

What is a specialty fund?

By its very nature, a specialty fund does not behave in the same way as a standard bond fund or equity fund. It is generally more concentrated and the associated risk is higher.

Geographic Investment approach:





Assets



Focuses on a particular geographic region where investment risks are higher and less diversified



Focuses on a particular business sector

Investment approach:

Focuses on a specific type of asset e.g., high-yield bonds, in which a core bond fund does not generally invest



More concentrated = Higher risk

Why invest in a specialty fund?

Diversification, one of the crucial rules in terms of investments, makes it possible to distribute the risk among fixed-income securities and growth securities. Due to the higher risk of specialty funds, they can be a complement to other funds, thereby improving diversification of the portfolio.

Who are these funds for?

All the while respecting the investor profile, investing a portion of one's assets in a specialty fund may be suitable to an investor seeking a long-term capital growth opportunity.

What specialty funds are available at iA Financial Group?

iA Financial Group currently offers nine specialty funds, found in the Income funds or Specialty funds category:

- Floating Rate Income
- Strategic Corporate Bond
- Fidelity American High Yield Currency Neutral
- Asian Pacific (Dynamic)
- Emerging Markets (Jarislowsky Fraser)
- Global Health Care (Renaissance)
- Global Infrastructure (Dynamic)
- Real Estate Income
- U.S. DAQ Index



It is important to remember the importance of limiting the use of specialty funds and to explain their characteristics.



To learn more about these funds, consult the fund fact sheets at: ia.ca/funds-performance.

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