canadian Equity (iAIM)	1.0%	2.0%	3.0%	4.0%	5.0%
<b>Total – Canadian Equities</b>	<b>10.5%</b>	<b>15.3%</b>	<b>21.0%</b>	<b>26.0%</b>	<b>31.5%</b>

**Global Equity**

<b>Global Equity</b>					
Global Dividend (Dynamic)	4.8%	8.0%	9.5%	12.0%	14.0%
Fidelity Global Concentrated Equity	3.8%	6.0%	8.0%	10.0%	12.0%
<b>Total – Global Equity</b>	<b>8.5%</b>	<b>14.0%</b>	<b>17.5%</b>	<b>22.0%</b>	<b>26.0%</b>

Equity

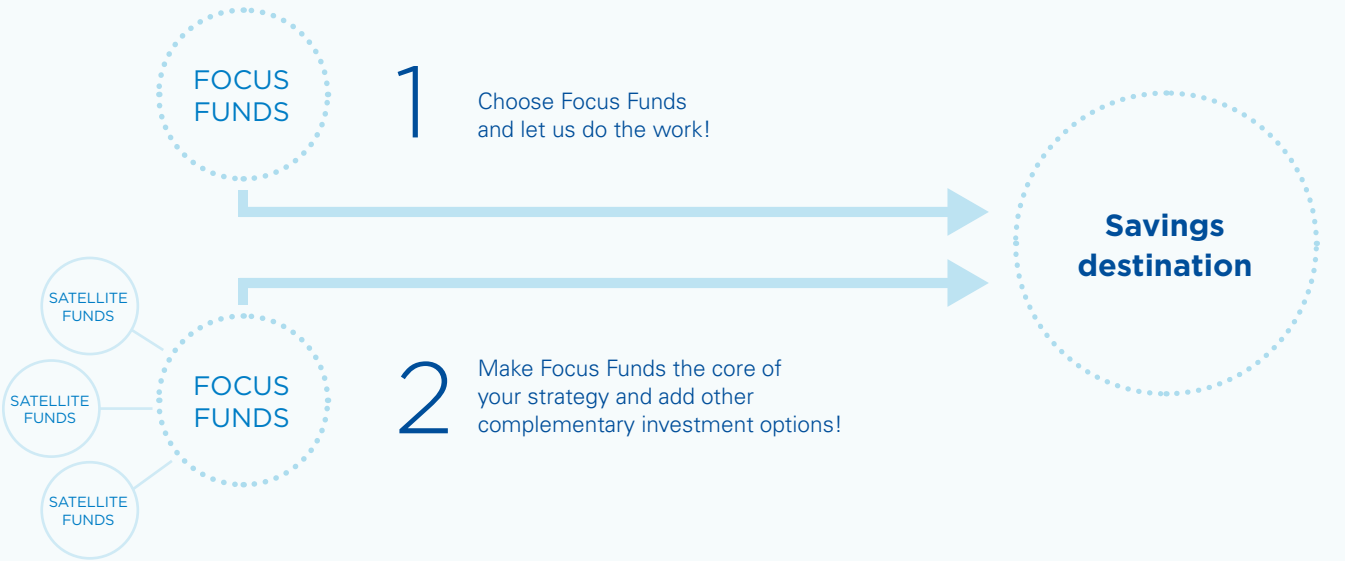
<b>International Equity</b>					
International Equity (iAIM)	4.5%	6.5%	8.8%	10.8%	13.3%
<b>Total – International Equity</b>	<b>4.5%</b>	<b>6.5%</b>	<b>8.8%</b>	<b>10.8%</b>	<b>13.3%</b>

<b>U.S. Equity</b>					
Thematic Innovation (iAIM)	2.8%	3.5%	5.0%	6.8%	6.0%
U.S. Dividend Growth (iA Clarington)	1.0%	2.0%	2.3%	2.5%	5.0%
U.S. Multi-Factor Equity (iAIM)	1.3%	1.8%	2.5%	3.0%	3.8%
<b>Total – U.S. Equity</b>	<b>5.0%</b>	<b>7.3%</b>	<b>9.8%</b>	<b>12.3%</b>	<b>14.8%</b>

<b>Emerging Markets Equity</b>					
Emerging Markets (Jarislowsky Fraser)	1.5%	2.0%	3.0%	4.0%	4.5%
<b>Total – Emerging Markets Equity</b>	<b>1.5%</b>	<b>2.0%</b>	<b>3.0%</b>	<b>4.0%</b>	<b>4.5%</b>

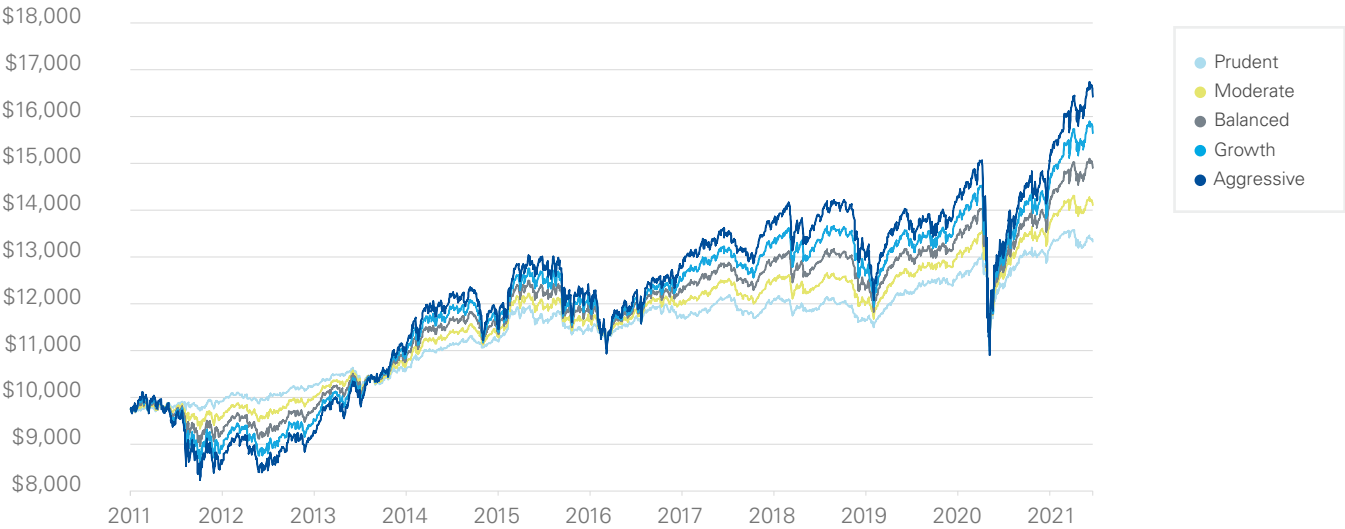
<b>Total – Global Equity</b>	<b>19.5%</b>	<b>29.8%</b>	<b>39.0%</b>	<b>49.0%</b>	<b>58.5%</b>
<b>Total – Equity</b>	<b>30.0%</b>	<b>45.0%</b>	<b>60.0%</b>	<b>75.0%</b>	<b>90.0%</b>

# Focus Funds: one savings destination, two ways to get there!



## Net return on investment of \$10,000 since its creation<sup>1</sup>

Focus Funds



Important: Past performance is no guarantee of future returns.

<sup>1</sup> These returns are on a net basis, for the Classic Series 75/75 of the IAG SRP.

## Management experience



**Tej Rai,**

B.Sc. Econ, BSE Eng

Senior Vice-President,  
Asset Allocation

Member of iAIM since 2020  
with over 15 years of experience

**Areas of expertise:**

- Quantitative investing
- Strategic and tactical allocation
- Portfolio construction



**Sébastien Mc Mahon,**

M.Sc. Econ, PRM, CFA

Senior Portfolio Manager,  
Diversified Funds and Chief Economist

Member of iAIM since 2013  
with over 15 years of experience

**Areas of expertise:**

- Fundamental investing
- Econometrics
- Portfolio management

**The teams of Tej Rai (asset allocation) and Sébastien Mc Mahon (economics) work closely together to optimize the composition of our managed solution portfolios.**

## INVESTED IN YOU.

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