



INVESTMENT  
FUNDS

IAG Savings and  
Retirement Plan

FUND  
FACTS

As at December 31, 2023





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## List of Funds Offered by iA Financial Group

iA Financial Group Funds	Investment Advisor	Inception Date
<b>ESG FUNDS</b>		
SRI Moderate (Inhance)	Vancity Investment Management Ltd.	OCT 2020
SRI Balanced (Inhance)	Vancity Investment Management Ltd.	DEC 2009
SRI Growth (Inhance)	Vancity Investment Management Ltd.	OCT 2020
Sustainable Balanced Portfolio (iA)	iA Global Asset Management	OCT 2022
Fidelity Climate Leadership Balanced™	Fidelity Investments	OCT 2022
Sustainable Canadian Equity (iA)	iA Global Asset Management	OCT 2022
Climate Strategy (Wellington)	Wellington Management	OCT 2022
<b>FOCUS FUNDS</b>		
Focus Prudent (iA)	iA Global Asset Management	OCT 2002
Focus Moderate (iA)	iA Global Asset Management	OCT 2002
Focus Balanced (iA)	iA Global Asset Management	OCT 2002
Focus Growth (iA)	iA Global Asset Management	OCT 2002
Focus Aggressive (iA)	iA Global Asset Management	OCT 2002
<b>SELECTION FUNDS</b>		
Selection Prudent (iA)	iA Global Asset Management	DEC 2013
Selection Moderate (iA)	iA Global Asset Management	DEC 2013
Selection Balanced (iA)	iA Global Asset Management	DEC 2013
Selection Growth (iA)	iA Global Asset Management	DEC 2013
Selection Aggressive (iA)	iA Global Asset Management	DEC 2013
<b>DISCIPLINED FUNDS</b>		
Disciplined Prudent (iA)	iA Global Asset Management	SEP 2020
Disciplined Moderate (iA)	iA Global Asset Management	SEP 2020
Disciplined Balanced (iA)	iA Global Asset Management	SEP 2020
Disciplined Growth (iA)	iA Global Asset Management	SEP 2020
<b>INCOME FUNDS</b>		
Money Market (iA)	iA Global Asset Management	SEP 1991
Short Term Bond (iA)	iA Global Asset Management	DEC 1997
Bond (iA)	iA Global Asset Management	MAY 1977
Disciplined Bond (iA)	iA Global Asset Management	SEP 2020
Canadian Corporate Bond (iA)	iA Global Asset Management	MAR 2016
Core Plus Bond (Wellington Square)	Wellington Square	JAN 2011
Fixed Income Managed Portfolio (iA)	iA Global Asset Management	OCT 2021
Global Multisector Bond (Loomis Sayles)	Loomis, Sayles & Company	OCT 2021
Global Fixed Income (PIMCO)	PIMCO	MAR 2013
<b>INCOME FUNDS - Specialty</b>		
Floating Rate Income (Wellington Square)	Wellington Square	OCT 2019
Strategic Corporate Bond (iA) <sup>1</sup>	iA Global Asset Management	JAN 2012
Fidelity American High Yield Currency Neutral	Fidelity Investments	JUN 2015
<b>DIVERSIFIED FUNDS</b>		
Diversified Security (iA)	iA Global Asset Management	DEC 1998
Diversified (iA)	iA Global Asset Management	JAN 1987
Diversified Opportunity (iA)	iA Global Asset Management	DEC 1998
Strategic Income (iA)	iA Global Asset Management	JAN 2012
Global Diversified (Loomis Sayles) <sup>2</sup>	Loomis, Sayles & Company	NOV 2006
Fidelity Global Monthly Income	Fidelity Investments	DEC 2017
Fidelity Multi-Asset Innovation	Fidelity Investments	OCT 2021
Global Asset Allocation Security (iA)	iA Global Asset Management	OCT 2018
Global Asset Allocation (iA)	iA Global Asset Management	OCT 2018
Global Asset Allocation Opportunity (iA)	iA Global Asset Management	OCT 2018

## List of Funds Offered by iA Financial Group

iA Financial Group Funds	Investment Advisor	Inception Date
<b>CANADIAN HYBRID FUNDS</b>		
Canadian Disciplined Equity (iA) Hybrid 75/25	iA Global Asset Management	SEP 2020
Strategic Equity Income (iA) Hybrid 75/25	iA Global Asset Management	JAN 2011
Dividend Growth (iA) Hybrid 75/25	iA Global Asset Management	JAN 2011
Canadian Equity Index (iA) Hybrid 75/25	iA Global Asset Management	JAN 2011
Fidelity True North® Hybrid 75/25	Fidelity Investments	JAN 2011
Canadian Equity Growth (iA) Hybrid 75/25	iA Global Asset Management	JAN 2011
Fidelity Canadian Opportunities Hybrid 75/25 <sup>2</sup>	Fidelity Investments	JAN 2011
Canadian Equity Small Cap (QV) Hybrid 75/25 <sup>1</sup>	QV Investors Inc.	JAN 2011
<b>GLOBAL HYBRID FUNDS</b>		
Global Disciplined Equity (iA) Hybrid 75/25	iA Global Asset Management	SEP 2020
Global Dividend (iA) Hybrid 75/25	iA Global Asset Management	JAN 2011
Global Equity (iA) Hybrid 75/25	iA Global Asset Management	JAN 2011
Fidelity NorthStar® Hybrid 75/25	Fidelity Investments	JAN 2011
Thematic Innovation (iA) Hybrid 75/25 <sup>2</sup>	iA Global Asset Management	JAN 2011
U.S. Disciplined Equity (iA) Hybrid 75/25	iA Global Asset Management	SEP 2020
<b>CANADIAN EQUITY FUNDS</b>		
Strategic Equity Income (iA)	iA Global Asset Management	NOV 2005
Dividend Growth (iA)	iA Global Asset Management	NOV 2005
Canadian Equity Index (iA)	iA Global Asset Management	SEP 2001
Fidelity True North®	Fidelity Investments	JAN 1999
Canadian Equity Growth (iA)	iA Global Asset Management	OCT 2001
Fidelity Canadian Opportunities	Fidelity Investments	JAN 1999
Canadian Equity Small Cap (QV)	QV Investors Inc.	DEC 2006
North American Equity (iA)	iA Global Asset Management	MAY 1969
<b>U.S. &amp; INTERNATIONAL EQUITY FUNDS</b>		
Global Equity Index ACWI (BlackRock)	BlackRock	JUL 2012
Global Dividend (Dynamic)	Dynamic Funds	NOV 2006
Global Dividend (iA)	iA Global Asset Management	OCT 2023
Global Equity (iA)	iA Global Asset Management	OCT 2005
Global Opportunities (Loomis Sayles)	Loomis, Sayles & Company	OCT 2020
Global True Conviction (iA)	iA Global Asset Management	JAN 2011
Global Equity Opportunistic Value (Wellington)	Wellington Management	JUL 2021
Fidelity Global Concentrated Equity	Fidelity Investments	DEC 2017
Fidelity NorthStar®	Fidelity Investments	NOV 2005
International Equity Index (BlackRock)	BlackRock	SEP 1999
International Equity (iA)	iA Global Asset Management	NOV 2008
Fidelity European Equity	Fidelity Investments	JAN 1999
U.S. Equity Index (BlackRock)	BlackRock	JAN 1998
Fidelity Insights	Fidelity Investments	OCT 2019
Thematic Innovation (iA)	iA Global Asset Management	MAR 2016
American (Dynamic)	Dynamic Funds	OCT 2019
U.S. Equity (iA)	iA Global Asset Management	SEP 2001
U.S. Dividend Growth (iA)	iA Global Asset Management	OCT 2005
<b>SPECIALTY FUNDS</b>		
Fidelity Global Innovators®	Fidelity Investments	OCT 2021
Asian Pacific (iA)	iA Global Asset Management	DEC 1999
Emerging Markets (Jarislowsky Fraser)	Jarislowsky Fraser Limited	OCT 2019
Global Health Care (Renaissance)	CIBC Asset Management	SEP 2001
Global Infrastructure (Dynamic)	Dynamic Funds	OCT 2019
Real Estate Income (iA)	iA Global Asset Management	OCT 2003
U.S. DAQ Index (iA)	iA Global Asset Management	SEP 1999

## List of Funds Offered by iA Financial Group

<b>iA Financial Group Funds</b>	<b>Investment Advisor</b>	<b>Inception Date</b>
<b>INDEXIA FUNDS</b>		
Indexia Prudent (iA)	iA Global Asset Management	DEC 2017
Indexia Moderate (iA)	iA Global Asset Management	DEC 2017
Indexia Balanced (iA)	iA Global Asset Management	DEC 2017
Indexia Growth (iA)	iA Global Asset Management	DEC 2017
Indexia Aggressive (iA)	iA Global Asset Management	DEC 2017
<b>FORLIFE SERIES FUNDS - INCOME STAGE</b>		
FORLIFE Guaranteed Maximum Income (iA)	iA Global Asset Management	NOV 2014
FORLIFE Guaranteed Income & Growth (iA)	iA Global Asset Management	NOV 2014

<sup>1</sup> Fund closed to new investments in the FORLIFE Series.

<sup>2</sup> Fund closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

## Professional Management of the Funds

Global Equity Index ACWI (BlackRock) International Equity Index (BlackRock) U.S. Equity Index (BlackRock)		BlackRock 161 Bay Street, Suite 2500 PO Box 614 Toronto, Ontario M5J 2S1
Fidelity Climate Leadership Balanced™ Fidelity American High Yield Currency Neutral Fidelity Global Monthly Income Fidelity Multi-Asset Innovation Fidelity True North® Hybrid 75/25 Fidelity Canadian Opportunities Hybrid 75/25 <sup>2</sup> Fidelity NorthStar® Hybrid 75/25 Fidelity True North® Fidelity Canadian Opportunities Fidelity Global Concentrated Equity Fidelity NorthStar® Fidelity European Equity Fidelity Insights Fidelity Global Innovators®		Fidelity Investments 483 Bay Street, Suite 300 Toronto, Ontario M5G 2N7
Global Dividend (Dynamic) American (Dynamic) Global Infrastructure (Dynamic) Global Health Care (Renaissance)		Dynamic Funds 1 Adelaide Street East, 29 <sup>th</sup> Floor Toronto, Ontario M5C 2V9
Emerging Markets (Jarislowsky Fraser)	 	CIBC Asset Management 1500 University Street, Suite 800 Montreal, Quebec H3A 3S6
Global Multisector Bond (Loomis Sayles) Global Diversified (Loomis Sayles) <sup>2</sup> Global Opportunities (Loomis Sayles)		Loomis, Sayles & Company One Financial Center 655 Atlantic Ave, Boston Boston, MA 02111
Global Fixed Income (PIMCO)		PIMCO 199, Bay Street, Suite 2050 Commerce Court Station P.O. Box 363 Toronto, Ontario M5L 1G2
Canadian Equity Small Cap (QV) Hybrid 75/25 <sup>1</sup> Canadian Equity Small Cap (QV)		QV Investors Inc. Livingston Place, South Tower 222 - 3 <sup>rd</sup> Avenue SW, Suite 1008 Calgary, Alberta T2P 0B4
SRI Moderate (Inhance) SRI Balanced (Inhance) SRI Growth (Inhance)		Vancity Investment Management Ltd. 900 West Hastings Street, Suite 300 Vancouver, British Columbia V6C 1E5
Climate Strategy (Wellington) Global Equity Opportunistic Value (Wellington)		Wellington Management Exchange Tower 130 King Street West, 18 <sup>th</sup> Floor Toronto, Ontario M5X 1E3
Core Plus Bond (Wellington Square) Floating Rate Income (Wellington Square)		Wellington Square 150 King Street West, Suite 2010 P.O. Box 5 Toronto, Ontario M5H 1J9
Sustainable Balanced Portfolio (iA) Sustainable Canadian Equity (iA) Focus Prudent (iA) Focus Moderate (iA) Focus Balanced (iA) Focus Growth (iA) Focus Aggressive (iA)		iA Global Asset Management 1080 Grande Allée West PO Box 1907, Station Terminus Quebec City, QC G1K 7M3

## Professional Management of the Funds

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Selection Prudent (iA)  
Selection Moderate (iA)  
Selection Balanced (iA)  
Selection Growth (iA)  
Selection Aggressive (iA)  
Disciplined Prudent (iA)  
Disciplined Moderate (iA)  
Disciplined Balanced (iA)  
Disciplined Growth (iA)  
Money Market (iA)  
Short Term Bond (iA)  
Bond (iA)  
Disciplined Bond (iA)  
Canadian Corporate Bond (iA)  
Fixed Income Managed Portfolio (iA)  
Strategic Corporate Bond (iA)<sup>1</sup>  
Diversified Security (iA)  
Diversified (iA)  
Diversified Opportunity (iA)  
Strategic Income (iA)  
Global Asset Allocation Security (iA)  
Global Asset Allocation (iA)  
Global Asset Allocation Opportunity (iA)  
Canadian Disciplined Equity (iA) Hybrid 75/25  
Strategic Equity Income (iA) Hybrid 75/25  
Dividend Growth (iA) Hybrid 75/25  
Canadian Equity Index (iA) Hybrid 75/25  
Canadian Equity Growth (iA) Hybrid 75/25  
Global Disciplined Equity (iA) Hybrid 75/25  
Global Dividend (iA) Hybrid 75/25  
Global Equity (iA) Hybrid 75/25  
Thematic Innovation (iA) Hybrid 75/25<sup>2</sup>  
U.S. Disciplined Equity (iA) Hybrid 75/25  
Strategic Equity Income (iA)  
Dividend Growth (iA)  
Canadian Equity Index (iA)  
Canadian Equity Growth (iA)  
North American Equity (iA)  
Global Dividend (iA)  
Global Equity (iA)  
Global True Conviction (iA)  
International Equity (iA)  
Thematic Innovation (iA)  
U.S. Equity (iA)  
U.S. Dividend Growth (iA)  
Asian Pacific (iA)  
Real Estate Income (iA)  
U.S. DAQ Index (iA)  
Indexia Prudent (iA)  
Indexia Moderate (iA)  
Indexia Balanced (iA)  
Indexia Growth (iA)  
Indexia Aggressive (iA)  
FORLIFE Guaranteed Maximum Income (iA)  
FORLIFE Guaranteed Income & Growth (iA)



<sup>1</sup> Fund closed to new investments in the FORLIFE Series.

<sup>2</sup> Fund closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

## Management Fees and Management Expense Ratio "MER" as at December 31, 2023

	Management Fees (%) <sup>1</sup>				Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>			Fund Fee Rate (%) <sup>1</sup>		
	Classic Series 75/75	Series 75/100	Ecoflex Series 100/100 FORLIFE Series			Classic Series 75/75	Series 75/100	Ecoflex Series 100/100 FORLIFE Series	Series 75/100	Ecoflex Series 100/100	FORLIFE Series
<b>ESG FUNDS</b>											
SRI Moderate (Inhance)	2.22	2.47	2.63	-	2.84	3.11	3.30	0.10	0.40	-	
SRI Balanced (Inhance)	2.27	2.52	2.68	-	2.87	3.14	3.32	0.10	0.50	0.25	
SRI Growth (Inhance)	2.32	2.57	2.73	-	2.93	3.18	3.40	0.10	0.50	-	
Sustainable Balanced Portfolio (iA)	2.19	2.39	-	0.02	2.83	3.03	-	0.10	-	-	
Fidelity Climate Leadership Balanced™	2.40	2.60	-	-	3.05	3.27	-	0.10	-	-	
Sustainable Canadian Equity (iA)	2.21	2.43	-	0.00	2.82	3.08	-	0.30	-	-	
Climate Strategy (Wellington)	2.41	2.68	-	-	3.00	3.32	-	0.30	-	-	
<b>FOCUS FUNDS</b>											
Focus Prudent (iA)	2.08	2.24	2.34	0.01	2.66	2.83	2.96	0.10	0.25	0.10	
Focus Moderate (iA)	2.13	2.28	2.44	0.01	2.71	2.89	3.07	0.10	0.40	0.10	
Focus Balanced (iA)	2.17	2.33	2.52	0.01	2.75	2.93	3.16	0.10	0.40	0.25	
Focus Growth (iA)	2.22	2.37	2.60	0.01	2.80	2.97	3.24	0.10	0.50	0.40	
Focus Aggressive (iA)	2.26	2.50	2.66	0.01	2.85	3.08	3.29	0.20	0.65	0.50	
<b>SELECTION FUNDS</b>											
Selection Prudent (iA)	2.03	2.20	2.25	0.01	2.63	2.80	2.87	0.10	0.25	0.10	
Selection Moderate (iA)	2.08	2.26	2.33	0.01	2.69	2.86	2.96	0.10	0.40	0.10	
Selection Balanced (iA)	2.15	2.33	2.42	0.01	2.76	2.95	3.08	0.10	0.40	0.25	
Selection Growth (iA)	2.23	2.41	2.53	0.02	2.85	3.03	3.20	0.10	0.50	0.40	
Selection Aggressive (iA)	2.30	2.56	2.61	0.02	2.92	3.19	3.28	0.20	0.65	0.50	
<b>INCOME FUNDS</b>											
Money Market (iA)	1.05	1.23	1.29	-	1.46	1.65	1.73	0.10	0.25	0.10	
Short Term Bond (iA)	1.75	1.91	1.91	0.00	2.25	2.46	2.43	0.10	0.25	0.10	
Bond (iA)	1.73	1.89	1.91	0.00	2.24	2.44	2.45	0.10	0.25	0.10	
Canadian Corporate Bond (iA)	1.73	1.85	-	0.00	2.24	2.38	-	0.10	-	-	
Core Plus Bond (Wellington Square)	1.77	1.98	2.03	-	2.30	2.55	2.60	0.10	0.25	0.10	
Fixed Income Managed Portfolio (iA)	1.90	2.08	-	0.03	2.51	2.69	-	0.10	-	-	
Global Multisector Bond (Loomis Sayles)	2.00	2.18	-	-	2.56	2.78	-	0.10	-	-	
Global Fixed Income (PIMCO)	2.10	2.25	-	-	2.65	2.82	-	0.10	-	-	
<b>INCOME FUNDS - Specialty</b>											
Floating Rate Income (Wellington Square)	1.74	1.92	-	-	2.28	2.48	-	0.10	-	-	
Strategic Corporate Bond (iA) <sup>3</sup>	1.72	1.92	2.02	0.01	2.26	2.48	2.63	0.10	-	0.10	
Fidelity American High Yield Currency Neutral	2.11	2.24	-	-	2.70	2.84	-	0.10	-	-	
<b>DIVERSIFIED FUNDS</b>											
Diversified Security (iA)	2.04	2.22	2.39	0.02	2.66	2.86	3.06	0.10	0.25	0.10	
Diversified (iA)	2.08	2.25	2.41	0.01	2.68	2.88	3.07	0.10	0.40	0.25	
Diversified Opportunity (iA)	2.13	2.31	2.46	0.01	2.70	2.88	3.09	0.10	0.50	0.40	
Strategic Income (iA)	2.06	2.24	2.64	0.01	2.57	2.80	3.24	0.10	0.50	0.25	
Global Diversified (Loomis Sayles) <sup>3</sup>	2.16	2.35	2.68	-	2.71	2.92	3.29	0.10	0.50	0.25	
Fidelity Global Monthly Income	2.38	2.56	-	0.01	2.95	3.15	-	0.10	-	-	
Fidelity Multi-Asset Innovation	2.39	2.62	-	-	2.97	3.18	-	0.20	-	-	



	Management Fees (%) <sup>1</sup>			Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>			Fund Fee Rate (%) <sup>1</sup>		
	Classic Series 75/75	Series 75/100	Ecoflex Series 100/100 FORLIFE Series		Classic Series 75/75	Series 75/100	Ecoflex Series 100/100 FORLIFE Series	Series 75/100	Ecoflex Series 100/100	FORLIFE Series
<b>DIVERSIFIED FUNDS</b>										
Global Asset Allocation Security (iA)	2.07	2.25	-	0.11	2.76	2.93	-	0.10	-	-
Global Asset Allocation (iA)	2.12	2.40	-	0.09	2.77	3.10	-	0.10	-	-
Global Asset Allocation Opportunity (iA)	2.16	2.43	-	0.09	2.84	3.10	-	0.20	-	-
<b>CANADIAN HYBRID FUNDS</b>										
Strategic Equity Income (iA) Hybrid 75/25	2.00	2.17	2.17	-	2.53	2.66	2.74	0.10	0.50	0.40
Dividend Growth (iA) Hybrid 75/25	2.01	2.20	2.27	-	2.54	2.76	2.83	0.10	0.50	0.40
Canadian Equity Index (iA) Hybrid 75/25	2.08	2.29	2.08	-	2.61	2.77	2.64	0.20	0.65	0.40
Fidelity True North <sup>®</sup> Hybrid 75/25	2.19	2.45	2.76	-	2.73	2.99	3.39	0.20	0.65	0.40
Canadian Equity Growth (iA) Hybrid 75/25	2.12	2.35	2.35	-	2.65	2.93	2.94	0.20	0.65	0.40
Fidelity Canadian Opportunities Hybrid 75/25 <sup>3</sup>	2.20	2.39	2.76	-	2.75	2.95	3.41	0.20	0.65	0.40
Canadian Equity Small Cap (QV) Hybrid 75/25 <sup>3</sup>	2.43	2.66	2.69	-	2.98	3.28	3.23	0.20	-	0.40
<b>GLOBAL HYBRID FUNDS</b>										
Global Dividend (iA) Hybrid 75/25	2.32	2.53	2.62	-	2.84	3.08	3.23	0.20	0.65	0.40
Global Equity (iA) Hybrid 75/25	2.19	2.43	2.54	0.01	2.75	2.98	3.17	0.20	0.65	0.40
Fidelity NorthStar <sup>®</sup> Hybrid 75/25	2.36	2.61	2.78	-	2.93	3.20	3.44	0.20	0.65	0.40
Thematic Innovation (iA) Hybrid 75/25 <sup>3</sup>	2.24	2.47	2.66	-	2.78	3.04	3.30	0.20	0.65	0.40
<b>CANADIAN EQUITY FUNDS</b>										
Strategic Equity Income (iA)	2.09	2.27	2.27	-	2.59	2.80	2.86	0.20	0.75	0.50
Dividend Growth (iA)	2.10	2.34	2.36	-	2.64	2.90	2.89	0.20	0.75	0.50
Canadian Equity Index (iA)	2.16	2.37	2.26	0.01	2.73	2.94	2.82	0.30	0.75	-
Fidelity True North <sup>®</sup>	2.33	2.58	-	-	2.90	3.15	-	0.30	-	-
Canadian Equity Growth (iA)	2.21	2.43	2.42	0.00	2.77	3.02	2.99	0.30	0.75	-
Fidelity Canadian Opportunities	2.34	2.57	-	-	2.90	3.15	-	0.30	-	-
Canadian Equity Small Cap (QV)	2.55	2.78	-	-	3.10	3.39	-	0.30	-	-
North American Equity (iA)	2.21	2.44	-	-	2.79	3.07	-	0.30	-	-
<b>U.S. &amp; INTERNATIONAL EQUITY FUNDS</b>										
Global Equity Index ACWI (BlackRock)	2.14	2.41	2.41	0.09	2.75	3.02	3.10	0.30	0.75	-
Global Dividend (Dynamic)	2.44	2.74	-	0.04	3.02	3.34	-	0.30	-	-
Global Dividend (iA) <sup>5</sup>	2.32	2.60	-	-	2.88	3.20	-	0.30	-	-
Global Equity (iA)	2.32	2.59	-	0.01	2.88	3.18	-	0.30	-	-
Global Opportunities (Loomis Sayles)	2.23	2.55	-	-	2.75	3.09	-	0.30	-	-
Global True Conviction (iA)	2.32	2.60	-	0.01	2.89	3.15	-	0.30	-	-
Global Equity Opportunistic Value (Wellington)	2.41	2.68	-	-	3.03	3.32	-	0.30	-	-
Fidelity Global Concentrated Equity	2.41	2.68	-	0.11	3.13	3.36	-	0.30	-	-
Fidelity NorthStar <sup>®</sup>	2.49	2.77	-	-	3.08	3.40	-	0.30	-	-
International Equity Index (BlackRock)	2.21	2.45	2.38	0.02	2.77	3.04	2.95	0.30	0.75	-
International Equity (iA)	2.32	2.56	-	0.02	2.91	3.15	-	0.30	-	-
Fidelity European Equity	2.40	2.67	-	-	2.99	3.31	-	0.30	-	-
U.S. Equity Index (BlackRock)	2.21	2.45	2.38	0.00	2.74	2.98	2.95	0.30	0.75	-
Fidelity Insights	2.43	2.70	-	-	2.98	3.25	-	0.30	-	-
Thematic Innovation (iA)	2.12	2.30	2.46	-	2.66	2.84	3.06	0.30	0.75	-



	Management Fees (%) <sup>1</sup>			Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>			Fund Fee Rate (%) <sup>1</sup>		
	Classic Series 75/75	Series 75/100	Ecoflex Series 100/100 FORLIFE Series		Classic Series 75/75	Series 75/100	Ecoflex Series 100/100 FORLIFE Series	Series 75/100	Ecoflex Series 100/100	FORLIFE Series
<b>U.S. &amp; INTERNATIONAL EQUITY FUNDS</b>										
American (Dynamic)	2.29	2.56	-	0.04	2.81	3.11	-	0.30	-	-
U.S. Equity (iA)	2.32	2.56	2.46	0.00	2.87	3.13	2.98	0.30	0.75	-
U.S. Dividend Growth (iA)	2.16	2.45	2.46	-	2.69	3.01	3.02	0.30	0.75	-
<b>SPECIALTY FUNDS</b>										
Fidelity Global Innovators®	2.66	2.97	-	-	3.26	3.50	-	0.30	-	-
Asian Pacific (iA)	2.39	2.63	-	0.06	3.00	3.22	-	0.30	-	-
Emerging Markets (Jarislowsky Fraser)	2.62	2.87	-	-	3.24	3.49	-	0.30	-	-
Global Health Care (Renaissance)	2.71	2.89	-	-	3.29	3.45	-	0.30	-	-
Global Infrastructure (Dynamic)	2.43	2.60	-	0.09	3.09	3.26	-	0.30	-	-
Real Estate Income (iA)	2.35	2.58	-	-	2.91	3.12	-	0.30	-	-
U.S. DAQ Index (iA)	2.42	2.51	-	0.02	2.97	3.03	-	0.30	-	-
<b>INDEXIA FUNDS</b>										
Indexia Prudent (iA)	1.49	1.83	-	0.01	1.99	2.35	-	0.10	-	-
Indexia Moderate (iA)	1.49	1.83	-	0.01	1.99	2.30	-	0.10	-	-
Indexia Balanced (iA)	1.50	1.83	-	0.01	1.98	2.30	-	0.10	-	-
Indexia Growth (iA)	1.49	1.83	-	0.01	1.98	2.30	-	0.20	-	-
Indexia Aggressive (iA)	1.50	1.83	-	0.01	1.99	2.26	-	0.20	-	-
<b>FORLIFE SERIES FUNDS - INCOME STAGE</b>										
FORLIFE Guaranteed Maximum Income (iA) <sup>4</sup>	-	-	1.55	-	-	-	2.89	-	-	-
FORLIFE Guaranteed Income & Growth (iA) <sup>4</sup>	-	-	1.78	0.00	-	-	3.10	-	-	-

<sup>1</sup> For details on the Management Fees, MER and Fund Fee Rate, refer to Section 7.3 of the IAG Savings and Retirement Plan Information Folder.

<sup>2</sup> The Underlying Fund Fee represents the potential expenses of underlying funds in which segregated funds can invest, such as an exchange traded fund (ETF). Fees are charged by the underlying funds managers and include management fees and their expenses, which may include expenses for portfolio management, administration, audit, taxes and other fees. Underlying fund fees are included in the MER.

<sup>3</sup> For the Ecoflex Series 100/100 and/or FORLIFE Series, this fund is no longer available for new deposits and interfund transfers. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased.

<sup>4</sup> The MER includes the insurance fee associated with the Income Stage guarantee of the FORLIFE Series. The insurance fee included in the MER is 0.75%.

<sup>5</sup> MER is estimated since the fund is new or is newly available in the Series (October 2023) and may vary at any time.

## Management Fees and Management Expense Ratio "MER" as at December 31, 2023 for Prestige Preferential Pricing

	Management Fees (%) <sup>1</sup>				Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>				Fund Fee Rate (%) <sup>1</sup>
	Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500	Series 75/100 Prestige 300	Series 75/100 Prestige 500		Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500 <sup>3</sup>	Series 75/100 Prestige 300	Series 75/100 Prestige 500 <sup>3</sup>	
<b>ESG FUNDS</b>										
SRI Moderate (Inhance)	2.06	1.93	2.13	2.07	-	2.58	2.45	2.74	2.61	0.10
SRI Balanced (Inhance)	2.13	2.04	2.24	2.13	-	2.71	2.58	2.81	2.68	0.10
SRI Growth (Inhance)	2.16	2.07	2.23	2.13	-	2.73	2.60	2.81	2.68	0.10
Sustainable Balanced Portfolio (iA)	2.03	1.90	2.16	2.07	0.02	2.60	2.44	2.79	2.64	0.10
Fidelity Climate Leadership Balanced™	2.24	2.11	2.38	2.28	-	2.81	2.65	3.00	2.85	0.10
Sustainable Canadian Equity (iA)	1.91	1.79	2.04	1.95	0.00	2.45	2.30	2.63	2.48	0.30
Climate Strategy (Wellington)	2.26	2.13	2.40	2.29	-	2.83	2.68	3.01	2.86	0.30
<b>FOCUS FUNDS</b>										
Focus Prudent (iA)	1.93	1.83	2.03	1.91	0.01	2.48	2.35	2.57	2.44	0.10
Focus Moderate (iA)	1.97	1.86	2.11	2.01	0.01	2.52	2.39	2.68	2.55	0.10
Focus Balanced (iA)	2.01	1.90	2.18	2.06	0.01	2.56	2.43	2.74	2.61	0.10
Focus Growth (iA)	2.05	1.95	2.22	2.11	0.01	2.62	2.49	2.80	2.67	0.10
Focus Aggressive (iA)	2.08	1.99	2.32	2.20	0.01	2.66	2.53	2.89	2.76	0.20
<b>SELECTION FUNDS</b>										
Selection Prudent (iA)	1.93	1.84	1.98	1.86	0.01	2.50	2.37	2.51	2.38	0.10
Selection Moderate (iA)	1.97	1.90	2.05	1.97	0.01	2.56	2.43	2.64	2.51	0.10
Selection Balanced (iA)	2.06	1.97	2.13	2.04	0.01	2.64	2.51	2.72	2.59	0.10
Selection Growth (iA)	2.12	2.05	2.24	2.14	0.02	2.73	2.60	2.83	2.70	0.10
Selection Aggressive (iA)	2.21	2.11	2.35	2.23	0.02	2.80	2.67	2.93	2.80	0.20
<b>INCOME FUNDS</b>										
Money Market (iA)	1.02	0.99	1.19	1.17	-	1.42	1.40	1.62	1.60	0.10
Short Term Bond (iA)	1.61	1.53	1.69	1.60	0.00	2.10	2.00	2.18	2.08	0.10
Bond (iA)	1.61	1.52	1.71	1.63	0.00	2.09	1.99	2.22	2.12	0.10
Canadian Corporate Bond (iA)	1.62	1.52	1.69	1.62	0.00	2.09	1.99	2.20	2.10	0.10
Core Plus Bond (Wellington Square)	1.67	1.61	1.81	1.75	-	2.19	2.09	2.36	2.26	0.10
Fixed Income Managed Portfolio (iA)	1.75	1.70	1.91	1.82	0.03	2.33	2.23	2.47	2.37	0.10
Global Multisector Bond (Loomis Sayles)	1.83	1.77	2.03	2.00	-	2.38	2.28	2.63	2.53	0.10
Global Fixed Income (PIMCO)	1.90	1.80	2.10	2.03	-	2.41	2.31	2.66	2.56	0.10
<b>INCOME FUNDS - Specialty</b>										
Floating Rate Income (Wellington Square)	1.67	1.59	1.81	1.74	-	2.17	2.07	2.34	2.24	0.10
Strategic Corporate Bond (iA)	1.64	1.57	1.77	1.69	0.01	2.16	2.06	2.29	2.19	0.10
Fidelity American High Yield Currency Neutral	1.99	1.92	2.14	2.08	-	2.54	2.44	2.72	2.62	0.10
<b>DIVERSIFIED FUNDS</b>										
Diversified Security (iA)	1.93	1.86	2.10	2.02	0.02	2.53	2.40	2.71	2.58	0.10
Diversified (iA)	1.80	1.72	1.98	1.89	0.01	2.36	2.23	2.56	2.43	0.10
Diversified Opportunity (iA)	1.80	1.68	1.98	1.85	0.01	2.31	2.18	2.51	2.38	0.10
Strategic Income (iA)	1.71	1.57	1.82	1.69	0.01	2.19	2.06	2.33	2.20	0.10
Global Diversified (Loomis Sayles)	2.02	1.90	2.14	2.03	-	2.55	2.42	2.69	2.56	0.10
Fidelity Global Monthly Income	2.24	2.09	2.38	2.24	0.01	2.78	2.65	2.94	2.81	0.10
Fidelity Multi-Asset Innovation	2.28	2.13	2.37	2.27	-	2.81	2.68	2.96	2.83	0.20
Global Asset Allocation Security (iA)	1.94	1.85	2.12	2.04	0.11	2.60	2.47	2.82	2.69	0.10
Global Asset Allocation (iA)	1.92	1.81	2.12	2.04	0.09	2.54	2.41	2.80	2.67	0.10
Global Asset Allocation Opportunity (iA)	1.94	1.86	2.16	2.04	0.09	2.59	2.46	2.80	2.67	0.20

	Management Fees (%) <sup>1</sup>				Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>				Fund Fee Rate (%) <sup>1</sup>
	Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500	Series 75/100 Prestige 300	Series 75/100 Prestige 500		Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500 <sup>3</sup>	Series 75/100 Prestige 300	Series 75/100 Prestige 500 <sup>3</sup>	
<b>CANADIAN HYBRID FUNDS</b>										
Strategic Equity Income (iA) Hybrid 75/25	1.65	1.55	1.70	1.54	-	2.16	2.03	2.14	2.01	0.10
Dividend Growth (iA) Hybrid 75/25	1.65	1.51	1.74	1.63	-	2.11	1.99	2.24	2.11	0.10
Canadian Equity Index (iA) Hybrid 75/25	1.73	1.62	1.88	1.66	-	2.23	2.11	2.28	2.16	0.20
Fidelity True North <sup>®</sup> Hybrid 75/25	2.01	1.89	2.32	2.17	-	2.53	2.40	2.85	2.72	0.20
Canadian Equity Growth (iA) Hybrid 75/25	1.77	1.65	1.90	1.79	-	2.26	2.13	2.43	2.30	0.20
Fidelity Canadian Opportunities Hybrid 75/25	2.01	1.90	2.17	2.07	-	2.54	2.42	2.73	2.60	0.20
Canadian Equity Small Cap (QV) Hybrid 75/25	2.24	2.12	2.31	2.23	-	2.79	2.66	2.91	2.78	0.20
<b>GLOBAL HYBRID FUNDS</b>										
Global Dividend (iA) Hybrid 75/25	2.13	1.97	2.28	2.14	-	2.62	2.50	2.81	2.68	0.20
Global Equity (iA) Hybrid 75/25	1.91	1.76	2.10	1.94	0.01	2.39	2.27	2.59	2.47	0.20
Fidelity NorthStar <sup>®</sup> Hybrid 75/25	2.16	2.06	2.44	2.37	-	2.72	2.60	3.08	2.95	0.20
Thematic Innovation (iA) Hybrid 75/25	2.04	1.89	2.23	2.12	-	2.53	2.41	2.79	2.66	0.20
<b>CANADIAN EQUITY FUNDS</b>										
Strategic Equity Income (iA)	1.73	1.57	1.81	1.66	-	2.20	2.05	2.30	2.15	0.20
Dividend Growth (iA)	1.75	1.60	1.88	1.71	-	2.24	2.09	2.36	2.21	0.20
Canadian Equity Index (iA)	1.79	1.66	1.94	1.81	0.01	2.31	2.16	2.47	2.32	0.30
Fidelity True North <sup>®</sup>	2.15	2.02	2.41	2.27	-	2.71	2.56	2.99	2.84	0.30
Canadian Equity Growth (iA)	1.86	1.72	2.01	1.86	0.00	2.37	2.22	2.53	2.38	0.30
Fidelity Canadian Opportunities	2.13	1.98	2.33	2.18	-	2.66	2.51	2.89	2.74	0.30
Canadian Equity Small Cap (QV)	2.35	2.17	2.46	2.30	-	2.88	2.72	3.01	2.86	0.30
North American Equity (iA)	1.88	1.76	2.11	2.00	-	2.42	2.26	2.68	2.53	0.30
<b>U.S. &amp; INTERNATIONAL EQUITY FUNDS</b>										
Global Equity Index ACWI (BlackRock)	1.82	1.66	2.00	1.82	0.09	2.40	2.25	2.58	2.43	0.30
Global Dividend (Dynamic)	2.25	2.07	2.39	2.22	0.04	2.81	2.65	2.96	2.81	0.30
Global Dividend (iA) <sup>3</sup>	1.96	1.83	2.14	2.00	-	2.49	2.34	2.68	2.53	0.30
Global Equity (iA)	1.97	1.83	2.15	2.02	0.01	2.50	2.35	2.71	2.56	0.30
Global Opportunities (Loomis Sayles)	2.07	1.92	2.39	2.22	-	2.59	2.44	2.93	2.78	0.30
Global True Conviction (iA)	1.95	1.84	2.12	1.97	0.01	2.51	2.35	2.65	2.50	0.30
Global Equity Opportunistic Value (Wellington)	2.26	2.11	2.39	2.32	-	2.81	2.66	3.04	2.89	0.30
Fidelity Global Concentrated Equity	2.24	2.14	2.43	2.29	0.11	2.95	2.80	3.12	2.97	0.30
Fidelity NorthStar <sup>®</sup>	2.32	2.20	2.53	2.39	-	2.91	2.75	3.12	2.97	0.30
International Equity Index (BlackRock)	2.04	1.90	2.06	1.93	0.02	2.59	2.44	2.62	2.47	0.30
International Equity (iA)	2.00	1.87	2.21	2.11	0.02	2.56	2.41	2.82	2.67	0.30
Fidelity European Equity	2.24	2.09	2.51	2.41	-	2.79	2.64	3.15	3.00	0.30
U.S. Equity Index (BlackRock)	2.07	1.90	2.13	1.95	0.00	2.58	2.42	2.63	2.48	0.30
Fidelity Insights	2.29	2.12	2.38	2.21	-	2.83	2.67	2.92	2.77	0.30
Thematic Innovation (iA)	1.80	1.66	1.98	1.83	-	2.30	2.14	2.49	2.34	0.30
American (Dynamic)	2.15	1.91	2.22	2.04	0.04	2.62	2.47	2.76	2.61	0.30
U.S. Equity (iA)	2.00	1.85	2.18	2.00	0.00	2.52	2.36	2.69	2.54	0.30
U.S. Dividend Growth (iA)	1.83	1.67	2.10	1.93	-	2.32	2.17	2.61	2.46	0.30
<b>SPECIALTY FUNDS</b>										
Fidelity Global Innovators <sup>®</sup>	2.51	2.33	2.70	2.44	-	3.06	2.90	3.17	3.02	0.30
Asian Pacific (iA)	2.23	2.07	2.31	2.14	0.06	2.82	2.66	2.90	2.75	0.30
Emerging Markets (Jarislowsky Fraser)	2.48	2.36	2.55	2.42	-	3.09	2.93	3.15	3.00	0.30
Global Health Care (Renaissance)	2.55	2.39	2.57	2.38	-	3.12	2.97	3.11	2.96	0.30

	Management Fees (%) <sup>1</sup>				Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>				Fund Fee Rate (%) <sup>1</sup>
	Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500	Series 75/100 Prestige 300	Series 75/100 Prestige 500		Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500 <sup>3</sup>	Series 75/100 Prestige 300	Series 75/100 Prestige 500 <sup>3</sup>	
<b>SPECIALTY FUNDS</b>										
Global Infrastructure (Dynamic)	2.29	2.14	2.26	2.11	0.09	2.94	2.78	2.90	2.75	0.30
Real Estate Income (iA)	1.93	1.78	2.13	1.97	-	2.44	2.29	2.65	2.50	0.30
U.S. DAQ Index (iA)	2.25	2.08	2.08	1.87	0.02	2.80	2.64	2.55	2.40	0.30
<b>INDEXIA FUNDS</b>										
Indexia Prudent (iA)	1.42	1.31	1.73	1.63	0.01	1.89	1.76	2.25	2.12	0.10
Indexia Moderate (iA)	1.41	1.30	1.71	1.57	0.01	1.89	1.76	2.19	2.06	0.10
Indexia Balanced (iA)	1.41	1.30	1.71	1.54	0.01	1.88	1.75	2.16	2.03	0.10
Indexia Growth (iA)	1.41	1.30	1.71	1.55	0.01	1.88	1.75	2.17	2.04	0.20
Indexia Aggressive (iA)	1.41	1.30	1.71	1.53	0.01	1.89	1.76	2.14	2.01	0.20

<sup>1</sup> For details on the Management Fees, MER and Fund Fee Rate, refer to Section 7.3 of the IAG Savings and Retirement Plan Information Folder.

<sup>2</sup> The Underlying Fund Fee represents the potential expenses of underlying funds in which segregated funds can invest, such as an exchange traded fund (ETF). Fees are charged by the underlying funds managers and include management fees and their expenses, which may include expenses for portfolio management, administration, audit, taxes and other fees. Underlying fund fees are included in the MER.

<sup>3</sup> MER is estimated since the fund is new or is newly available in the Series (October 2023) and may vary at any time.

## Investment Objectives and Risk Factors Associated with the Funds

The following are investment objectives and risk factors associated with the Funds offered by iA Financial Group. For a complete description of each risk factor, please refer to Section 7.9 of the IAG Savings and Retirement Plan Information Folder.

### ESG FUNDS

#### SRI MODERATE (INHANCE)

**Risk: All risks**

##### Investment Objectives

Generate interest and dividend income with the potential for capital appreciation by investing in a diversified portfolio consisting primarily of fixed-income securities and equities of Canadian and foreign companies that meet responsible investment principles. Fixed-income securities are preferred.

##### Investment Strategy

Invests in units of the IA Clarington Inhance Moderate SRI Portfolio, which invests in a diversified portfolio consisting primarily of fixed-income securities and equities of Canadian and foreign companies. The Environmental, Social and Corporate Governance (ESG) and financial analysis teams work together on a security-by-security basis for enhanced idea generation and risk management. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

#### SRI BALANCED (INHANCE)

**Risk: All risks**

##### Investment Objectives

Generate interest and dividend income as well as capital appreciation by investing in a diversified portfolio consisting primarily of fixed-income securities and equities of Canadian and foreign companies that meet responsible investment principles. The portfolio is balanced between fixed-income and equity securities.

##### Investment Strategy

Invests in units of the IA Clarington Inhance Balanced SRI Portfolio, which invests in a diversified portfolio consisting primarily of fixed-income securities and equities of Canadian and foreign companies. The Environmental, Social and Corporate Governance (ESG) and financial analysis teams work together on a security-by-security basis for enhanced idea generation and risk management. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

#### SRI GROWTH (INHANCE)

**Risk: All risks**

##### Investment Objectives

Generate capital appreciation as well as some interest and dividend income by investing in a diversified portfolio consisting primarily of fixed-income securities and equities of Canadian and foreign companies that meet responsible investment principles. Equity securities are preferred.

##### Investment Strategy

Invests in units of the IA Clarington Inhance Growth SRI Portfolio, which invests in a diversified portfolio consisting primarily of fixed-income securities and equities of Canadian and foreign companies. The Environmental, Social and Corporate Governance (ESG) and financial analysis teams work together on a security-by-security basis for enhanced idea generation and risk management. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

#### SUSTAINABLE BALANCED PORTFOLIO (iA)

**Risk: All risks**

##### Investment Objectives

The Fund seeks a balance between generating regular income and providing capital growth over the medium to long term by investing in fixed income and equity securities of issuers that meet the portfolio manager's sustainable investment process.

##### Investment Strategy

The Fund is primarily invested in a diversified portfolio of underlying funds selected by the manager to reach the investment objectives. To pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added.

#### FIDELITY CLIMATE LEADERSHIP BALANCED™

**Risk: All risks**

##### Investment Objectives

The Fund's objective is to achieve long-term capital appreciation by investing primarily in fixed income and equity securities of issuers anywhere in the world that meet the portfolio manager's sustainable investment process.

##### Investment Strategy

The Fund is primarily invested in foreign fixed income and equity securities of issuers anywhere in the world that are believed to reduce the risks associated with climate-related issues.

**SUSTAINABLE CANADIAN EQUITY (iA)****Risk: A \$ E M A S D R****Investment Objectives**

The Fund aims to provide long-term capital appreciation by investing primarily in equity securities of companies located in Canada that meet the portfolio manager's sustainable investment process.

**Investment Strategy**

The investment strategy involves investing primarily in a well-diversified portfolio of Canadian companies. The portfolio manager aims to identify well positioned quality companies with attractive growth potential while assessing an issuer's performance, risk and improvements relating to various environmental, social and governance (ESG) practices.

**CLIMATE STRATEGY (WELLINGTON)****Risk: All risks****Investment Objectives**

The Fund aims to provide long term capital appreciation by investing primarily in equity securities of companies located anywhere in the world that meet the portfolio manager's sustainable investment process.

**Investment Strategy**

The Fund seeks long-term total returns by investing primarily in equity securities of issuers that are addressing or helping to address environmental sustainability or the risks of climate change.

## FOCUS FUNDS

### FOCUS PRUDENT (iA)

**Risk: All risks**

#### Investment Objectives

Invests in units of a number of underlying funds to generate a regular long-term return by favouring Canadian fixed-income securities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as fixed-income securities issued by Canadian governments and corporations, Canadian equities and foreign equities, and the integration of several managers.

#### Investment Strategy

The target asset mix is composed of 70% income funds and 30% equity funds. The Fund is composed of underlying fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile. In order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### FOCUS MODERATE (iA)

**Risk: All risks**

#### Investment Objectives

Invests in units of a number of underlying funds to generate a high long-term return by placing a slight emphasis on Canadian fixed-income securities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as fixed-income securities issued by Canadian governments and corporations, Canadian equities and foreign equities, and the integration of several managers.

#### Investment Strategy

The target asset mix is composed of 55% income funds and 45% equity funds. The Fund is composed of underlying fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile. In order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### FOCUS BALANCED (iA)

**Risk: All risks**

#### Investment Objectives

Invests in units of a number of underlying funds to generate a superior long-term return by favouring a balance between Canadian equities, foreign equities and fixed-income securities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as fixed-income securities issued by Canadian governments and corporations, Canadian equities, foreign equities and the integration of several managers.

#### Investment Strategy

The target asset mix is composed of 40% income funds and 60% equity funds. The Fund is composed of underlying fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile. In order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### FOCUS GROWTH (iA)

**Risk: All risks**

#### Investment Objectives

Invests in units of a number of underlying funds to generate a superior long-term return by placing a slight emphasis on Canadian and foreign equities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as fixed-income securities issued by Canadian governments and corporations, Canadian equities, foreign equities and the integration of several managers.

#### Investment Strategy

The target asset mix is composed of 25% income funds and 75% equity funds. The Fund is composed of underlying fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile. In order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### FOCUS AGGRESSIVE (iA)

**Risk: All risks**

#### Investment Objectives

Invests in units of a number of underlying funds to maximize the long-term return by favouring Canadian and foreign equities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as fixed-income securities issued by Canadian governments and corporations, Canadian equities, foreign equities and the integration of several managers.

#### Investment Strategy

The target asset mix is composed of 10% income funds and 90% equity funds. The Fund is composed of underlying fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile. In order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.



## SELECTION FUNDS

### SELECTION PRUDENT (iA)

**Risk: All risks**

#### Investment Objectives

This Fund primarily seeks to generate regular income and to preserve the capital by investing conservatively and mainly in income funds while also investing in equity funds.

#### Investment Strategy

The target asset mix is composed of 75% income funds and 25% equity funds. Also, in order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added. This Fund will be rebalanced at least once a year in order to be in line with the target allocation. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### SELECTION MODERATE (iA)

**Risk: All risks**

#### Investment Objectives

This Fund seeks to generate regular income and offer the potential for capital growth over the long term by slightly favouring income funds over equity funds.

#### Investment Strategy

The target asset mix is composed of 60% income funds and 40% equity funds. Also, in order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added. This Fund will be rebalanced at least once a year in order to be in line with the target allocation. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### SELECTION BALANCED (iA)

**Risk: All risks**

#### Investment Objectives

This Fund seeks a balance between generating regular income and providing capital growth over the medium to long term by investing in income and equity funds.

#### Investment Strategy

The target asset mix is composed of 45% income funds and 55% equity funds. Also, in order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added. This Fund will be rebalanced at least once a year in order to be in line with the target allocation. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### SELECTION GROWTH (iA)

**Risk: All risks**

#### Investment Objectives

This Fund primarily seeks to provide capital growth over the medium to long term with equity funds while trying to generate regular income through income funds.

#### Investment Strategy

The target asset mix is composed of 30% income funds and 70% equity funds. Also, in order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added. This Fund will be rebalanced at least once a year in order to be in line with the target allocation. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### SELECTION AGGRESSIVE (iA)

**Risk: All risks**

#### Investment Objectives

This Fund primarily seeks to provide capital growth in the short and medium term by investing aggressively and mainly in equity funds.

#### Investment Strategy

The target asset mix is composed of 15% income funds and 85% equity funds. Also, in order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added. This Fund will be rebalanced at least once a year in order to be in line with the target allocation. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.



## DISCIPLINED FUNDS

### DISCIPLINED PRUDENT (iA)

**Risk: All risks**

#### Investment Objectives

This Fund primarily seeks to generate income and preserve capital by favouring income funds over equity funds.

#### Investment Strategy

The target asset mix is composed of 75% income funds and 25% equity funds. In order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added by the portfolio manager.

### DISCIPLINED MODERATE (iA)

**Risk: All risks**

#### Investment Objectives

This Fund primarily seeks to generate income and offer the potential for capital growth over the long term by slightly favouring income funds over equity funds.

#### Investment Strategy

The target asset mix is composed of 60% income funds and 40% equity funds. In order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added by the portfolio manager.

### DISCIPLINED BALANCED (iA)

**Risk: All risks**

#### Investment Objectives

This Fund primarily seeks a balance between generating income and providing long-term capital growth by investing in income and equity funds.

#### Investment Strategy

The target asset mix is composed of 45% income funds and 55% equity funds. In order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added by the portfolio manager.

### DISCIPLINED GROWTH (iA)

**Risk: All risks**

#### Investment Objectives

This Fund primarily seeks to provide capital growth over the long term with equity funds while trying to generate income through income funds.

#### Investment Strategy

The target asset mix is composed of 30% income funds and 70% equity funds. In order to pursue the investment objectives, underlying funds in which this Fund invests could be withdrawn, replaced or added by the portfolio manager.

## INCOME FUNDS

### MONEY MARKET (iA)

Risk: I D

#### Investment Objectives

Aims to maintain excellent capital protection and a high level of liquidity, by investing in Canadian short-term securities guaranteed by Canadian governments and certain companies.

#### Investment Strategy

The Money Market Fund is composed of quality securities with maturities under one year guaranteed by federal, provincial and municipal governments and their agencies.

### SHORT TERM BOND (iA)

Risk: I C D

#### Investment Objectives

Provides a reasonably high return by reinvesting the interest income in the Fund while ensuring capital protection. Mainly invests in bonds issued and guaranteed by Canadian governments and corporations.

#### Investment Strategy

The Short Term Bond Fund is mainly composed of bonds and other high-quality debt securities with short and medium-term maturities from the federal and provincial governments, and from corporations offering good income and capital security potential.

### BOND (iA)

Risk: I C D

#### Investment Objectives

Aims to maximize the returns from interest income and capital appreciation through a diversified portfolio primarily invested in quality bond securities from Canadian governments and corporations.

#### Investment Strategy

The Bond Fund is primarily invested in bonds, coupons and other high quality debt securities from the private sector and the federal and provincial governments. The selection of securities is mostly based on forecasting the evolution of interest rates on the market.

### DISCIPLINED BOND (iA)

Risk: I C D

#### Investment Objectives

Aims to maximize the returns from interest income and capital appreciation through a diversified portfolio primarily invested in bond securities from Canadian governments and corporations.

#### Investment Strategy

This Fund is mainly composed of bonds and other investment grade debt securities from the federal and provincial governments, and from corporations offering good income and capital security potential.

### CANADIAN CORPORATE BOND (iA)

Risk: I C \$ E L D

#### Investment Objectives

Aims to maximize returns from interest income and capital appreciation through a diversified portfolio mainly composed of quality bond securities issued by corporations.

#### Investment Strategy

Invests primarily in fixed-income securities issued by Canadian companies, and may invest in foreign securities. The manager uses fundamental analysis to select investments and reviews the values of the investments on an ongoing basis, paying particular attention to credit quality and diversification by geographic region, industry sector, size of issuer and credit rating.

### CORE PLUS BOND (WELLINGTON SQUARE)

Risk: I C L D

#### Investment Objectives

Provides income and the potential for long term capital growth, while preserving capital and mitigating the effects of interest rate fluctuations, by investing primarily in fixed income securities including government bonds, investment grade bonds and high-yield bonds, as well as other income producing securities such as asset-backed securities and senior floating rate loans.

#### Investment Strategy

Invests in units of the IA Clarington Core Plus Bond Fund, which will invest primarily in fixed income securities of North American companies including government bonds, investment grade bonds, high yield bonds, asset backed securities and senior loans and other income producing securities, such that the overall weighted average credit rating of the Fund's portfolio is "BBB-" or higher.

### FIXED INCOME MANAGED PORTFOLIO (iA)

Risk: A I C \$ E M L D R

#### Investment Objectives

The Fund's objective is to generate regular income with the potential for long-term capital appreciation by primarily investing in fixed-income securities.

#### Investment Strategy

The Fund invests primarily in a diversified portfolio of underlying funds of fixed-income securities that can be withdrawn, replaced or added by the portfolio manager. The Fund may also invest in ETFs or other securities to gain direct exposure to an asset class.

**GLOBAL MULTISECTOR BOND (LOOMIS SAYLES)****Risk: A I C \$ E M L D****Investment Objectives**

The Fund seeks to provide income with the potential for long-term capital growth by primarily investing in fixed-income securities of corporations, governments and other issuers, located anywhere in the world.

**Investment Strategy**

The Fund invests in units of the IA Clarington Loomis Multisector Bond Fund, which is primarily invested in investment grade and non-investment grade fixed-income securities with a focus on U.S. corporate bonds, convertible securities, foreign debt instruments, including those in emerging markets and related foreign currency transactions and U.S. government securities. It may invest up to 40% of its assets in below investment grade securities and up to 100% in foreign securities.

**GLOBAL FIXED INCOME (PIMCO)****Risk: I C \$ E M L D****Investment Objectives**

The Fund aims to optimize current income by investing primarily in a diversified portfolio of fixed income securities that are not denominated in Canadian dollars. It targets moderate long-term capital appreciation.

**Investment Strategy**

The Fund invests primarily in a diversified portfolio of fixed-income securities that are not denominated in Canadian dollars and with a variety of maturities. It can invest up to 50% of its total assets in high-yield securities ("high risk bonds") that have been rated or, if they are not rated, in securities of comparable quality. The Fund can invest up to 20% of its total assets in securities and instruments that are economically linked to emerging markets. The Fund limits its exposure to currencies (of securities denominated in currencies other than the Canadian dollar) to 10% of its total assets. The Fund can also resort to targeted derivatives, such as options, futures and forward contracts, and swaps.

## INCOME FUNDS - Specialty

### FLOATING RATE INCOME (WELLINGTON SQUARE)

Risk: I C \$ E L D

#### Investment Objectives

Invests in units of an underlying fund that aims to provide a stream of current monthly income by investing primarily in senior floating rate loans.

#### Investment Strategy

Invests in units of the IA Clarington Floating Rate Income Fund which is primarily invested in senior floating rate loans, other floating rate securities and debt obligations of North American and global corporate issuers.

### STRATEGIC CORPORATE BOND (iA)<sup>1</sup>

Risk: I C \$ L D

#### Investment Objectives

Provides income and the potential for long term capital growth by investing primarily in fixed income securities with an emphasis on corporate and other higher yielding fixed income securities.

#### Investment Strategy

Invests in units of the IA Clarington Strategic Corporate Bond Fund, which invests primarily in fixed income securities of North American companies. The advisor uses fundamental analysis to select investments and reviews the values of the investments on an ongoing basis, paying particular attention to credit quality and diversification by geographic region, industry sector, size of issuer and credit rating.

### FIDELITY AMERICAN HIGH YIELD CURRENCY NEUTRAL

Risk: A I C \$ E L D

#### Investment Objectives

Aims to provide income and the potential for long term capital growth by investing primarily in fixed income securities with an emphasis on corporate and other higher yielding fixed income securities.

#### Investment Strategy

Invests in units of the Fidelity American High Yield Fund, which invests primarily in higher yielding, lower quality fixed income securities, preferred stocks and convertible securities issued by U.S. companies. The Fund also uses derivatives to try to minimize the exposure to currency fluctuations between the U.S. and Canadian dollars. Fidelity American High Yield Currency Neutral Fund aims to hedge foreign currency exposure back to Canadian dollars, thus providing the benefit of the U.S market while reducing currency.

## DIVERSIFIED FUNDS<sup>2</sup>

### DIVERSIFIED SECURITY (iA)

**Risk: All risks**

#### Investment Objectives

Generates regular long-term revenues as well as some capital appreciation. It focuses on reducing risk through a careful selection of different categories of fixed-income securities from the federal and provincial governments and corporations as well as Canadian and foreign equities of large capitalization companies.

#### Investment Strategy

The Diversified Security Fund's strategy is based on active and prudent management of the investment through careful diversification of the asset classes (equities and fixed-income securities). The Fund advisor pursues a balance between security and capital growth, and typically favours fixed-income securities. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### DIVERSIFIED (iA)

**Risk: All risks**

#### Investment Objectives

Maximizes the long-term returns and reduces the risk through a balanced distribution of investments among the Fund's asset classes: fixed-income securities, Canadian equities and foreign equities. The equity portion is mainly invested in securities equities of large capitalization companies.

#### Investment Strategy

The Diversified Fund's assets are distributed among Canadian and foreign equities and fixed-income securities to meet the Fund's long-term return objective. Active management is designed to target the ideal combination of growth and security based on trends in the economy and the financial markets. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### DIVERSIFIED OPPORTUNITY (iA)

**Risk: All risks**

#### Investment Objectives

Maximizes long-term returns while minimizing risks through careful diversification of the asset classes: Canadian fixed-income securities, Canadian equities and foreign equities. The Fund mainly invests in equities of large capitalization companies and fixed-income securities.

#### Investment Strategy

The strategy focuses on a distribution of the assets between Canadian and foreign equities, and fixed-income securities. The advisor typically favours equities over fixed-income securities but has above-average flexibility in terms of asset allocation in order to position the Fund in a situation that will be beneficial given the trends in the economy and the financial markets. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

### STRATEGIC INCOME (iA)

**Risk: All risks**

#### Investment Objectives

Provides a consistent stream of income and capital appreciation by investing primarily in Canadian equity and fixed income investments.

#### Investment Strategy

Invests in units of the IA Clarington Strategic Income Fund, which invests primarily in Canadian equity and fixed income securities. The advisor employs a rigorous bottom-up strategy with a 12 to 18 months strategic outlook on the markets with a view to invest in a stable mix of income producing equity and fixed income securities demonstrating strong fundamentals while aiming to minimize volatility through all market conditions.

### GLOBAL DIVERSIFIED (LOOMIS SAYLES)<sup>3</sup>

**Risk: All risks**

#### Investment Objectives

Aims to provide long-term capital appreciation by investing primarily in equity securities, fixed-income investments and money market instruments from around the world.

#### Investment Strategy

Invests in units of the IA Clarington Global Allocation Fund, which mainly invests in global fixed-income and equity securities following a fundamental bottom-up approach to investing.

### FIDELITY GLOBAL MONTHLY INCOME

**Risk: All risks**

#### Investment Objectives

Invests in units of an underlying fund that aims to achieve long-term capital growth and modest income. This Fund invests primarily in fixed-income and equity securities of companies anywhere in the world.

#### Investment Strategy

The Fund invests in units of the Fidelity Global Monthly Income Fund. The Fund is invested in a well diversified portfolio of fixed-income securities and equities of companies operating around the world.

**FIDELITY MULTI-ASSET INNOVATION****Risk: All risks****Investment Objectives**

The Fund aims to achieve a high total investment return. It invests primarily in a mix of equity and an expansive set of fixed-income securities of U.S. issuers and other issuers from around the world.

**Investment Strategy**

The portfolio management team invests primarily in underlying funds and follows a neutral mix guideline of approximately 60% exposure to Fidelity Global Innovators Investment Trust and 40% exposure to Fidelity Multi-sector Bond Hedged Multi-Asset Base Fund. Depending on market conditions, the asset mix may vary by up to +/-20% from the neutral mix if it believes this produces the best overall return.

**GLOBAL ASSET ALLOCATION SECURITY (iA)****Risk: All risks****Investment Objectives**

Provides income and long-term capital appreciation primarily through diversified investments in foreign income-oriented and equity securities. Fixed income securities are typically preferred.

**Investment Strategy**

The portfolio manager actively manages the Fund's asset mix based on its long-term macroeconomic outlook and shorter-term tactical strategies. The manager determines the allocation of asset classes and specific investments on an ongoing basis through fundamental analysis, quantitative and qualitative assessments and risk/return characteristics. The Fund may also invest a portion of its assets in alternative investments such as Mortgages, Private debt, Real Estate, Infrastructure and Private Equity investments. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

**GLOBAL ASSET ALLOCATION (iA)****Risk: All risks****Investment Objectives**

Provides income and long-term capital appreciation primarily through diversified investments in foreign income-oriented and equity securities.

**Investment Strategy**

The portfolio manager actively manages the Fund's asset mix based on its long-term macroeconomic outlook and shorter-term tactical strategies. The manager determines the allocation of asset classes and specific investments on an ongoing basis through fundamental analysis, quantitative and qualitative assessments and risk/return characteristics. The Fund may also invest a portion of its assets in alternative investments such as Mortgages, Private debt, Real Estate, Infrastructure and Private Equity investments. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

**GLOBAL ASSET ALLOCATION OPPORTUNITY (iA)****Risk: All risks****Investment Objectives**

Provides income and long-term capital appreciation primarily through diversified investments in foreign income-oriented and equity securities. Equity securities are typically preferred.

**Investment Strategy**

The portfolio manager actively manages the Fund's asset mix based on its long-term macroeconomic outlook and shorter-term tactical strategies. The manager determines the allocation of asset classes and specific investments on an ongoing basis through fundamental analysis, quantitative and qualitative assessments and risk/return characteristics. The Fund may also invest a portion of its assets in alternative investments such as Mortgages, Private debt, Real Estate, Infrastructure and Private Equity investments. To reach the investment objectives, the portfolio manager may also use leverage, derivatives or short selling.

## CANADIAN HYBRID FUNDS

### CANADIAN DISCIPLINED EQUITY (iA) HYBRID 75/25

Risk: A I C M A S L D

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding Canadian equity fund and the remaining 25% in the Industrial Alliance Disciplined Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### STRATEGIC EQUITY INCOME (iA) HYBRID 75/25

Risk: A I C D

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### DIVIDEND GROWTH (iA) HYBRID 75/25

Risk: A I C D

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy<sup>4</sup>

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### CANADIAN EQUITY INDEX (iA) HYBRID 75/25

Risk: A I C D R

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### FIDELITY TRUE NORTH® HYBRID 75/25

Risk: A I C \$ E D

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### CANADIAN EQUITY GROWTH (iA) HYBRID 75/25

Risk: A I C D

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### FIDELITY CANADIAN OPPORTUNITIES HYBRID 75/25<sup>3</sup>

Risk: A I C \$ E A S D

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### CANADIAN EQUITY SMALL CAP (QV) HYBRID 75/25<sup>1</sup>

Risk: A I C \$ E A S D

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

## GLOBAL HYBRID FUNDS

### GLOBAL DISCIPLINED EQUITY (iA) HYBRID 75/25

Risk: A I C \$ E M A S L D

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding global equity fund and the remaining 25% in the Industrial Alliance Disciplined Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### GLOBAL DIVIDEND (iA) HYBRID 75/25

Risk: A I C \$ E D

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### GLOBAL EQUITY (iA) HYBRID 75/25

Risk: All risks

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### FIDELITY NORTHSTAR® HYBRID 75/25

Risk: All risks

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### THEMATIC INNOVATION (iA) HYBRID 75/25<sup>3</sup>

Risk: All risks

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding equity fund and the remaining 25% in the Industrial Alliance Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.

### U.S. DISCIPLINED EQUITY (iA) HYBRID 75/25

Risk: A I C \$ E M A S L D

#### Investment Objectives

This Fund aims to achieve capital growth and interest income by investing in a combination of equity and bond funds.

#### Investment Strategy

The investment strategy is to invest approximately 75% of the Fund in a corresponding U.S. equity fund and the remaining 25% in the Industrial Alliance Disciplined Bond Fund. A periodic rebalancing process will allow the Fund's assets to remain in proximity of the 75% - 25% target weighting.



## CANADIAN EQUITY FUNDS

### STRATEGIC EQUITY INCOME (iA)

Risk: A D

#### Investment Objectives

Invests in an underlying fund which aims to generate modest long-term growth and regular dividend and interest income subject to the preferential tax treatment given to dividends. Invests mainly in high-yield quality dividend common and preferred shares of Canadian companies.

#### Investment Strategy

Invest in units of the IA Clarington Strategic Equity Income Fund, which invests primarily in high quality dividend-paying common and preferred shares of Canadian and foreign corporations, income trust units and/or fixed income securities of Canadian and U.S. issuers. The investment advisor employs a rigorous bottom-up strategy with a 12 to 18 month strategic outlook on the markets with a view to invest in income producing equities demonstrating strong fundamentals. The underlying fund may invest up to 49% of its assets in foreign securities.

### DIVIDEND GROWTH (iA)

Risk: A D

#### Investment Objectives

Invests in a portfolio primarily composed of stocks of large Canadian blue-chip style companies that aim to generate regular dividends, while seeking long-term capital growth.

#### Investment Strategy<sup>5</sup>

Invests in a portfolio mainly composed of common and preferred shares of large Canadian blue-chip style companies with a capital appreciation and good payment of dividends.

### CANADIAN EQUITY INDEX (iA)

Risk: A D R

#### Investment Objectives

The Fund aims to obtain high long-term capital appreciation by attempting to reproduce the return of the S&P/TSX 60 Index, which represents the 60 largest companies in Canada.

#### Investment Strategy

The Fund invests in units of an underlying fund, which is primarily composed of trust units of the S&P/TSX 60 Index.

### FIDELITY TRUE NORTH<sup>®</sup>

Risk: A \$ E D

#### Investment Objectives

Invests in units of an underlying fund to seek long-term capital growth by investing mainly in equities of Canadian companies, across all market sectors and market capitalizations.

#### Investment Strategy

Invests in units of the Fidelity True North<sup>®</sup> Fund. The Fund invests in fundamentally sound companies that are undervalued by the market. The advisor seeks companies that consistently increase their revenues, operating cash flow and investment opportunities.

### CANADIAN EQUITY GROWTH (iA)

Risk: A D

#### Investment Objectives

Obtain an increase in capital over the long term by investing mainly in equities of large capitalization Canadian companies which demonstrate above-average growth potential.

#### Investment Strategy

The investment strategy is to invest in a well-diversified portfolio of Canadian companies with good growth prospects. Therefore, the selection process favours companies that demonstrate characteristics such as good profit growth as well as superior growth of sales and superior return on equity. Moreover, risk management is an important component of the investment process.

### FIDELITY CANADIAN OPPORTUNITIES

Risk: A \$ E AS D

#### Investment Objectives

Invests in units of an underlying fund that pursues long-term capital appreciation by investing mainly in the stocks of smaller and mid-size Canadian companies that are poised for growth over a market cycle. A variable portion of the Fund may be allocated to international assets to take advantage of geographic diversification without affecting the foreign content limit for RRSPs. Mainly invests in small capitalization Canadian companies.

#### Investment Strategy

Invests in units of the Fidelity Canadian Opportunities Fund. The Fund advisor selects stocks using Fidelity's traditional "bottom-up" investment approach. The advisor seeks fundamentally solid companies that continue to improve their value. These are typically strong, earnings-based companies that are just starting a growth phase or those that appear to have significant earnings potential.

### CANADIAN EQUITY SMALL CAP (QV)

Risk: A \$ E AS D

#### Investment Objectives

Aims to achieve long-term capital appreciation by primarily investing in the stocks of smaller and mid-size Canadian companies.

#### Investment Strategy

Invests in units of the IA Clarington Canadian Small Cap Fund. The Fund invests primarily in equities of smaller and mid-size Canadian companies. The Fund may also invest in foreign securities, generally less than 30% of the Fund's book value.



**NORTH AMERICAN EQUITY (iA)**

**Risk: A \$ E D**

**Investment Objectives**

Aims to generate high capital appreciation over the long term mainly through diversified investments in Canadian equities. Moreover, the Fund mainly invests in equities of large capitalization companies.

**Investment Strategy**

This Fund aims to invest in an actively managed diversified portfolio of both Canadian and U.S. equities. Security selection will mostly favour companies well-positioned within their industries that have strong growth prospects, quality management and sound balance sheets.

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## U.S. & INTERNATIONAL EQUITY FUNDS

### GLOBAL EQUITY INDEX ACWI (BLACKROCK)

Risk: A \$ E R

#### Investment Objectives

Invests in units of an underlying fund in order to grow the medium and long-term capital of a widely-diversified global equity portfolio which reproduces the returns of the MSCI ACWI Ex-Canada Index. This index is comprised mainly of shares from large-cap companies, located around the world, including emerging countries.

#### Investment Strategy

Currently invests in units of the BlackRock CDN MSCI ACWI Ex-Canada Index Fund, which comprises equity securities that reproduce the return of the MSCI ACWI Ex-Canada Index. The purpose of passive management is to reproduce as closely as possible the index return converted into Canadian dollars.

### GLOBAL DIVIDEND (DYNAMIC)

Risk: A \$ E D

#### Investment Objectives

Invests in units of an underlying fund to provide long-term capital growth through investments in a broadly diversified portfolio consisting primarily of equity securities of businesses located around the world.

#### Investment Strategy

Invests in units of the Dynamic Global Dividend Value Fund, which is primarily invested in equity securities of businesses located around the world that have current or anticipated dividend policies which the portfolio advisor believes are an indicator of long-term growth potential.

### GLOBAL DIVIDEND (iA)

Risk: A \$ E D U

#### Investment Objectives

The Fund's objective is to provide income and long-term capital appreciation by investing primarily in equity securities of companies located anywhere in the world.

#### Investment Strategy

The Fund invests within a global equity strategy that seeks to invest across multiple sectors, regions and countries in pursuit of a strong total return.

### GLOBAL EQUITY (iA)

Risk: All risks

#### Investment Objectives

Seeks to generate high long-term added value by investing primarily in a well-diversified portfolio of equities in companies located throughout the world.

#### Investment Strategy

Invests in units of the IA Clarington Global Value Fund. The Fund invests primarily in common stocks of companies throughout the world. The Fund is composed of a selection of company securities that offer attractive growth potential and attractive value, from various global financial markets.

### GLOBAL OPPORTUNITIES (LOOMIS SAYLES)

Risk: A I \$ E M A S L D

#### Investment Objectives

Provide long-term capital appreciation by investing primarily in a diversified portfolio of equity securities of companies located anywhere in the world.

#### Investment Strategy

Invests in units of the IA Clarington Loomis Global Equity Opportunities Fund; and invests within an unconstrained global equity strategy that seeks to invest across multiple sectors, regions and countries in pursuit of a strong total return.

### GLOBAL TRUE CONVICTION (iA)

Risk: All risks

#### Investment Objectives

Invests in an equity portfolio that aims to achieve high total investment return by investing primarily in equity securities of companies of which approximately one third are located in Canada, one third in the United States and one third in the Europe/Asia region.

#### Investment Strategy

The Fund advisor will seek to build a fairly diversified portfolio with similar representation in each of the 3 geographic regions it will invest in (Canada, United States, Europe/Asia). The 3 sub-portfolios will be managed by different portfolio managers that will aim to include their highest conviction investment ideas in each sub-portfolio. Risk management criteria will however ensure proper sector diversification.

### GLOBAL EQUITY OPPORTUNISTIC VALUE (WELLINGTON)

Risk: All risks

#### Investment Objectives

The Fund aims to provide long-term capital growth by investing primarily in equity securities of companies located anywhere in the world.

#### Investment Strategy

The Fund aims to invest in solid companies whose current fundamentals and stock prices are depressed relative to longer-term expectations. The Fund seeks to be opportunistic on these short-term discounts to benefit in the long run.

**FIDELITY GLOBAL CONCENTRATED EQUITY****Risk: All risks****Investment Objectives**

Invests in units of an underlying fund that aims to achieve long-term capital growth. This Fund invests primarily in equity securities of companies anywhere in the world.

**Investment Strategy**

The Fund invests in units of the Fidelity Global Concentrated Equity Fund. The Fund is invested in a well diversified portfolio of equities of companies operating around the world. The Fund's active management aims to achieve an absolute positive return.

**FIDELITY NORTHSTAR®****Risk: All risks****Investment Objectives**

Invests in units of an underlying fund that aims to achieve long-term capital growth. This Fund invests primarily in equity securities of companies anywhere in the world.

**Investment Strategy**

The Fund invests in units of the Fidelity NorthStar® Fund. The Fund is invested in a well diversified portfolio of equities of companies operating around the world. The Fund's active management aims to achieve an absolute positive return.

**INTERNATIONAL EQUITY INDEX (BLACKROCK)****Risk: I \$ E D R****Investment Objectives**

Invests in units of an underlying fund that aims to provide high long-term capital appreciation by investing in securities in the index to reproduce the return of the Morgan Stanley Capital International EAFE Index (MSCI EAFE Index). Mainly invests in the securities of large capitalization companies that operate in Europe, Australasia and the Far East.

**Investment Strategy**

Invests in units of the BGICL Daily EAFE Equity Index Fund, which is made up of securities that are included in the MSCI EAFE Index. Passive management of this Fund is designed to reproduce, as accurately as possible, the return of the index, converted into Canadian dollars, over a medium-and long-term horizon.

**INTERNATIONAL EQUITY (iA)****Risk: All risks****Investment Objectives**

The goal is to generate added value in the long term by investing in a well-diversified portfolio of equities in primarily medium-and large capitalization companies located outside North America.

**Investment Strategy**

The Fund is composed of a selection of quality international equities with good growth potential and attractive value, in companies located outside North America.

**FIDELITY EUROPEAN EQUITY****Risk: A \$ E D****Investment Objectives**

Invests in units of an underlying fund that aims to provide long-term capital appreciation by mainly investing in equities of large capitalization companies from continental Europe and the United Kingdom. Investments are made primarily in the member countries of the European Economic Community and the European Free Trade Association.

**Investment Strategy**

Invests in units of the Fidelity European Equity Fund invested primarily in companies from continental Europe and the United Kingdom. The advisor generally constructs the portfolio stock by stock and follows industries more closely than countries.

**U.S. EQUITY INDEX (BLACKROCK)****Risk: A \$ R****Investment Objectives**

Investing in units of an underlying fund in order to grow the medium and long-term capital of a widely-diversified American equity portfolio which reproduces the returns of the Standard & Poor's 500 index. This index is comprised mainly of shares from large-cap companies.

**Investment Strategy**

Units of the BlackRock CDN U.S. Equity Index Fund, category D, which comprises equity securities that reproduce the return of the Standard & Poor's index. The purpose of passive management is to reproduce as closely as possible the index return converted into Canadian dollars.

**FIDELITY INSIGHTS****Risk: A \$ E M A S L D****Investment Objectives**

Invests in units of an underlying fund that aims to achieve long-term capital growth. Mainly invests in equity securities of companies anywhere in the world.

**Investment Strategy**

Invests in units of the Fidelity Insights Class, which aims to invest in equity securities of "best-of-breed" firms with a tilt towards the U.S. market.

**THEMATIC INNOVATION (iA)****Risk: All risks****Investment Objectives**

Generate long term-growth in capital by investing mainly in a portfolio of U.S. companies.

**Investment Strategy**

The portfolio manager seeks to build a portfolio consisting of companies taking advantage of structural innovation themes in the economy.

**AMERICAN (DYNAMIC)****Risk: A \$ E M A S L D****Investment Objectives**

Invests in units of an underlying fund that aims to achieve long-term capital growth. Invests primarily in equity securities of companies in the United States.

**Investment Strategy**

Invests in units of the Dynamic American Fund which seeks to take advantage of a broad variety of investment opportunities in the U.S through active management.

**U.S. EQUITY (iA)****Risk: All risks****Investment Objectives**

Seeks to generate long-term capital growth by investing primarily in a diversified portfolio of equities in quality U.S. companies. Invests in companies of all capitalizations with an emphasis on large-capitalization companies.

**Investment Strategy**

The Fund invests primarily in the equity securities of large-capitalization U.S. companies. The manager seeks to produce superior returns and looks for securities which can be purchased at a reasonable price.

**U.S. DIVIDEND GROWTH (iA)****Risk: A \$ E D****Investment Objectives**

Invests in units of an underlying fund which provides high long-term capital appreciation by primarily investing in stocks of high performing U.S. companies. Mainly invests in equities of large capitalization companies.

**Investment Strategy**

Invests in units of the IA Clarington U.S. Dividend Growth Fund, which mainly invests in large U.S. capitalization equity securities companies with solid financial statements. The advisor selects the securities he anticipates will provide consistent growth in profits.

## SPECIALTY FUNDS

### FIDELITY GLOBAL INNOVATORS®

Risk: All risks

#### Investment Objectives

The Fund aims to achieve long-term capital appreciation. It invests primarily in equity securities of companies located anywhere in the world that have the potential to be disruptive innovators.

#### Investment Strategy

The portfolio management team aims to identify companies that have the potential to be “disruptive innovators” in their industry. These types of companies may, among other things, attempt to: develop or produce innovative technologies; use new technology in order to displace established markets, methods, industries, or technologies; become leaders in new and emerging industries; or use innovative business models, processes or technologies to gain a competitive edge.

### ASIAN PACIFIC (iA)

Risk: A \$ E M AS

#### Investment Objectives

Seeks to generate maximum long-term capital growth by investing primarily in equities of companies located in the entire Pacific region including Japan. Mainly invests in equities of large capitalization companies.

#### Investment Strategy

The Fund is comprised of a selection of equities of companies located in the entire Pacific region including Japan. The Fund is composed of a selection of company securities that offer good growth potential and attractive value.

### EMERGING MARKETS (JARISLOWSKY FRASER)

Risk: A \$ E M AS L D

#### Investment Objectives

Invests in units of an underlying fund that aims to achieve long-term capital growth through primarily investing in stocks of companies located around the world having commercial activities in emerging markets.

#### Investment Strategy

Invests in units of the Jarislowsky Fraser Emerging Markets Fund, which is mostly invested in a selection of stocks of companies located around the world having commercial activities in emerging markets.

### GLOBAL HEALTH CARE (RENAISSANCE)

Risk: A \$ E D

#### Investment Objectives

Invests in units of an underlying fund to seek long-term capital appreciation by investing mainly in medium and large capitalization companies engaged in the design, development, manufacturing and distribution of products or services in the healthcare sector.

#### Investment Strategy

Units of the Renaissance Global Health Care Fund. The approach is to shift assets of the Fund into subsectors of the healthcare field with a better potential for future performance. Within each subsector, focus is on bottom-up stock selection using value management filters to identify portfolio candidates. There is also a fundamental approach to understanding the science and technology behind a prospective company’s products and services

### GLOBAL INFRASTRUCTURE (DYNAMIC)

Risk: A \$ E AS L D

#### Investment Objectives

Invests in units of an underlying fund that aims to achieve long-term capital growth. Invests primarily in equity securities of companies anywhere in the world.

#### Investment Strategy

Invests in units of the Dynamic Global Infrastructure Fund. Invests in a diversified portfolio of publicly-traded companies from around the globe that mainly own infrastructure assets directly.

### REAL ESTATE INCOME (iA)

Risk: A I C M L D

#### Investment Objectives

Generate a regular long-term income by mainly investing in trust units of Canadian companies. A part of the Fund may also invest in short-term fixed-income securities issued and guaranteed by the federal and provincial governments as well as Canadian corporations.

#### Investment Strategy

Invests primarily in trust units, mostly real estate trust units. A part of the Fund may also invest in preferred securities and some short-term fixed-income securities.

**U.S. DAQ INDEX (iA)**  
**Investment Objectives**

**Risk: A \$ E D R**

The Fund aims to obtain high long-term capital appreciation by attempting to reproduce the return of the NASDAQ-100 Index<sup>®</sup> of the U.S. Stock Exchange.

**Investment Strategy**

The Fund seeks to replicate the NASDAQ-100 Index<sup>®</sup> of the U.S. Stock Exchange. Passive management of this Fund aims to reproduce, as accurately as possible, the return of the index, converted into Canadian dollars, over a medium and long-term horizon. This index is characterized by the securities of companies that offer promising products and services such as telecommunications equipment, computer services, high-technology products, etc.

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## INDEXIA FUNDS

### INDEXIA PRUDENT (iA)

**Risk: All risks**

#### Investment Objectives

Invests in units of a number of underlying index funds to generate a regular long-term return by favouring fixed-income securities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities, and the integration of several managers.

#### Investment Strategy

The target allocation is 70% in fixed income funds and 30% in equity funds. The Fund is composed of underlying index fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile.

### INDEXIA MODERATE (iA)

**Risk: All risks**

#### Investment Objectives

Invests in units of a number of underlying index funds to generate a regular long-term return by favouring a balance between fixed-income securities and equities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities, and the integration of several managers.

#### Investment Strategy

The target allocation is 55% in fixed income funds and 45% in equity funds. The Fund is composed of underlying index fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile.

### INDEXIA BALANCED (iA)

**Risk: All risks**

#### Investment Objectives

Invests in units of a number of underlying index funds to generate a regular long-term return with a slight emphasis on equities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities, and the integration of several managers.

#### Investment Strategy

The target allocation is 40% in fixed income funds and 60% in equity funds. The Fund is composed of underlying index fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile.

### INDEXIA GROWTH (iA)

**Risk: All risks**

#### Investment Objectives

Invests in units of a number of underlying index funds to generate a regular long-term return with an emphasis on equities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities, and the integration of several managers.

#### Investment Strategy

The target allocation is 25% in fixed income funds and 75% in equity funds. The Fund is composed of underlying index fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile.

### INDEXIA AGGRESSIVE (iA)

**Risk: All risks**

#### Investment Objectives

Invests in units of a number of underlying index funds to generate a regular long-term return with a strong emphasis on equities. Maintains a certain diversity of the investments that make up the portfolio using different asset classes such as Canadian and foreign fixed-income securities, Canadian equities and foreign equities, and the integration of several managers.

#### Investment Strategy

The target allocation is 10% in fixed income funds and 90% in equity funds. The Fund is composed of underlying index fund units selected by the manager to reach the investment objectives while remaining in line with the Fund's risk profile.



## FORLIFE SERIES FUNDS - INCOME STAGE

### FORLIFE GUARANTEED MAXIMUM INCOME (iA)

Risk: I C M A S L D

#### Investment Objectives

This Fund seeks to preserve capital and provide sustainable income by investing primarily in fixed income securities with an emphasis on corporate and other higher yielding private placements.

#### Investment Strategy

The Fund employs a disciplined asset-liability matching strategy to match the Fund's investments to the expected future income needs of the Fund's investors. The Fund is monitored and rebalanced at the discretion of the Manager to ensure continuous alignment and to ensure that it remains consistent with its objectives. The Fund primarily invests in Canadian and US corporate debt securities with currency hedging, private placements, as well as government debt securities.

### FORLIFE GUARANTEED INCOME & GROWTH (iA)

Risk: A I C \$ E D R

#### Investment Objectives

This Fund seeks to provide sustainable income and achieve some long-term growth through a conservatively balanced distribution of investments among the Fund's asset classes: Canadian fixed-income securities and equities, and foreign equities.

#### Investment Strategy

The Fund's assets are distributed among Canadian fixed-income securities and equities, and foreign equities. The Fund is monitored and rebalanced at the discretion of the Manager to ensure that it remains consistent with its objectives. The Fund's equity exposure is primarily achieved through equity Index funds, and its fixed-income exposure is achieved by investing in units of a fund composed of bonds, coupons and other high quality debt securities from the private sector and the federal and provincial governments.

<sup>1</sup> Fund closed to new investments in the FORLIFE Series.

<sup>2</sup> Diversified Funds entail all risks because of the variety of securities that make up the Funds. However, the diversification of assets greatly limits the impact of such risks since these assets do not react in the same direction to financial market movements. Therefore, some securities will be negatively influenced while others will be positively influenced by particular market movements.

<sup>3</sup> Fund closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

<sup>4</sup> Since April, 2024, the « IA Clarington Canadian Dividend » underlying fund has been added to the current underlying fund in which the « Dividend Growth (iA) Hybrid 75/25 » Fund is invested.

<sup>5</sup> Since April, 2024, the « IA Clarington Canadian Dividend » underlying fund has been added to the current underlying fund in which the « Dividend Growth (iA) » Fund is invested.

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 26, 2020  
**Portfolio Advisor:** Vancity Investment Management Ltd.  
**Total Fund Value:** \$67.5 million  
**Number of Units Outstanding:** 6,833,185  
**Portfolio Turnover Rate:** 8.65%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.84%	\$9.74
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.58%	\$9.80
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.45%	\$10.81
Series 75/100	3.11%	\$9.65
Series 75/100 Prestige 300 <sup>1</sup>	2.74%	\$9.77
Series 75/100 Prestige 500 <sup>1</sup>	2.61%	\$10.80
Ecoflex Series 100/100	3.30%	\$9.59

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the IA Clarington Inhance Moderate SRI Portfolio, which follows the portfolio manager's socially responsible investment principles, and whose portfolio is invested primarily in fixed-income and equity securities of Canadian and foreign companies. Moreover, fixed-income securities are preferred.

Top investments of the underlying fund		*Top 10 investments of the IA Clarington Inhance Bond SRI Fund		Investment segmentation of the underlying fund	
IA Clarington Inhance Bond SRI Fund, Series I*	60.09%	Government of Canada, 1.500%, 2031-12-01	5.79%	Fixed Income Funds	60.09%
IA Clarington Inhance Monthly Income SRI Fund, Series I	17.64%	Government of Canada, 0.500%, 2030-12-01	3.82%	Diversified Funds	17.64%
IA Clarington Inhance Global Equity SRI Fund, Series I	7.15%	Canada Housing Trust No 1, 1.750%, 2030-06-15	3.57%	Global Equity Funds	13.46%
IA Clarington Inhance Canadian Equity SRI Class, Series I	7.01%	Government of United States, 2.500%, 2046-02-15	3.54%	Canadian Equity Funds	7.01%
IA Clarington Inhance Global Equity SRI Class, Series I	5.14%	Province of Ontario, 3.500%, 2043-06-02	3.08%	Money Market Funds	1.46%
IA Clarington Money Market Fund, Series I	1.46%	Province of British Columbia, 3.200%, 2044-06-18	2.82%	Others	0.34%
IA Clarington Inhance Global Small Cap SRI Fund, Series I	1.18%	Province of Ontario, 2.900%, 2046-12-02	2.66%	<b>Total</b>	<b>100.00%</b>
Other Assets	0.33%	Province of Ontario, 4.050%, 2032-02-02	2.53%		
		Province of Ontario, 3.450%, 2045-06-02	2.22%		
		Province of Ontario, 1.550%, 2029-11-01	1.93%		
<b>Total</b>	<b>100.00%</b>	<b>Total</b>	<b>31.96%</b>		

**Total investments: 7**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking a regular long-term income with some capital growth
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

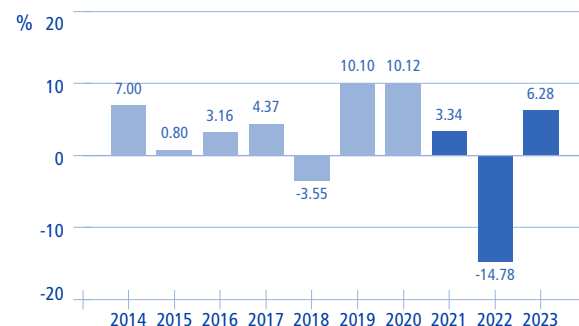
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$978. This works out to an average return of -0.71% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.84%	-
Classic Series 75/75 Prestige 300	75%	75%	2.58%	-
Classic Series 75/75 Prestige 500	75%	75%	2.45%	-
Series 75/100	75%	100%	3.11%	0.10%
Series 75/100 Prestige 300	75%	100%	2.74%	0.10%
Series 75/100 Prestige 500	75%	100%	2.61%	0.10%
Ecoflex Series 100/100	100%	100%	3.30%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Vancity Investment Management Ltd.  
**Total Fund Value:** \$225.4 million  
**Number of Units Outstanding:** 14,115,435  
**Portfolio Turnover Rate:** 4.15%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.87%	\$18.01
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.71%	\$18.26
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.58%	\$10.86
Series 75/100	3.14%	\$17.46
Series 75/100 Prestige 300 <sup>1</sup>	2.81%	\$18.05
Series 75/100 Prestige 500 <sup>1</sup>	2.68%	\$10.86
Ecoflex Series 100/100	3.32%	\$17.31
FORLIFE Series	3.32%	\$17.31

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the IA Clarington Inhance Balanced SRI Portfolio, which follows the portfolio manager’s socially responsible investment principles, and whose portfolio is invested primarily in fixed-income and equity securities of Canadian and foreign companies. Moreover, the portfolio is balanced between fixed-income and equity securities.

**Top investments of the underlying fund**

IA Clarington Inhance Bond SRI Fund, Series I	39.98%
IA Clarington Inhance Canadian Equity SRI Class, Series I	20.75%
IA Clarington Inhance Monthly Income SRI Fund, Series I	16.59%
IA Clarington Inhance Global Equity SRI Class, Series I	12.22%
IA Clarington Inhance Global Equity SRI Fund, Series I	6.85%
IA Clarington Inhance Global Small Cap SRI Fund, Series I	1.77%
IA Clarington Money Market Fund, Series I	1.44%
Other Assets	0.40%

**Total** **100.00%**

**Total investments: 7**

**Investment segmentation of the underlying fund**

Fixed Income Funds	39.98%
Global Equity Funds	20.83%
Canadian Equity Funds	20.75%
Diversified Funds	16.59%
Money Market Funds	1.45%
Others	0.40%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking capital growth and income
- looking for socially responsible investment principles
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

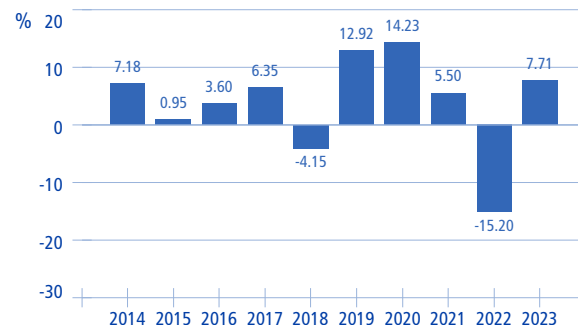
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,420. This works out to an average return of 3.57% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.87%	-
Classic Series 75/75 Prestige 300	75%	75%	2.71%	-
Classic Series 75/75 Prestige 500	75%	75%	2.58%	-
Series 75/100	75%	100%	3.14%	0.10%
Series 75/100 Prestige 300	75%	100%	2.81%	0.10%
Series 75/100 Prestige 500	75%	100%	2.68%	0.10%
Ecoflex Series 100/100	100%	100%	3.32%	0.50%
FORLIFE Series	75%	100%	3.32%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 26, 2020  
**Portfolio Advisor:** Vancity Investment Management Ltd.  
**Total Fund Value:** \$74.2 million  
**Number of Units Outstanding:** 7,115,049  
**Portfolio Turnover Rate:** 8.92%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.93%	\$10.39
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.73%	\$10.46
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.60%	\$10.90
Series 75/100	3.18%	\$10.30
Series 75/100 Prestige 300 <sup>1</sup>	2.81%	\$10.44
Series 75/100 Prestige 500 <sup>1</sup>	2.68%	\$10.90
Ecoflex Series 100/100	3.40%	\$10.23

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the IA Clarington Inhance Growth SRI Portfolio, which follows the portfolio manager’s socially responsible investment principles, and whose portfolio is invested primarily in fixed-income and equity securities of Canadian and foreign companies. Moreover, equity securities are preferred.

**Top investments of the underlying fund**

IA Clarington Inhance Canadian Equity SRI Class, Series I	30.56%
IA Clarington Inhance Bond SRI Fund, Series I	30.02%
IA Clarington Inhance Monthly Income SRI Fund, Series I	14.99%
IA Clarington Inhance Global Equity SRI Class, Series I	12.07%
IA Clarington Inhance Global Equity SRI Fund, Series I	8.61%
IA Clarington Inhance Global Small Cap SRI Fund, Series I	1.99%
IA Clarington Money Market Fund, Series I	1.45%
Other Assets	0.31%

**Total** **100.00%**

**Total investments: 7**

**Investment segmentation of the underlying fund**

Canadian Equity Funds	30.56%
Fixed Income Funds	30.02%
Global Equity Funds	22.67%
Diversified Funds	14.99%
Money Market Funds	1.45%
Others	0.31%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

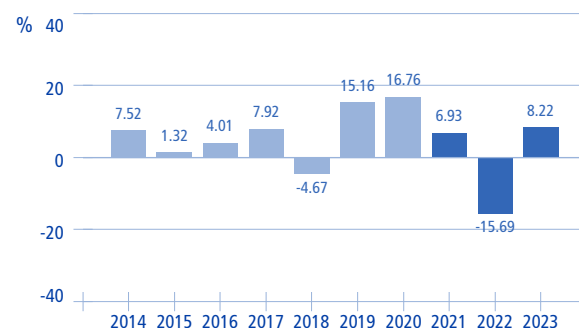
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,047. This works out to an average return of 1.45% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.93%	-
Classic Series 75/75 Prestige 300	75%	75%	2.73%	-
Classic Series 75/75 Prestige 500	75%	75%	2.60%	-
Series 75/100	75%	100%	3.18%	0.10%
Series 75/100 Prestige 300	75%	100%	2.81%	0.10%
Series 75/100 Prestige 500	75%	100%	2.68%	0.10%
Ecoflex Series 100/100	100%	100%	3.40%	0.50%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 24, 2022  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$4.7 million  
**Number of Units Outstanding:** 421,163  
**Portfolio Turnover Rate:** 33.35%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.83%	\$11.09
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.60%	\$11.12
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.44%	\$10.73
Series 75/100	3.03%	\$11.06
Series 75/100 Prestige 300 <sup>1</sup>	2.79%	\$11.10
Series 75/100 Prestige 500 <sup>1</sup>	2.64%	\$10.73

**WHAT DOES THIS FUND INVEST IN?**

The Fund is invested in a composition of underlying fixed income and equity fund units selected by the portfolio manager which are aligned with the sustainable investment process to reach the investment objectives.

**Top investments of the Fund**

Industrial Alliance Responsible Fossil Fuel Free Bond (iA) Fund	24.90%
AlphaFixe ESG Green Bond Fund, Series F	24.85%
JF Fossil Fuel Free Global Equity Fund	11.57%
Industrial Alliance Sustainable Canadian Equity (iA) Fund	10.09%
Industrial Alliance Climate Strategy (Wellington) Fund	7.49%
Baillie Gifford Sustainable Growth Equity Fund, Class Z	7.49%
TD Emerald Low Carbon/ Low Volatility Global Equity Pooled Fund Trust	7.29%
Fiera Canadian Equity Ethical Fossil Fuel Free Fund, Series A	5.02%
Other Assets	1.30%

**Total** 100.00%

**Total investments: 8**

**Investment segmentation of the Fund**

Fixed Income Funds	49.75%
Global Equity Funds	33.84%
Canadian Equity Funds	15.11%
Others	1.30%

**Total** 100.00%

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- looking for a fund that applies sustainable investment principles
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,108. This works out to an average return of 9.00% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 1 year. In this period, the Fund was up in value 1 year and down in value 0 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.83%	-
Classic Series 75/75 Prestige 300	75%	75%	2.60%	-
Classic Series 75/75 Prestige 500	75%	75%	2.44%	-
Series 75/100	75%	100%	3.03%	0.10%
Series 75/100 Prestige 300	75%	100%	2.79%	0.10%
Series 75/100 Prestige 500	75%	100%	2.64%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

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- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 24, 2022  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$30.0 million  
**Number of Units Outstanding:** 2,603,403  
**Portfolio Turnover Rate:** 3.97%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.05%	\$11.85
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.81%	\$11.88
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.65%	\$10.82
Series 75/100	3.27%	\$11.81
Series 75/100 Prestige 300 <sup>1</sup>	3.00%	\$11.85
Series 75/100 Prestige 500 <sup>1</sup>	2.85%	\$10.82

**WHAT DOES THIS FUND INVEST IN?**

The Fund is invested in units of the Fidelity Climate Leadership Balanced™ Fund, which is invested in fixed-income and equity funds that meet the portfolio manager’s sustainable investment process.

**Top 10 investments of the underlying fund**

Canadian National Railway Co.  
 J.B. Hunt Transport Services  
 Union Pacific Corp.  
 Brookfield Renewable Partners LP  
 SNC-Lavalin Group Inc.  
 Westinghouse Air Brake Technologies Corp.  
 Arcadis NV  
 Installed Building Products Inc.  
 Computer Modelling Group  
 Microsoft Corp.

**Sector Allocation of the underlying fund**

Industrials	24.06%
Consumer Discretionary	9.10%
Information Technology	8.28%
Utilities	3.51%
Materials	2.16%
Communication Services	2.07%
Financials	1.32%
Consumer Staples	0.65%
<b>Total</b>	<b>51.15%</b>

**Investment segmentation of the underlying fund**

United States	40.92%
Canada	21.47%
Other countries	11.93%
Short Term and others	11.48%
United Kingdom	8.34%
France	3.07%
Netherlands	2.79%
<b>Total</b>	<b>100.00%</b>

**Top 10 holdings represents 24.17% of the underlying fund’s net assets.**

**Total investments: 241**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- looking for a fund that applies sustainable investment principles
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,191. This works out to an average return of 15.83% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 2 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 1 year and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	3.05%	-
Classic Series 75/75 Prestige 300	75%	75%	2.81%	-
Classic Series 75/75 Prestige 500	75%	75%	2.65%	-
Series 75/100	75%	100%	3.27%	0.10%
Series 75/100 Prestige 300	75%	100%	3.00%	0.10%
Series 75/100 Prestige 500	75%	100%	2.85%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

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**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 24, 2022  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$3.5 million  
**Number of Units Outstanding:** 316,950  
**Portfolio Turnover Rate:** 62.56%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.82%	\$11.12
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.45%	\$11.17
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.30%	\$10.64
Series 75/100	3.08%	\$11.09
Series 75/100 Prestige 300 <sup>1</sup>	2.63%	\$11.14
Series 75/100 Prestige 500 <sup>1</sup>	2.48%	\$10.64

**WHAT DOES THIS FUND INVEST IN?**

The Fund is invested primarily in Canadian equities that integrate good sustainable development practices within their respective industries.

**Top 10 investments of the Fund**

The Toronto-Dominion Bank
Royal Bank of Canada
Shopify Inc.
Bank of Montreal
Enbridge Inc.
Canadian National Railway Co.
Canadian Pacific Kansas City Ltd.
The Bank of Nova Scotia
Brookfield Corp.
Constellation Software Inc.

**Total** **38.06%**  
**Total investments: 90**

**Sector Allocation of the Fund**

Financials	30.10%
Energy	15.31%
Industrials	15.12%
Materials	11.19%
Information Technology	9.73%
Utilities	4.07%
Communication Technology	4.00%
Consumer Discretionary	3.29%
Consumer Staples	2.79%
Real Estate	2.23%
Health Care	0.56%

**Total** **98.39%**

**Investment segmentation of the Fund**

Canadian Equity	93.10%
U.S. Equity	3.17%
Foreign Equity	2.11%
Short Term and others	1.62%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- looking for a fund that applies sustainable investment principles
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

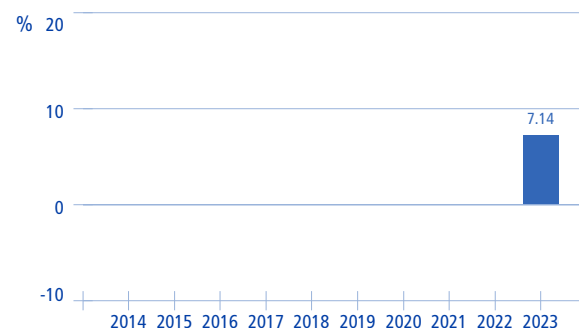
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,108. This works out to an average return of 9.06% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 1 year. In this period, the Fund was up in value 1 year and down in value 0 year.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

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Sales Charge Option	What You Pay	How It Works
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<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
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**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.82%	-
Classic Series 75/75 Prestige 300	75%	75%	2.45%	-
Classic Series 75/75 Prestige 500	75%	75%	2.30%	-
Series 75/100	75%	100%	3.08%	0.30%
Series 75/100 Prestige 300	75%	100%	2.63%	0.30%
Series 75/100 Prestige 500	75%	100%	2.48%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

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**FOR MORE INFORMATION**

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 24, 2022  
**Portfolio Advisor:** Wellington Management  
**Total Fund Value:** \$25.9 million  
**Number of Units Outstanding:** 2,294,028  
**Portfolio Turnover Rate:** 0.00%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.00%	\$11.34
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.83%	\$11.36
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.68%	\$10.72
Series 75/100	3.32%	\$11.30
Series 75/100 Prestige 300 <sup>1</sup>	3.01%	\$11.34
Series 75/100 Prestige 500 <sup>1</sup>	2.86%	\$10.72

**WHAT DOES THIS FUND INVEST IN?**

The Fund is invested in equities around the world that follow the portfolio manager’s environmental sustainability investment principles.

**Top 10 investments of the Fund**

S&P Global Inc.	3.80%
Autodesk Inc.	3.74%
Aspen Technology Inc.	3.65%
Daimler Truck Holding AG	3.31%
The AZEK Co. Inc.	3.31%
Waste Management Inc.	3.29%
Clean Harbors Inc.	3.28%
MSCI Inc.	3.26%
Weyerhaeuser Co., REIT	3.24%
Watsco Inc.	3.14%
<b>Total</b>	<b>34.02%</b>

**Sector Allocation of the Fund**

Industrials	49.51%
Information Technology	21.82%
Financials	11.77%
Utilities	5.80%
Real Estate	3.24%
Consumer Discretionary	2.97%
Consumer Staples	1.26%
<b>Total</b>	<b>96.37%</b>

**Investment segmentation of the Fund**

United States	79.15%
Europe	12.24%
Asian & Pacific	4.99%
Short Term and others	3.62%
<b>Total</b>	<b>100.00%</b>

**Total investments: 41**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- looking for a fund that applies sustainable investment principles
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

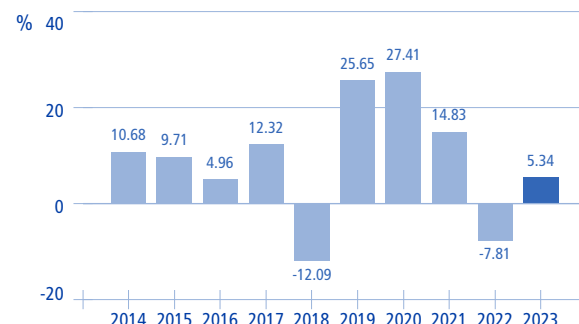
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,132. This works out to an average return of 11.04% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

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Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
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Classic Series 75/75	75%	75%	3.00%	-
Classic Series 75/75 Prestige 300	75%	75%	2.83%	-
Classic Series 75/75 Prestige 500	75%	75%	2.68%	-
Series 75/100	75%	100%	3.32%	0.30%
Series 75/100 Prestige 300	75%	100%	3.01%	0.30%
Series 75/100 Prestige 500	75%	100%	2.86%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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**FOR MORE INFORMATION**

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 Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$242.9 million  
**Number of Units Outstanding:** 12,884,417  
**Portfolio Turnover Rate:** 24.25%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.66%	\$23.00
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.48%	\$23.42
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.35%	\$10.69
Series 75/100	2.83%	\$22.45
Series 75/100 Prestige 300 <sup>1</sup>	2.57%	\$23.01
Series 75/100 Prestige 500 <sup>1</sup>	2.44%	\$10.69
Ecoflex Series 100/100	2.96%	\$22.28
FORLIFE Series	2.96%	\$22.28

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of a number of underlying funds which mainly invest in Canadian fixed-income securities. The underlying funds may invest in Canadian equities and foreign equities.

**Top 10 investments of the Fund**

Industrial Alliance Bond (iA) Fund*	55.08%
PIMCO Monthly Income Fund (Canada), Series I	6.88%
Industrial Alliance Canadian Equity Growth (iA) Fund	6.45%
Industrial Alliance International Equity (iA) Fund	4.59%
IA Clarington Global Dividend Fund, Series I	4.38%
IA Clarington Strategic Corporate Bond Fund, Series I	3.91%
IA Clarington Floating Rate Income Fund, Series I	3.79%
Industrial Alliance Thematic Innovation (iA) Fund	3.75%
Industrial Alliance Dividend (iA) Fund	3.31%
Fidelity Global Concentrated Equity Institutional Trust, Series I	1.78%

**Total** **93.92%**

**Total investments: 15**

**Investment segmentation of the Fund**

Fixed Income Funds	69.66%
Canadian Equity Funds	10.78%
U.S. Equity Funds	6.80%
Global Equity Funds	6.58%
International Equity Funds	6.00%
Others	0.18%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking regular long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

\* For details on the Industrial Alliance Bond (iA) Fund top investments refer to the corresponding Fund facts included in this document.

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**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

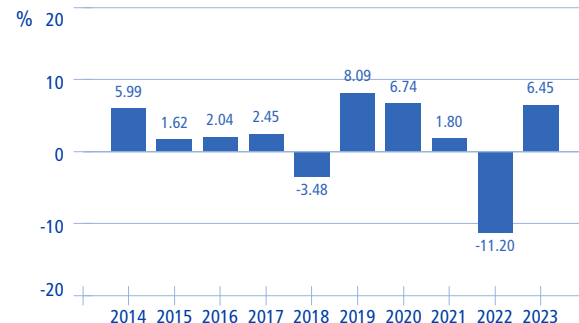
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,207. This works out to an average return of 1.90% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

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<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.66%	-
Classic Series 75/75 Prestige 300	75%	75%	2.48%	-
Classic Series 75/75 Prestige 500	75%	75%	2.35%	-
Series 75/100	75%	100%	2.83%	0.10%
Series 75/100 Prestige 300	75%	100%	2.57%	0.10%
Series 75/100 Prestige 500	75%	100%	2.44%	0.10%
Ecoflex Series 100/100	100%	100%	2.96%	0.25%
FORLIFE Series	75%	100%	2.96%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$344.6 million  
**Number of Units Outstanding:** 16,300,778  
**Portfolio Turnover Rate:** 25.07%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.71%	\$25.92
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.52%	\$26.44
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.39%	\$10.67
Series 75/100	2.89%	\$25.22
Series 75/100 Prestige 300 <sup>1</sup>	2.68%	\$25.76
Series 75/100 Prestige 500 <sup>1</sup>	2.55%	\$10.66
Ecoflex Series 100/100	3.07%	\$24.93
FORLIFE Series	3.07%	\$24.93

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of a number of underlying funds which are placing a slight emphasis on Canadian fixed-income securities. The underlying funds may also invest in Canadian equities and foreign equities.

**Top 10 investments of the Fund**

Industrial Alliance Bond (iA) Fund	41.55%
Industrial Alliance Canadian Equity Growth (iA) Fund	9.29%
IA Clarington Global Dividend Fund, Series I	6.87%
Industrial Alliance International Equity (iA) Fund	6.62%
Industrial Alliance Thematic Innovation (iA) Fund	5.78%
PIMCO Monthly Income Fund (Canada), Series I	5.40%
Industrial Alliance Dividend (iA) Fund	4.33%
IA Clarington Strategic Corporate Bond Fund, Series I	3.91%
IA Clarington Floating Rate Income Fund, Series I	3.79%
Fidelity Global Concentrated Equity Institutional Trust, Series I	3.14%
<b>Total</b>	<b>90.68%</b>

**Total investments: 15**

**Investment segmentation of the Fund**

Fixed Income Funds	54.65%
Canadian Equity Funds	15.66%
Global Equity Funds	10.70%
U.S. Equity Funds	10.33%
International Equity Funds	8.51%
Others	0.15%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,288. This works out to an average return of 2.56% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.71%	-
Classic Series 75/75 Prestige 300	75%	75%	2.52%	-
Classic Series 75/75 Prestige 500	75%	75%	2.39%	-
Series 75/100	75%	100%	2.89%	0.10%
Series 75/100 Prestige 300	75%	100%	2.68%	0.10%
Series 75/100 Prestige 500	75%	100%	2.55%	0.10%
Ecoflex Series 100/100	100%	100%	3.07%	0.40%
FORLIFE Series	75%	100%	3.07%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$538.0 million  
**Number of Units Outstanding:** 23,970,253  
**Portfolio Turnover Rate:** 30.31%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.75%	\$28.93
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.56%	\$29.48
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.43%	\$10.64
Series 75/100	2.93%	\$28.12
Series 75/100 Prestige 300 <sup>1</sup>	2.74%	\$28.73
Series 75/100 Prestige 500 <sup>1</sup>	2.61%	\$10.64
Ecoflex Series 100/100	3.16%	\$27.72
FORLIFE Series	3.16%	\$27.72

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of a number of underlying funds which are favoring a balance between Canadian equities, foreign equities and fixed-income securities.

**Top 10 investments of the Fund**

Industrial Alliance Bond (iA) Fund	27.98%
Industrial Alliance Canadian Equity Growth (iA) Fund	12.87%
Industrial Alliance International Equity (iA) Fund	8.90%
IA Clarington Global Dividend Fund, Series I	8.68%
Industrial Alliance Thematic Innovation (iA) Fund	7.50%
Industrial Alliance Dividend (iA) Fund	5.59%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	3.94%
PIMCO Monthly Income Fund (Canada), Series I	3.92%
IA Clarington Strategic Corporate Bond Fund, Series I	3.90%
IA Clarington Floating Rate Income Fund, Series I	3.79%

**Total** **87.07%**

**Total investments: 15**

**Investment segmentation of the Fund**

Fixed Income Funds	39.59%
Canadian Equity Funds	21.51%
U.S. Equity Funds	13.80%
Global Equity Funds	13.12%
International Equity Funds	11.72%
Others	0.26%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

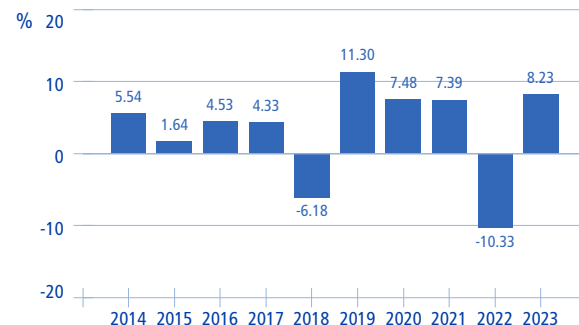
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,369. This works out to an average return of 3.19% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option. One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.75%	-
Classic Series 75/75 Prestige 300	75%	75%	2.56%	-
Classic Series 75/75 Prestige 500	75%	75%	2.43%	-
Series 75/100	75%	100%	2.93%	0.10%
Series 75/100 Prestige 300	75%	100%	2.74%	0.10%
Series 75/100 Prestige 500	75%	100%	2.61%	0.10%
Ecoflex Series 100/100	100%	100%	3.16%	0.40%
FORLIFE Series	75%	100%	3.16%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund. A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force. If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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Website: [ia.ca](http://ia.ca)



Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$194.2 million  
**Number of Units Outstanding:** 7,469,076  
**Portfolio Turnover Rate:** 34.12%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.80%	\$31.89
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.62%	\$32.42
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.49%	\$10.63
Series 75/100	2.97%	\$30.96
Series 75/100 Prestige 300 <sup>1</sup>	2.80%	\$31.59
Series 75/100 Prestige 500 <sup>1</sup>	2.67%	\$10.62
Ecoflex Series 100/100	3.24%	\$30.42
FORLIFE Series	3.24%	\$30.42

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of a number of underlying funds which are placing a slight emphasis on Canadian and foreign equities.

**Top 10 investments of the Fund**

Industrial Alliance Bond (iA) Fund	17.44%
Industrial Alliance Canadian Equity Growth (iA) Fund	15.92%
IA Clarington Global Dividend Fund, Series I	10.94%
Industrial Alliance International Equity (iA) Fund	10.90%
Industrial Alliance Thematic Innovation (iA) Fund	9.18%
Industrial Alliance Dividend (iA) Fund	6.59%
Fidelity Global Concentrated Equity Institutional Trust, Series I	5.19%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	4.67%
Industrial Alliance Canadian Equity Small Cap (iA) Fund	4.06%
JF Emerging Markets Equity Fund	3.75%

**Total** **88.64%**

**Total investments: 15**

**Investment segmentation of the Fund**

Canadian Equity Funds	26.57%
Fixed Income Funds	24.67%
Global Equity Funds	17.19%
U.S. Equity Funds	16.50%
International Equity Funds	14.64%
Others	0.43%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

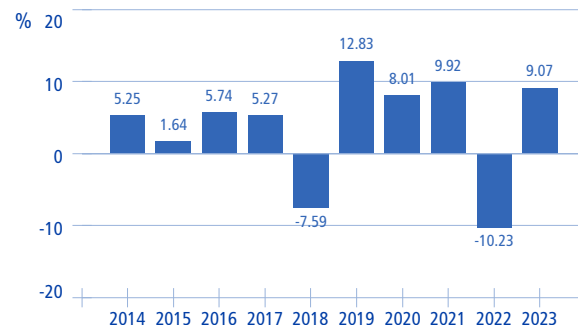
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,443. This works out to an average return of 3.74% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

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Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.80%	-
Classic Series 75/75 Prestige 300	75%	75%	2.62%	-
Classic Series 75/75 Prestige 500	75%	75%	2.49%	-
Series 75/100	75%	100%	2.97%	0.10%
Series 75/100 Prestige 300	75%	100%	2.80%	0.10%
Series 75/100 Prestige 500	75%	100%	2.67%	0.10%
Ecoflex Series 100/100	100%	100%	3.24%	0.50%
FORLIFE Series	75%	100%	3.24%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$63.2 million  
**Number of Units Outstanding:** 2,283,186  
**Portfolio Turnover Rate:** 38.84%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.85%	\$35.12
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.66%	\$35.74
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.53%	\$10.62
Series 75/100	3.08%	\$33.89
Series 75/100 Prestige 300 <sup>1</sup>	2.89%	\$34.54
Series 75/100 Prestige 500 <sup>1</sup>	2.76%	\$10.61
Ecoflex Series 100/100	3.29%	\$33.47
FORLIFE Series	3.29%	\$33.47

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of a number of underlying funds which are favoring Canadian and foreign equities.

**Top 10 investments of the Fund**

Industrial Alliance Canadian Equity Growth (iA) Fund	19.45%
Industrial Alliance International Equity (iA) Fund	13.40%
IA Clarington Global Dividend Fund, Series I	12.65%
Industrial Alliance Thematic Innovation (iA) Fund	10.39%
Industrial Alliance Dividend (iA) Fund	7.58%
Industrial Alliance Bond (iA) Fund	6.95%
Fidelity Global Concentrated Equity Institutional Trust, Series I	6.34%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	5.88%
Industrial Alliance Canadian Equity Small Cap (iA) Fund	5.06%
JF Emerging Markets Equity Fund	4.20%

**Total** **91.90%**

**Total investments: 15**

**Investment segmentation of the Fund**

Canadian Equity Funds	32.09%
Global Equity Funds	20.26%
U.S. Equity Funds	19.67%
International Equity Funds	17.60%
Fixed Income Funds	9.84%
Others	0.54%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize long-term returns
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down.

You pay fees for the guarantees.

The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

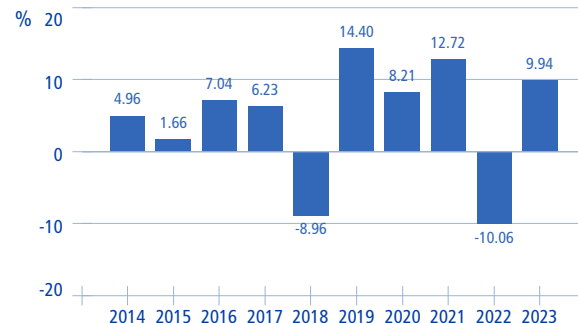
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,524. This works out to an average return of 4.30% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option. One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	2.85%	-
Classic Series 75/75 Prestige 300	75%	75%	2.66%	-
Classic Series 75/75 Prestige 500	75%	75%	2.53%	-
Series 75/100	75%	100%	3.08%	0.20%
Series 75/100 Prestige 300	75%	100%	2.89%	0.20%
Series 75/100 Prestige 500	75%	100%	2.76%	0.20%
Ecoflex Series 100/100	100%	100%	3.29%	0.65%
FORLIFE Series	75%	100%	3.29%	0.50%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund. A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force. If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

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- the value of the premium invested or
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The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

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 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 2, 2013  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$91.3 million  
**Number of Units Outstanding:** 7,984,305  
**Portfolio Turnover Rate:** 58.74%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.63%	\$11.66
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.50%	\$11.82
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.37%	\$10.71
Series 75/100	2.80%	\$11.43
Series 75/100 Prestige 300 <sup>1</sup>	2.51%	\$11.76
Series 75/100 Prestige 500 <sup>1</sup>	2.38%	\$10.72
Ecoflex Series 100/100	2.87%	\$11.37
FORLIFE Series	2.87%	\$11.37

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests conservatively in units of a number of underlying funds which emphasize investments in Canadian fixed-income investments. The underlying funds also invest in Canadian equities and foreign equities.

**Top 10 investments of the Fund**

Industrial Alliance Bond (iA) Fund	46.34%
IA Clarington Loomis Global Multisector Bond Fund, Series I	18.64%
Industrial Alliance Canadian Equity Growth (iA) Fund	8.88%
iShares iBoxx \$ High Yield Corporate Bond ETF	4.79%
Fidelity Global Concentrated Equity Institutional Trust, Series I	4.19%
IA Clarington Global Dividend Fund, Series I	3.04%
Industrial Alliance International Equity (iA) Fund	2.83%
Industrial Alliance Money Market (iA) Fund	2.82%
Government of United States, Treasury Bill, 5.333%, 2024-01-16	2.82%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	2.39%

**Total** **96.74%**

**Total investments: 15**

**Investment segmentation of the Fund**

Fixed Income Funds	69.77%
Canadian Equity Funds	8.88%
Global Equity Funds	7.23%
U.S. Equity Funds	5.20%
Others	3.27%
International Equity Funds	2.83%
Money Market Funds	2.82%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking regular long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

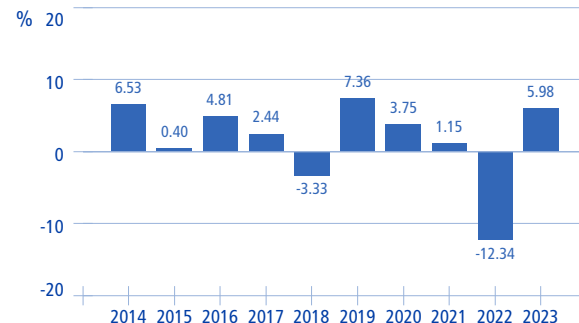
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,165. This works out to an average return of 1.54% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.63%	-
Classic Series 75/75 Prestige 300	75%	75%	2.50%	-
Classic Series 75/75 Prestige 500	75%	75%	2.37%	-
Series 75/100	75%	100%	2.80%	0.10%
Series 75/100 Prestige 300	75%	100%	2.51%	0.10%
Series 75/100 Prestige 500	75%	100%	2.38%	0.10%
Ecoflex Series 100/100	100%	100%	2.87%	0.25%
FORLIFE Series	75%	100%	2.87%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

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A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

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- the value of the premium invested or
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**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 2, 2013  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$156.4 million  
**Number of Units Outstanding:** 13,171,273  
**Portfolio Turnover Rate:** 56.26%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.69%	\$12.20
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.56%	\$12.36
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.43%	\$10.69
Series 75/100	2.86%	\$11.93
Series 75/100 Prestige 300 <sup>1</sup>	2.64%	\$12.22
Series 75/100 Prestige 500 <sup>1</sup>	2.51%	\$10.69
Ecoflex Series 100/100	2.96%	\$11.86
FORLIFE Series	2.96%	\$11.86

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of a number of underlying funds which slightly emphasize investments in Canadian fixed-income investments. The underlying funds also invest in Canadian equities and foreign equities.

**Top 10 investments of the Fund**

Industrial Alliance Bond (iA) Fund	40.50%
IA Clarington Loomis Global Multisector Bond Fund, Series I	15.71%
Industrial Alliance Canadian Equity Growth (iA) Fund	11.69%
Fidelity Global Concentrated Equity Institutional Trust, Series I	5.76%
Industrial Alliance International Equity (iA) Fund	4.59%
IA Clarington Global Dividend Fund, Series I	4.29%
Government of United States, Treasury Bill, 5.333%, 2024-01-16	3.66%
iShares iBoxx \$ High Yield Corporate Bond ETF	3.60%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	3.13%
Industrial Alliance Money Market (iA) Fund	2.33%

**Total** **95.26%**

**Total investments: 15**

**Investment segmentation of the Fund**

Fixed Income Funds	59.82%
Canadian Equity Funds	11.69%
Global Equity Funds	10.05%
U.S. Equity Funds	7.17%
International Equity Funds	4.59%
Others	4.35%
Money Market Funds	2.33%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

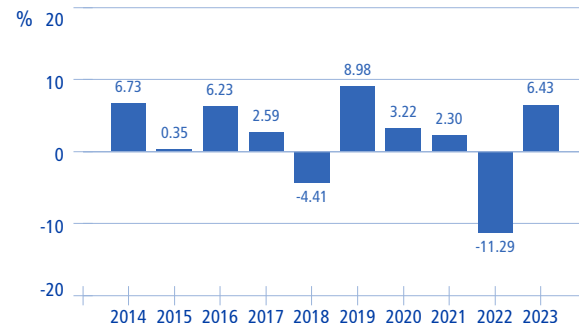
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,218. This works out to an average return of 1.99% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option. One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	2.69%	-
Classic Series 75/75 Prestige 300	75%	75%	2.56%	-
Classic Series 75/75 Prestige 500	75%	75%	2.43%	-
Series 75/100	75%	100%	2.86%	0.10%
Series 75/100 Prestige 300	75%	100%	2.64%	0.10%
Series 75/100 Prestige 500	75%	100%	2.51%	0.10%
Ecoflex Series 100/100	100%	100%	2.96%	0.40%
FORLIFE Series	75%	100%	2.96%	0.10%

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- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 2, 2013  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$237.4 million  
**Number of Units Outstanding:** 18,692,971  
**Portfolio Turnover Rate:** 55.32%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.76%	\$13.18
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.64%	\$13.36
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.51%	\$10.65
Series 75/100	2.95%	\$12.87
Series 75/100 Prestige 300 <sup>1</sup>	2.72%	\$13.17
Series 75/100 Prestige 500 <sup>1</sup>	2.59%	\$10.65
Ecoflex Series 100/100	3.08%	\$12.77
FORLIFE Series	3.08%	\$12.77

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of a number of underlying funds which emphasize a balance between investments in Canadian fixed-income investments, Canadian equities and foreign equities.

**Top 10 investments of the Fund**

Industrial Alliance Bond (iA) Fund	27.14%
Industrial Alliance Canadian Equity Growth (iA) Fund	16.08%
Fidelity Global Concentrated Equity Institutional Trust, Series I	8.82%
IA Clarington Loomis Global Multisector Bond Fund, Series I	8.62%
Industrial Alliance International Equity (iA) Fund	7.93%
IA Clarington Global Dividend Fund, Series I	7.58%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	5.78%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	4.23%
Government of United States, Treasury Bill, 5.333%, 2024-01-16	4.02%
Industrial Alliance Thematic Innovation (iA) Fund	3.55%

**Total** **93.75%**

**Total investments: 15**

**Investment segmentation of the Fund**

Fixed Income Funds	39.13%
Global Equity Funds	16.39%
Canadian Equity Funds	16.08%
U.S. Equity Funds	13.56%
International Equity Funds	7.93%
Others	5.03%
Money Market Funds	1.88%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

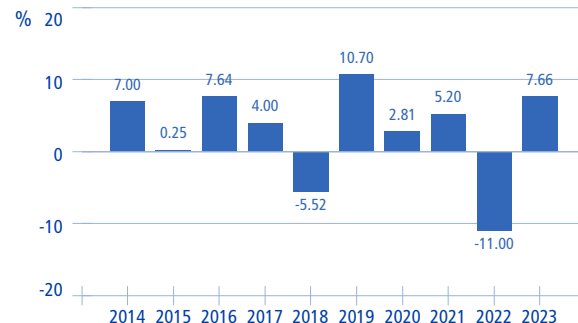
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,315. This works out to an average return of 2.77% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	2.76%	-
Classic Series 75/75 Prestige 300	75%	75%	2.64%	-
Classic Series 75/75 Prestige 500	75%	75%	2.51%	-
Series 75/100	75%	100%	2.95%	0.10%
Series 75/100 Prestige 300	75%	100%	2.72%	0.10%
Series 75/100 Prestige 500	75%	100%	2.59%	0.10%
Ecoflex Series 100/100	100%	100%	3.08%	0.40%
FORLIFE Series	75%	100%	3.08%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 2, 2013  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$110.4 million  
**Number of Units Outstanding:** 8,058,356  
**Portfolio Turnover Rate:** 62.56%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.85%	\$14.35
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.73%	\$14.54
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.60%	\$10.62
Series 75/100	3.03%	\$14.02
Series 75/100 Prestige 300 <sup>1</sup>	2.83%	\$14.30
Series 75/100 Prestige 500 <sup>1</sup>	2.70%	\$10.62
Ecoflex Series 100/100	3.20%	\$13.87
FORLIFE Series	3.20%	\$13.87

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of a number of underlying funds which slightly emphasize investments in Canadian equities and foreign equities. The underlying funds also invest in Canadian fixed-income investments.

**Top 10 investments of the Fund**

Industrial Alliance Canadian Equity Growth (iA) Fund	19.63%
Industrial Alliance Bond (iA) Fund	13.03%
Industrial Alliance International Equity (iA) Fund	12.74%
Fidelity Global Concentrated Equity Institutional Trust, Series I	11.07%
IA Clarington Global Dividend Fund, Series I	9.56%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	7.73%
IA Clarington Loomis Global Multisector Bond Fund, Series I	6.57%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	4.97%
Industrial Alliance Thematic Innovation (iA) Fund	4.57%
Government of United States, Treasury Bill, 5.333%, 2024-01-16	4.56%

**Total** **94.43%**

**Total investments: 15**

**Investment segmentation of the Fund**

Fixed Income Funds	22.46%
Global Equity Funds	20.63%
Canadian Equity Funds	19.63%
U.S. Equity Funds	17.27%
International Equity Funds	12.74%
Others	5.86%
Money Market Funds	1.41%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

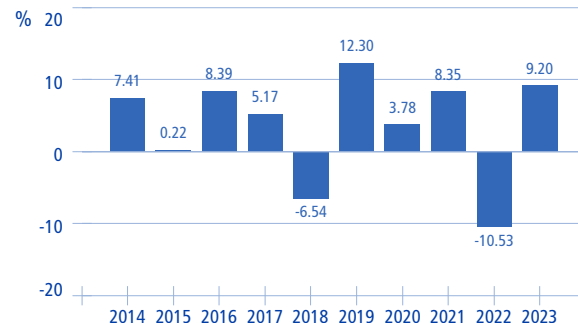
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,431. This works out to an average return of 3.65% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

## ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.85%	-
Classic Series 75/75 Prestige 300	75%	75%	2.73%	-
Classic Series 75/75 Prestige 500	75%	75%	2.60%	-
Series 75/100	75%	100%	3.03%	0.10%
Series 75/100 Prestige 300	75%	100%	2.83%	0.10%
Series 75/100 Prestige 500	75%	100%	2.70%	0.10%
Ecoflex Series 100/100	100%	100%	3.20%	0.50%
FORLIFE Series	75%	100%	3.20%	0.40%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

## OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

## WHAT IF I CHANGE MY MIND?

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## FOR MORE INFORMATION

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 2, 2013  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$28.7 million  
**Number of Units Outstanding:** 2,047,671  
**Portfolio Turnover Rate:** 75.05%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.92%	\$15.19
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.80%	\$15.44
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.67%	\$10.59
Series 75/100	3.19%	\$14.73
Series 75/100 Prestige 300 <sup>1</sup>	2.93%	\$15.09
Series 75/100 Prestige 500 <sup>1</sup>	2.80%	\$10.59
Ecoflex Series 100/100	3.28%	\$14.66
FORLIFE Series	3.28%	\$14.66

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests aggressively in units of a number of underlying funds which emphasize investments in Canadian equities and foreign equities. The underlying funds also invest in Canadian fixed-income investments.

**Top 10 investments of the Fund**

Industrial Alliance International Equity (iA) Fund	24.97%
Fidelity Global Concentrated Equity Institutional Trust, Series I	15.18%
IA Clarington Global Dividend Fund, Series I	14.05%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	13.52%
Industrial Alliance U.S. Equity Multifactor (iA) Fund	9.15%
Industrial Alliance Thematic Innovation (iA) Fund	8.18%
Industrial Alliance Canadian Equity Growth (iA) Fund	6.99%
Government of United States, Treasury Bill, 5.333%, 2024-01-16	6.14%
<b>Total</b>	<b>98.18%</b>

**Investment segmentation of the Fund**

U.S. Equity Funds	30.85%
Global Equity Funds	29.23%
International Equity Funds	24.97%
Others	7.96%
Canadian Equity Funds	6.99%
<b>Total</b>	<b>100.00%</b>

**Total investments: 11**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize long-term returns
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

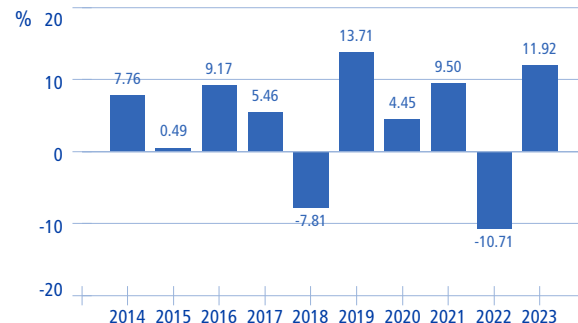
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,514. This works out to an average return of 4.23% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

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Sales Charge Option	What You Pay	How It Works
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<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
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Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.92%	-
Classic Series 75/75 Prestige 300	75%	75%	2.80%	-
Classic Series 75/75 Prestige 500	75%	75%	2.67%	-
Series 75/100	75%	100%	3.19%	0.20%
Series 75/100 Prestige 300	75%	100%	2.93%	0.20%
Series 75/100 Prestige 500	75%	100%	2.80%	0.20%
Ecoflex Series 100/100	100%	100%	3.28%	0.65%
FORLIFE Series	75%	100%	3.28%	0.50%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** September 8, 2020  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$60.8 million  
**Number of Units Outstanding:** 6,381,124  
**Portfolio Turnover Rate:** 5.49%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.82%	\$9.51

**WHAT DOES THIS FUND INVEST IN?**

This Fund is invested in a mix of underlying funds which emphasize investments in Canadian fixed-income securities. The underlying funds also invest in Canadian equities and foreign equities.

**Top investments of the Fund**

Industrial Alliance Disciplined Bond (iA) Fund*	76.56%
Industrial Alliance International Disciplined Equity (iA) Fund	7.47%
Industrial Alliance Canadian Disciplined Equity (iA) Fund	7.40%
Industrial Alliance U.S. Disciplined Equity (iA) Fund	6.78%
Industrial Alliance Money Market (iA) Fund	2.02%
Other Assets	-0.23%
<b>Total</b>	<b>100.00%</b>

**Total investments: 5**

**Investment segmentation of the Fund**

Fixed Income Funds	76.56%
International Equity Funds	7.47%
Canadian Equity Funds	7.40%
U.S. Equity Funds	6.78%
Money Market Funds	2.02%
Others	-0.23%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking regular long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

\* For details on the Disciplined Bond (iA) Fund top investments refer to the corresponding Fund facts included in this document.

<sup>1</sup> The Ecoflextra Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

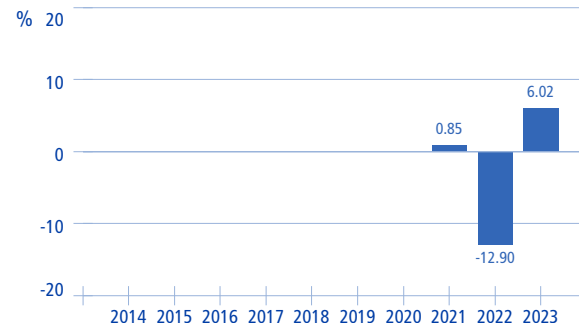
This section tells you how the Fund has performed over the past years for a policyholder who chose the Ecoflextra Series 75/100 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$954. This works out to an average return of -1.41% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 3 years. In this period, the Fund was up in value 2 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Ecoflextra Series 75/100 guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> <small>(Annual rate as a % of the Fund value)</small>	<u>Fund Fee Rate</u>
Ecoflextra Series 75/100	75%	100%	2.82%	0.60%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**  
 1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

### QUICK FACTS

**Date of first offer under IAG SRP :** September 8, 2020  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$149.2 million  
**Number of Units Outstanding:** 14,785,170  
**Portfolio Turnover Rate:** 5.32%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.91%	\$10.10

### WHAT DOES THIS FUND INVEST IN?

This Fund is invested in a mix of underlying funds which slightly emphasize investments in Canadian fixed-income securities. The underlying funds also invest in Canadian equities and foreign equities.

#### Top investments of the Fund

Industrial Alliance Disciplined Bond (iA) Fund*	61.56%
Industrial Alliance U.S. Disciplined Equity (iA) Fund	12.86%
Industrial Alliance International Disciplined Equity (iA) Fund	11.98%
Industrial Alliance Canadian Disciplined Equity (iA) Fund	11.86%
Industrial Alliance Money Market (iA) Fund	1.98%
Other Assets	-0.24%
<b>Total</b>	<b>100.00%</b>

**Total investments: 5**

#### Investment segmentation of the Fund

Fixed Income Funds	61.56%
U.S. Equity Funds	12.86%
International Equity Funds	11.98%
Canadian Equity Funds	11.86%
Money Market Funds	1.98%
Others	-0.24%
<b>Total</b>	<b>100.00%</b>

### WHO IS THIS FUND FOR?

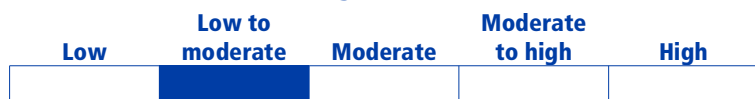
**This Fund may be suitable for investors:**

- seeking regular long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

### HOW RISKY IS IT?

The value of your investment can go down. Please refer to the Information Folder for further details.

#### RISK LEVEL



### ARE THERE ANY GUARANTEES?

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

\* For details on the Disciplined Bond (iA) Fund top investments refer to the corresponding Fund facts included in this document.

<sup>1</sup> The Ecoflextra Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

### HOW HAS THE FUND PERFORMED?

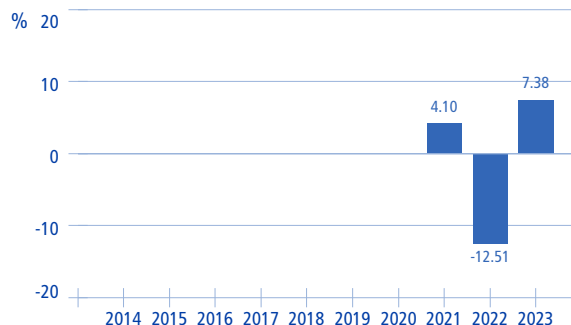
This section tells you how the Fund has performed over the past years for a policyholder who chose the Ecoflextra Series 75/100 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

#### AVERAGE RETURN

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,015. This works out to an average return of 0.44% a year.

#### YEAR-BY-YEAR RETURNS

This chart shows how the Fund has performed for the last 3 years. In this period, the Fund was up in value 2 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Ecoflextra Series 75/100 guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> <small>(Annual rate as a % of the Fund value)</small>	<u>Fund Fee Rate</u>
Ecoflextra Series 75/100	75%	100%	2.91%	0.80%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
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The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** September 8, 2020  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$317.7 million  
**Number of Units Outstanding:** 29,499,017  
**Portfolio Turnover Rate:** 5.51%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.92%	\$10.77

**WHAT DOES THIS FUND INVEST IN?**

This Fund is invested in a mix of underlying funds which emphasize a balance between investments in Canadian fixed-income securities, Canadian equities and foreign equities.

**Top investments of the Fund**

Industrial Alliance Disciplined Bond (iA) Fund	46.51%
Industrial Alliance U.S. Disciplined Equity (iA) Fund	18.93%
Industrial Alliance International Disciplined Equity (iA) Fund	16.51%
Industrial Alliance Canadian Disciplined Equity (iA) Fund	16.36%
Industrial Alliance Money Market (iA) Fund	1.96%
Other Assets	-0.27%
<b>Total</b>	<b>100.00%</b>

**Total investments: 5**

**Investment segmentation of the Fund**

Fixed Income Funds	46.51%
U.S. Equity Funds	18.94%
International Equity Funds	16.51%
Canadian Equity Funds	16.36%
Money Market Funds	1.95%
Others	-0.27%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking regular long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> The Ecoflextra Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Ecoflextra Series 75/100 guarantee option. Returns shown are after the MER has been deducted.

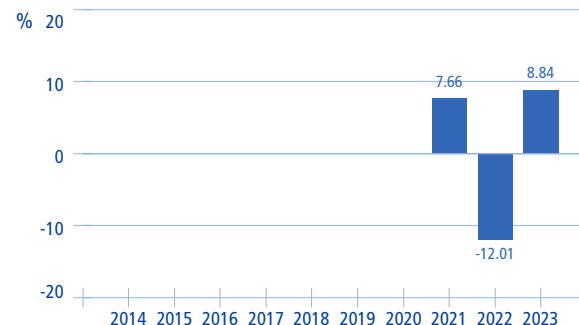
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,084. This works out to an average return of 2.46% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 3 years. In this period, the Fund was up in value 2 years and down in value 1 year.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Ecoflextra Series 75/100 guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> <small>(Annual rate as a % of the Fund value)</small>	<u>Fund Fee Rate</u>
Ecoflextra Series 75/100	75%	100%	2.92%	0.80%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

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 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** September 8, 2020  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$186.8 million  
**Number of Units Outstanding:** 16,290,008  
**Portfolio Turnover Rate:** 5.05%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.93%	\$11.47

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of a number of underlying funds which slightly emphasize investments in Canadian equities and foreign equities. The underlying funds also invest in Canadian fixed-income securities.

**Top investments of the Fund**

Industrial Alliance Disciplined Bond (iA) Fund	31.44%
Industrial Alliance U.S. Disciplined Equity (iA) Fund	24.90%
Industrial Alliance International Disciplined Equity (iA) Fund	21.04%
Industrial Alliance Canadian Disciplined Equity (iA) Fund	20.83%
Industrial Alliance Money Market (iA) Fund	2.02%
Other Assets	-0.23%
<b>Total</b>	<b>100.00%</b>

**Total investments: 5**

**Investment segmentation of the Fund**

Fixed Income Funds	31.44%
U.S. Equity Funds	24.90%
International Equity Funds	21.03%
Canadian Equity Funds	20.83%
Money Market Funds	2.03%
Others	-0.23%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> The Ecoflextra Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Ecoflextra Series 75/100 guarantee option. Returns shown are after the MER has been deducted.

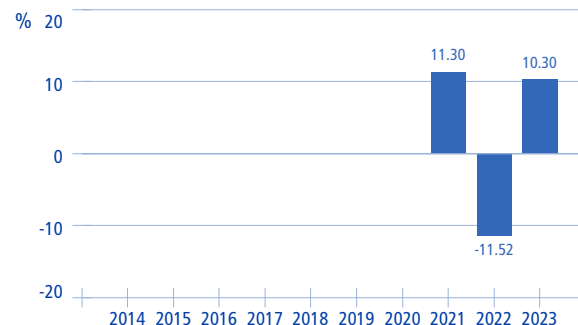
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,157. This works out to an average return of 4.49% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 3 years. In this period, the Fund was up in value 2 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Ecoflextra Series 75/100 guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> <small>(Annual rate as a % of the Fund value)</small>	<u>Fund Fee Rate</u>
Ecoflextra Series 75/100	75%	100%	2.93%	1.05%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**  
 1080 Grande Allée West  
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 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$736.2 million  
**Number of Units Outstanding:** 39,005,630  
**Portfolio Turnover Rate:** 0.00%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.46%	\$18.46
Classic Series 75/75 Prestige 300 <sup>1</sup>	1.42%	\$18.47
Classic Series 75/75 Prestige 500 <sup>1</sup>	1.40%	\$10.08
Series 75/100	1.65%	\$18.35
Series 75/100 Prestige 300 <sup>1</sup>	1.62%	\$18.37
Series 75/100 Prestige 500 <sup>1</sup>	1.60%	\$10.07
Ecoflex Series 100/100	1.73%	\$18.32
FORLIFE Series	1.73%	\$18.32
Ecoflex Series 75/100 <sup>3</sup>	1.73%	\$18.32

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in Canadian short-term securities guaranteed by Canadian governments and certain companies.

**Top 10 investments of the Fund**

Government of Canada, Treasury Bill, 5.035%, 2024-03-14	7.81%
Bank of Montreal, 5.578%, 2024-08-06	3.55%
The Toronto-Dominion Bank, 5.528%, 2024-06-14	3.54%
Wells Fargo & Co., 3.184%, 2024-02-08	3.39%
Province of Quebec, Treasury Bill, 5.073%, 2024-03-22	3.31%
407 International Inc., 3.350%, 2024-05-16	3.28%
Morgan Stanley, 3.000%, 2024-02-07	3.12%
Toyota Credit Canada Inc., 5.379%, 2024-06-12	3.05%
Royal Bank of Canada, 5.581%, 2024-09-19	2.76%
Ville de Montréal, 5.26%, 2024-02-29	2.69%

**Total** **36.50%**

**Total investments: 137**

**Investment segmentation of the Fund**

Treasury bills	32.71%
Bonds	24.19%
Depository Notes	21.79%
Commercial paper	17.50%
Banker's acceptances	3.67%
Cash and Cash Equivalents	0.14%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking interest income and capital protection
- investing with very low risk tolerance
- planning to invest for the short term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down.

You pay fees for the guarantees.

The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

<sup>3</sup> The Ecoflex Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

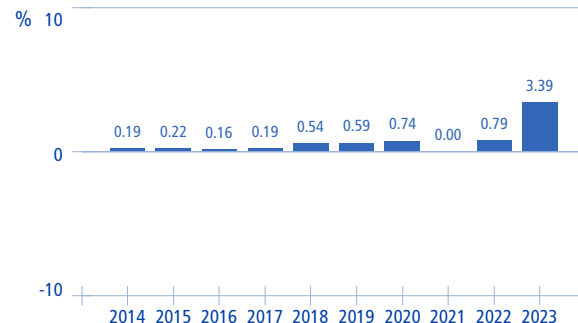
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,070. This works out to an average return of 0.68% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 10 years and down in value 0 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100, the FORLIFE Series and the Ecoflex<sup>tra</sup> Series 75/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	1.46%	-
Classic Series 75/75 Prestige 300	75%	75%	1.42%	-
Classic Series 75/75 Prestige 500	75%	75%	1.40%	-
Series 75/100	75%	100%	1.65%	0.10%
Series 75/100 Prestige 300	75%	100%	1.62%	0.10%
Series 75/100 Prestige 500	75%	100%	1.60%	0.10%
Ecoflex Series 100/100	100%	100%	1.73%	0.25%
FORLIFE Series	75%	100%	1.73%	0.10%
Ecoflex <sup>tra</sup> Series 75/100	75%	100%	1.73%	0.60%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.026% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$319.6 million  
**Number of Units Outstanding:** 24,647,091  
**Portfolio Turnover Rate:** 153.56%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.25%	\$20.28
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.10%	\$20.58
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.00%	\$10.41
Series 75/100	2.46%	\$19.83
Series 75/100 Prestige 300 <sup>1</sup>	2.18%	\$20.24
Series 75/100 Prestige 500 <sup>1</sup>	2.08%	\$10.41
Ecoflex Series 100/100	2.43%	\$19.86
FORLIFE Series	2.43%	\$19.86
Ecoflex Series 75/100 <sup>3</sup>	2.43%	\$19.86

**WHAT DOES THIS FUND INVEST IN?**

This Fund mainly invests in bonds issued and guaranteed by Canadian governments and corporations.

**Top 10 investments of the Fund**

Government of Canada, 0.500%, 2030-12-01	4.95%
Government of Canada, Treasury Bill, 5.035%, 2024-03-14	4.57%
Government of Canada, 2.750%, 2024-08-01	4.51%
Canada Housing Trust No 1, 3.100%, 2028-06-15	3.34%
Province of Ontario, 2.900%, 2028-06-02	2.98%
Government of Canada, 3.500%, 2028-03-01	2.49%
Province of Ontario, 2.600%, 2027-06-02	2.34%
Bank of Montreal, 2.077%, 2030-06-17	2.10%
The Toronto-Dominion Bank, 3.105%, 2030-04-22	2.04%
Bank of Montreal, 1.928%, 2031-07-22	1.84%

**Total** **31.16%**

**Total investments: 302**

**Investment segmentation of the Fund**

Corporates	49.74%
Canada	16.00%
Short Term and others	10.42%
Municipalities and Subsidized	10.19%
Provinces	9.18%
Foreign Bonds	4.47%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking reasonably high returns and capital protection
- investing with low risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

<sup>3</sup> The Ecoflex Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

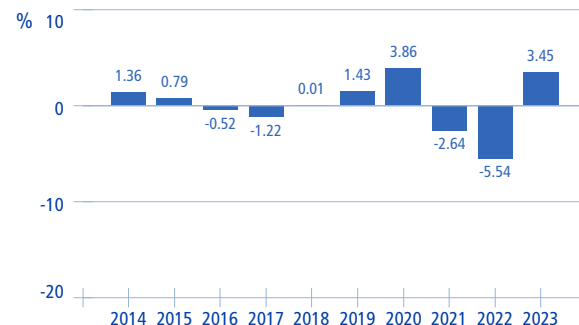
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,006. This works out to an average return of 0.06% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 6 years and down in value 4 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100, the FORLIFE Series and the Ecoflextra Series 75/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.25%	-
Classic Series 75/75 Prestige 300	75%	75%	2.10%	-
Classic Series 75/75 Prestige 500	75%	75%	2.00%	-
Series 75/100	75%	100%	2.46%	0.10%
Series 75/100 Prestige 300	75%	100%	2.18%	0.10%
Series 75/100 Prestige 500	75%	100%	2.08%	0.10%
Ecoflex Series 100/100	100%	100%	2.43%	0.25%
FORLIFE Series	75%	100%	2.43%	0.10%
Ecoflextra Series 75/100	75%	100%	2.43%	0.60%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.040% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$3,369.0 million  
**Number of Units Outstanding:** 27,972,881  
**Portfolio Turnover Rate:** 183.92%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.24%	\$33.18
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.09%	\$33.64
Classic Series 75/75 Prestige 500 <sup>1</sup>	1.99%	\$10.80
Series 75/100	2.44%	\$32.48
Series 75/100 Prestige 300 <sup>1</sup>	2.22%	\$33.10
Series 75/100 Prestige 500 <sup>1</sup>	2.12%	\$10.79
Ecoflex Series 100/100	2.45%	\$32.46
FORLIFE Series	2.45%	\$32.46

**WHAT DOES THIS FUND INVEST IN?**

This Fund is composed primarily of quality bond securities from Canadian governments and corporations.

**Top 10 investments of the Fund**

Industrial Alliance Canadian Corporate Bond (iA) Fund	31.88%
Government of Canada, 0.500%, 2030-12-01	7.13%
Government of Canada, Treasury Bill, 5.035%, 2024-03-14	3.61%
Government of Canada, 3.250%, 2033-12-01	3.47%
Province of Ontario, 2.900%, 2046-12-02	2.08%
Government of Canada, 1.750%, 2053-12-01	1.87%
Government of Canada, 3.500%, 2028-03-01	1.75%
Province of Ontario, 3.650%, 2033-06-02	1.75%
Province of Ontario, 3.450%, 2045-06-02	1.65%
Province of Ontario, 2.900%, 2049-06-02	1.59%

**Total** **56.78%**

**Total investments: 365**

**Investment segmentation of the Fund**

Corporates	36.16%
Provinces	23.71%
Canada	20.66%
Municipalities and Subsidized	9.19%
Short Term and others	7.40%
Foreign bonds	2.88%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize returns from interest income and capital growth
- investing with low risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

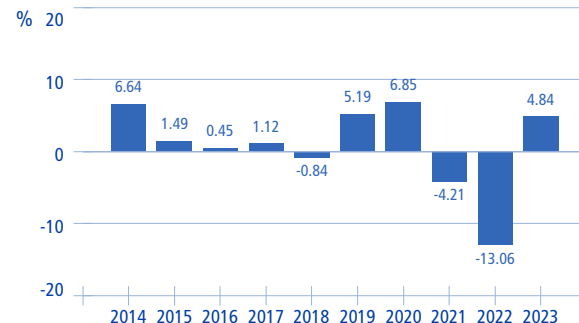
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,070. This works out to an average return of 0.68% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.24%	-
Classic Series 75/75 Prestige 300	75%	75%	2.09%	-
Classic Series 75/75 Prestige 500	75%	75%	1.99%	-
Series 75/100	75%	100%	2.44%	0.10%
Series 75/100 Prestige 300	75%	100%	2.22%	0.10%
Series 75/100 Prestige 500	75%	100%	2.12%	0.10%
Ecoflex Series 100/100	100%	100%	2.45%	0.25%
FORLIFE Series	75%	100%	2.45%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.040% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** September 8, 2020  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$505.1 million  
**Number of Units Outstanding:** 55,118,343  
**Portfolio Turnover Rate:** 213.22%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.43%	\$8.61

**WHAT DOES THIS FUND INVEST IN?**

This Fund is composed primarily of investment-grade bond securities from Canadian governments and corporations.

**Top 10 investments of the Fund**

Government of Canada, 0.500%, 2030-12-01	7.85%
Government of Canada, 3.250%, 2033-12-01	3.83%
Government of Canada, Treasury Bill, 5.035%, 2024-03-14	3.69%
Government of Canada, 3.500%, 2028-03-01	2.58%
Government of Canada, 1.750%, 2053-12-01	2.42%
Government of Canada, 0.250%, 2026-03-01	2.33%
Province of Ontario, 2.900%, 2046-12-02	2.08%
Province of Ontario, 3.750%, 2032-06-02	1.65%
Province of Ontario, 3.650%, 2033-06-02	1.58%
Province of Ontario, 3.450%, 2045-06-02	1.53%
<b>Total</b>	<b>29.54%</b>

**Total investments: 468**

**Investment segmentation of the Fund**

Canada	26.35%
Corporates	25.49%
Provinces	23.91%
Short Term and others	11.98%
Municipalities and Subsidized	9.48%
Foreign Bonds	2.79%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize returns from interest income and capital growth
- investing with low risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> The Ecoflextra Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

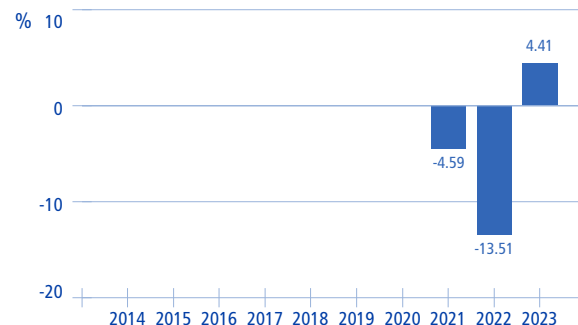
This section tells you how the Fund has performed over the past years for a policyholder who chose the Ecoflextra Series 75/100 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$860. This works out to an average return of -4.45% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 3 years. In this period, the Fund was up in value 1 year and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option. One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Ecoflextra Series 75/100 guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> <small>(Annual rate as a % of the Fund value)</small>	<u>Fund Fee Rate</u>
Ecoflextra Series 75/100	75%	100%	2.43%	0.60%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.040% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund. A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force. If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**  
 1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** May 16, 2016  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$1,746.7 million  
**Number of Units Outstanding:** 142,835,664  
**Portfolio Turnover Rate:** 93.17%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.24%	\$10.42
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.09%	\$10.56
Classic Series 75/75 Prestige 500 <sup>1</sup>	1.99%	\$10.71
Series 75/100	2.38%	\$10.27
Series 75/100 Prestige 300 <sup>1</sup>	2.20%	\$10.43
Series 75/100 Prestige 500 <sup>1</sup>	2.10%	\$10.71

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests primarily in fixed-income securities issued by Canadian and foreign companies. The FTSE TMX Canada Corporate Bond Index is used as a guide to structure the Fund and select investments.

**Top 10 investments of the Fund**

The Bank of Nova Scotia, 2.950%, 2027-03-08	2.04%
Ford Credit Canada Co., 2.961%, 2026-09-16	2.00%
HSBC Bank Canada, 3.403%, 2025-03-24	1.98%
Bank of Montreal, 4.709%, 2027-12-07	1.95%
The Toronto-Dominion Bank, 3.105%, 2030-04-22	1.68%
Canadian Imperial Bank of Commerce, 1.960%, 2031-04-21	1.59%
Enbridge Inc., 6.100%, 2032-11-09	1.53%
Fédération des caisses Desjardins du Québec, 1.992%, 2031-05-28	1.42%
CARDS II Trust, 4.331%, 2025-05-15	1.40%
The Toronto-Dominion Bank, 5.491%, 2028-09-08	1.31%

**Total** **16.90%**

**Total investments: 200**

**Investment segmentation of the Fund**

Corporates	85.99%
Short Term and others	7.06%
Foreign Bonds	6.95%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize returns from interest income and capital growth
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

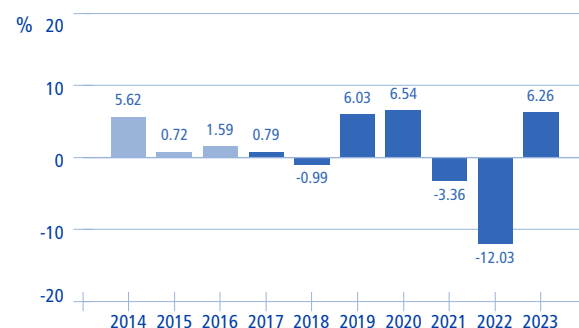
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,015. This works out to an average return of 0.20% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 7 years and down in value 3 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.24%	-
Classic Series 75/75 Prestige 300	75%	75%	2.09%	-
Classic Series 75/75 Prestige 500	75%	75%	1.99%	-
Series 75/100	75%	100%	2.38%	0.10%
Series 75/100 Prestige 300	75%	100%	2.20%	0.10%
Series 75/100 Prestige 500	75%	100%	2.10%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.040% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

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If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

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- the value of the premium invested or
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The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Wellington Square  
**Total Fund Value:** \$51.8 million  
**Number of Units Outstanding:** 4,742,596  
**Portfolio Turnover Rate:** 10.98%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.30%	\$11.26
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.19%	\$11.39
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.09%	\$10.43
Series 75/100	2.55%	\$10.96
Series 75/100 Prestige 300 <sup>1</sup>	2.36%	\$11.16
Series 75/100 Prestige 500 <sup>1</sup>	2.26%	\$10.43
Ecoflex Series 100/100	2.60%	\$10.94
FORLIFE Series	2.60%	\$10.94

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Core Plus Bond Fund, which mainly invests in bonds including government bonds, investment grade bonds and high yield bonds, as well as other income-producing securities such as asset-backed securities and senior floating rate loans.

**Top 10 investments of the underlying fund**

Fore 8 Developments Inc., 8.000%, 2025-12-15	1.31%
The Bank of Nova Scotia, 3.625%, 2081-10-27	1.30%
BMO BBB Corporate Bond Index ETF	1.27%
The Bank of Nova Scotia, 8.335%, 2024-04-12	1.18%
Chartwell Retirement Residences, 6.000%, 2026-12-08	1.15%
Royal Bank of Canada, 4.500%, 2080-11-24	1.15%
Canadian Imperial Bank of Commerce, 4.200%, 2032-04-07	1.11%
Canadian Imperial Bank of Commerce, 4.000%, 2082-01-28	1.08%
Stars Group Holdings BV, Term Loan, 2026-07-21	1.04%
Bank of Montreal, 6.034%, 2033-09-07	1.04%

**Total** **11.63%**

**Total investments: 265**

**Investment segmentation of the underlying fund**

Corporates	62.92%
Foreign Bonds	30.26%
Short Term and others	6.82%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking income and potential capital growth
- investing with low risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

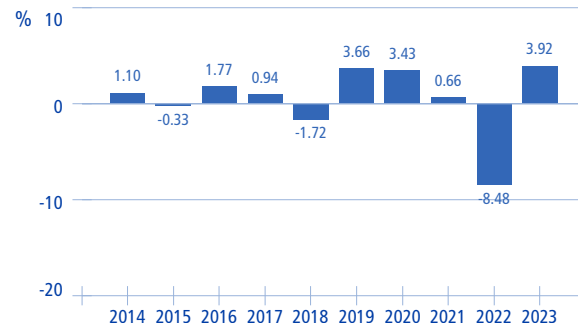
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,044. This works out to an average return of 0.43% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.30%	-
Classic Series 75/75 Prestige 300	75%	75%	2.19%	-
Classic Series 75/75 Prestige 500	75%	75%	2.09%	-
Series 75/100	75%	100%	2.55%	0.10%
Series 75/100 Prestige 300	75%	100%	2.36%	0.10%
Series 75/100 Prestige 500	75%	100%	2.26%	0.10%
Ecoflex Series 100/100	100%	100%	2.60%	0.25%
FORLIFE Series	75%	100%	2.60%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.040% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

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A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

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**WHAT IF I CHANGE MY MIND?**

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**FOR MORE INFORMATION**

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**iA Financial Group**  
 1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 25, 2021  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$181.9 million  
**Number of Units Outstanding:** 18,811,168  
**Portfolio Turnover Rate:** 114.62%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.51%	\$9.36
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.33%	\$9.40
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.23%	\$10.66
Series 75/100	2.69%	\$9.33
Series 75/100 Prestige 300 <sup>1</sup>	2.47%	\$9.37
Series 75/100 Prestige 500 <sup>1</sup>	2.37%	\$10.66

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests primarily in a diversified portfolio of domestic and foreign investment grade and non-investment grade fixed-income securities, which may also include other income type securities.

**Top 10 investments of the Fund**

PIMCO Monthly Income Fund (Canada), Series I	28.07%
Industrial Alliance Bond (iA) Fund	17.35%
iShares Core U.S. Aggregate Bond ETF	13.16%
IA Clarington Loomis Global Multisector Bond Fund, Series I	10.97%
Industrial Alliance Responsible Fossil Fuel Free Bond (iA) Fund	9.31%
Industrial Alliance Short Term Bond (iA) Fund	6.22%
Government of Canada, Treasury Bill, 5.035%, 2024-03-14	4.98%
Industrial Alliance Canadian Corporate Bond (iA) Fund	3.61%
Industrial Alliance Long Term Bond (iA) Fund	3.46%
iShares 20+ Year Treasury Bond ETF	2.16%

**Total** **99.29%**

**Total investments: 29**

**Investment segmentation of the Fund**

Fixed Income Funds	94.31%
Others	5.69%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize returns from interest income and capital growth
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

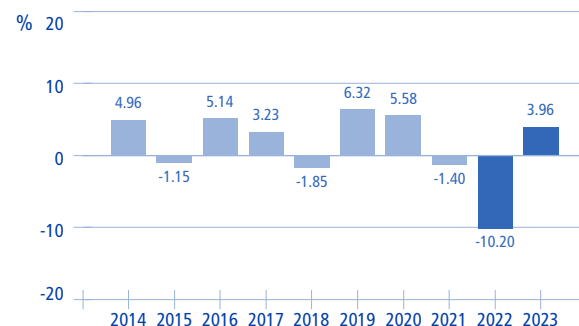
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$937. This works out to an average return of -2.94% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 6 years and down in value 4 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.51%	-
Classic Series 75/75 Prestige 300	75%	75%	2.33%	-
Classic Series 75/75 Prestige 500	75%	75%	2.23%	-
Series 75/100	75%	100%	2.69%	0.10%
Series 75/100 Prestige 300	75%	100%	2.47%	0.10%
Series 75/100 Prestige 500	75%	100%	2.37%	0.10%

\* MER shown may differ from actual MER.

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Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 25, 2021  
**Portfolio Advisor:** Loomis, Sayles & Company  
**Total Fund Value:** \$20.6 million  
**Number of Units Outstanding:** 2,187,321  
**Portfolio Turnover Rate:** 22.03%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.56%	\$8.91
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.38%	\$8.94
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.28%	\$10.79
Series 75/100	2.78%	\$8.87
Series 75/100 Prestige 300 <sup>1</sup>	2.63%	\$8.89
Series 75/100 Prestige 500 <sup>1</sup>	2.53%	\$10.78

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the IA Clarington Loomis Global Multisector Bond Fund, which invests primarily, either directly or indirectly, in fixed-income securities of corporations, governments and other issuers located anywhere in the world.

**Top 10 investments of the underlying fund**

Government of United States, Treasury Bill, 5.116%, 2024-06-27	2.93%
Government of United States, Treasury Bill, 5.338%, 2024-04-18	2.86%
Government of United States, 4.125%, 2053-08-15	1.98%
Government of United States, 4.375%, 2043-08-15	1.62%
Government of United States, Treasury Bill, 5.359%, 2024-01-25	1.03%
Rocket Mortgage LLC/Co-Issuer Inc., 3.875%, 2031-03-01	0.98%
Continental Resources Inc., 5.750%, 2031-01-15	0.96%
Government of United States, Treasury Bill, 5.332%, 2024-05-02	0.96%
Government of United States, Treasury Bill, 5.311%, 2024-05-09	0.95%
BioMarin Pharmaceutical Inc., 1.250%, 2027-05-15	0.88%

**Total** **15.15%**

**Total investments: 671**

**Investment segmentation of the underlying fund**

Foreign Bonds	63.15%
Short Term and others	35.58%
Canadian Bonds	0.84%
Foreign Equity	0.43%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking income and potential capital growth
- investing with low risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

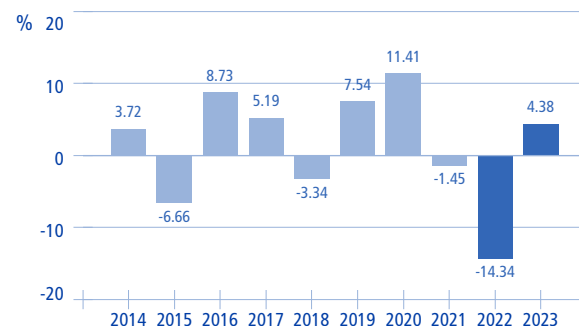
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$892. This works out to an average return of -5.09% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 6 years and down in value 4 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

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<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.56%	-
Classic Series 75/75 Prestige 300	75%	75%	2.38%	-
Classic Series 75/75 Prestige 500	75%	75%	2.28%	-
Series 75/100	75%	100%	2.78%	0.10%
Series 75/100 Prestige 300	75%	100%	2.63%	0.10%
Series 75/100 Prestige 500	75%	100%	2.53%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 20, 2014  
**Portfolio Advisor:** PIMCO  
**Total Fund Value:** \$751.3 million  
**Number of Units Outstanding:** 58,250,057  
**Portfolio Turnover Rate:** 7.34%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.65%	\$12.36
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.41%	\$12.62
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.31%	\$10.56
Series 75/100	2.82%	\$12.14
Series 75/100 Prestige 300 <sup>1</sup>	2.66%	\$12.32
Series 75/100 Prestige 500 <sup>1</sup>	2.56%	\$10.56

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the PIMCO Monthly Income Fund (Canada) which invests primarily in a diversified portfolio of fixed-income securities that are not denominated in Canadian dollars and with a variety of maturities.

**Top 10 investments of the underlying fund**

Uniform Mortgage-Backed Security, TBA, 5.500%, 2054-01-01	10.96%
Uniform Mortgage-Backed Security, TBA, 5.500%, 2054-02-01	6.38%
Uniform Mortgage-Backed Security, TBA, 4.000%, 2054-02-01	5.71%
Uniform Mortgage-Backed Security, TBA, 3.500%, 2054-02-01	5.02%
Uniform Mortgage-Backed Security, TBA, 6.000%, 2054-02-01	4.87%
Uniform Mortgage-Backed Security, TBA, 6.500%, 2054-02-01	4.67%
Uniform Mortgage-Backed Security, TBA, 6.000%, 2054-01-01	4.36%
Receive 1-Day USD-SOFR Compounded-OIS, 0.950%, 2050-12-11	3.36%
Uniform Mortgage-Backed Security, TBA, 5.000%, 2054-02-01	2.82%
Uniform Mortgage-Backed Security, TBA, 4.500%, 2054-02-01	2.63%

**Total** **50.78%**

**Total investments: 239**

**Investment segmentation of the underlying fund**

Mortgages	78.97%
Government Related	22.37%
High Yield Credit	13.50%
Emerging Markets	11.07%
Invest. Grade Credit	9.01%
Municipalities	2.10%
Short Term and others	-37.02%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking income and potential capital growth
- seeking to diversify a traditionally invested fixed income portfolio
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**

Low	Low to moderate	Moderate	Moderate to high	High
■				

**ARE THERE ANY GUARANTEES?**

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**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

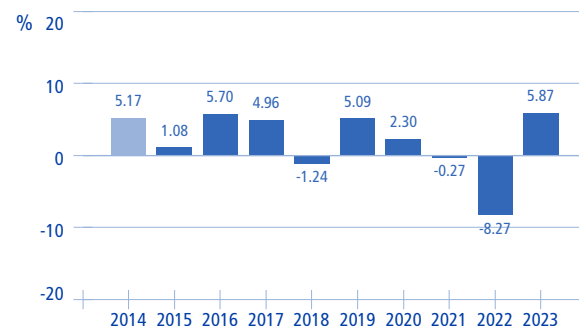
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,150. This works out to an average return of 1.53% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 7 years and down in value 3 years.



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Classic Series 75/75 Prestige 500	75%	75%	2.31%	-
Series 75/100	75%	100%	2.82%	0.10%
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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 28, 2019  
**Portfolio Advisor:** Wellington Square  
**Total Fund Value:** \$73.0 million  
**Number of Units Outstanding:** 7,185,326  
**Portfolio Turnover Rate:** 19.79%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.28%	\$10.18
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.17%	\$10.23
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.07%	\$10.21
Series 75/100	2.48%	\$10.10
Series 75/100 Prestige 300 <sup>1</sup>	2.34%	\$10.16
Series 75/100 Prestige 500 <sup>1</sup>	2.24%	\$10.21

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the IA Clarington Floating Rate Income Fund, which primarily invests in senior floating rate loans, other floating rate securities and debt obligations of North American and global corporate issuers.

**Top 10 investments of the underlying fund**

BMO High Yield US Corporate Bond Hedged to CAD Index ETF	2.43%
Halo Woods LLC, 12.000%, 2024-08-31	1.45%
Halo Woods LLC, 12.000%, 2025-02-28	1.41%
BMO Short Corporate Bond Index ETF	1.32%
Belron Finance Ltd., Term Loan, 2028-04-28	1.29%
Embecta Corp., Term Loan, 2029-04-02	1.24%
American Airlines Inc., Term Loan, 2027-01-29	1.22%
Beacon Roofing Supply Inc., Term Loan, 2028-05-19	1.22%
Northriver Midstream Finance LP, Term Loan, 2030-08-16	1.21%
Canada Goose Inc., Term Loan, 2027-10-07	1.21%

**Total** **14.00%**

**Total investments: 165**

**Investment segmentation of the underlying fund**

Foreign Bonds	67.71%
Corporates	18.71%
Short Term and others	13.58%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to diversify a traditionally invested fixed income portfolio
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

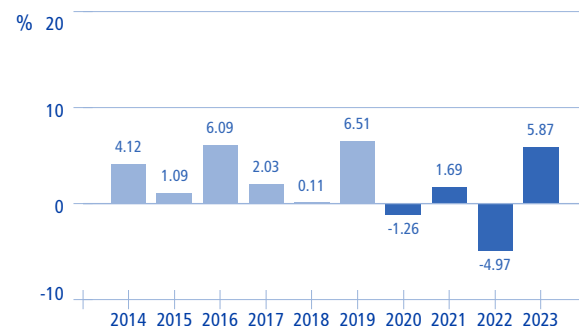
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,018. This works out to an average return of 0.42% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.



## FLOATING RATE INCOME (WELLINGTON SQUARE) FUND

### HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

### ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.28%	-
Classic Series 75/75 Prestige 300	75%	75%	2.17%	-
Classic Series 75/75 Prestige 500	75%	75%	2.07%	-
Series 75/100	75%	100%	2.48%	0.10%
Series 75/100 Prestige 300	75%	100%	2.34%	0.10%
Series 75/100 Prestige 500	75%	100%	2.24%	0.10%

\* MER shown may differ from actual MER.

### TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.040% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

### OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

### WHAT IF I CHANGE MY MIND?

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

### FOR MORE INFORMATION

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

#### iA Financial Group

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 16, 2012  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$173.3 million  
**Number of Units Outstanding:** 13,207,954  
**Portfolio Turnover Rate:** 3.77%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>3</sup>	Net Asset Value per Unit
Classic Series 75/75	2.26%	\$14.63
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.16%	\$14.79
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.06%	\$10.48
Series 75/100	2.48%	\$14.22
Series 75/100 Prestige 300 <sup>1</sup>	2.29%	\$14.44
Series 75/100 Prestige 500 <sup>1</sup>	2.19%	\$10.48
FORLIFE Series <sup>2</sup>	2.63%	\$14.14

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Strategic Corporate Bond Fund, which primarily invests in fixed income securities with an emphasis on corporate and other higher yielding fixed income securities.

**Top 10 investments of the underlying fund**

Government of United States, 4.125%, 2032-11-15	3.82%
Enbridge Inc., 6.017%, 2024-01-04	2.44%
iShares iBoxx \$ Investment Grade Corporate Bond ETF	2.38%
PACCAR Financial Services Ltd., 5.391%, 2024-01-12	2.24%
Russel Metals Inc., 5.750%, 2025-10-27	2.12%
Superior Plus LP, 4.250%, 2028-05-18	2.04%
SNC-Lavalin Group Inc., 7.000%, 2026-06-12	2.01%
Bombardier Inc., 7.125%, 2026-06-15	1.82%
Honda Canada Finance Inc., 5.324%, 2024-02-08	1.78%
Northland Power Inc., 9.250%, 2083-06-30	1.78%

**Total** **22.43%**

**Total investments: 117**

**Investment segmentation of the underlying fund**

Corporates	47.78%
Short Term and others	26.36%
Foreign Bonds	24.77%
Government Bonds	1.09%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking income and potential capital growth
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> Fund closed to new investments in the FORLIFE Series.

<sup>3</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

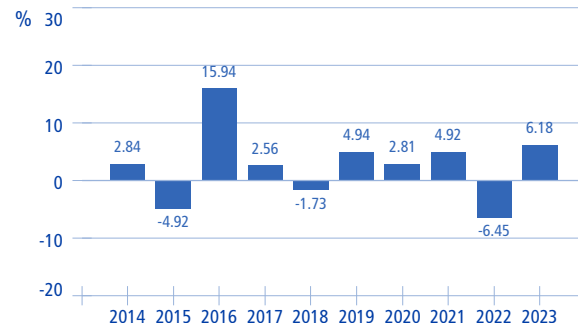
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,285. This works out to an average return of 2.54% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.26%	-
Classic Series 75/75 Prestige 300	75%	75%	2.16%	-
Classic Series 75/75 Prestige 500	75%	75%	2.06%	-
Series 75/100	75%	100%	2.48%	0.10%
Series 75/100 Prestige 300	75%	100%	2.29%	0.10%
Series 75/100 Prestige 500	75%	100%	2.19%	0.10%
FORLIFE Series	75%	100%	2.63%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.040% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

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**FOR MORE INFORMATION**

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**iA Financial Group**

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 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** June 15, 2015  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$83.8 million  
**Number of Units Outstanding:** 7,348,310  
**Portfolio Turnover Rate:** 10.75%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.70%	\$11.74
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.54%	\$11.91
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.44%	\$10.68
Series 75/100	2.84%	\$11.54
Series 75/100 Prestige 300 <sup>1</sup>	2.72%	\$11.68
Series 75/100 Prestige 500 <sup>1</sup>	2.62%	\$10.67

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the Fidelity American High Yield Currency Neutral Fund, which invests in higher yielding, lower quality fixed income securities, preferred stocks and convertible securities issued by U.S. companies.

**Top 10 investments of the underlying fund**

- DISH Network corp., 2.375%, 2024-03
- C&W Services, 6.875%, 2027-09-27
- Uber Technologies Inc., 4.500%, 2029-08-15
- PG&E 4.55%, 2030-07-01
- PG&E 4.95%, 2050-07-01
- CHARLES SCHWAB 5.375%/VAR PERP
- TransDigm Inc., 6.750%, 2028-08-15
- Caesars Entertainment Corp., 7.000%, 2030-02-15
- Citigroup Inc., 5.350%
- TransDigm Inc., 5.500%, 2027-11-15

**Investment segmentation of the underlying fund**

Foreign bonds	84.27%
Short Term and others	8.74%
Foreign Equity	3.63%
Canadian bonds	3.36%
<b>Total</b>	<b>100.00%</b>

**Top 10 holdings represents 18.97% of the underlying fund's net assets.**

**Total investments: 609**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking income and capital gains potential
- seeking exposure to high yield securities
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

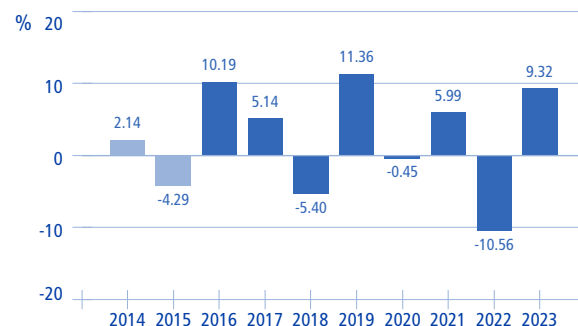
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,177. This works out to an average return of 1.93% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 6 years and down in value 4 years.



# FIDELITY AMERICAN HIGH YIELD CURRENCY NEUTRAL FUND

## HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

## ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.70%	-
Classic Series 75/75 Prestige 300	75%	75%	2.54%	-
Classic Series 75/75 Prestige 500	75%	75%	2.44%	-
Series 75/100	75%	100%	2.84%	0.10%
Series 75/100 Prestige 300	75%	100%	2.72%	0.10%
Series 75/100 Prestige 500	75%	100%	2.62%	0.10%

\* MER shown may differ from actual MER.

## TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.040% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

## OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

## WHAT IF I CHANGE MY MIND?

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

## FOR MORE INFORMATION

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

### iA Financial Group

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 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$523.5 million  
**Number of Units Outstanding:** 22,255,227  
**Portfolio Turnover Rate:** 143.63%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.66%	\$31.73
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.53%	\$32.19
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.40%	\$10.67
Series 75/100	2.86%	\$30.82
Series 75/100 Prestige 300 <sup>1</sup>	2.71%	\$31.40
Series 75/100 Prestige 500 <sup>1</sup>	2.58%	\$10.67
Ecoflex Series 100/100	3.06%	\$30.44
FORLIFE Series	3.06%	\$30.44

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests through a careful selection of different categories of fixed-income securities from the federal and provincial governments and corporations as well as Canadian and foreign equities of large capitalization companies.

**Top 10 investments of the Fund**

Industrial Alliance Canadian Corporate Bond (iA) Fund	17.32%
Industrial Alliance Canadian Equity (iA) Fund	13.77%
Industrial Alliance Short Term Bond (iA) Fund	4.71%
Industrial Alliance International Equity (iA) Fund	4.50%
Government of Canada, Treasury Bill, 5.035%, 2024-03-14	3.85%
Industrial Alliance Dividend (iA) Fund	3.68%
Government of Canada, 0.500%, 2030-12-01	3.59%
iShares iBoxx \$ High Yield Corporate Bond ETF	3.21%
IA Clarington Global Dividend Fund, Series I	3.04%
BMO Short Corporate Bond Index ETF	2.49%
<b>Total</b>	<b>60.16%</b>

**Total investments: 329**

**Investment segmentation of the Fund**

Canadian Bonds	58.14%
Canadian Equity	19.05%
Foreign Equity	14.83%
Short Term and others	5.21%
Foreign Bonds	2.77%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking a regular long-term income with some capital protection
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

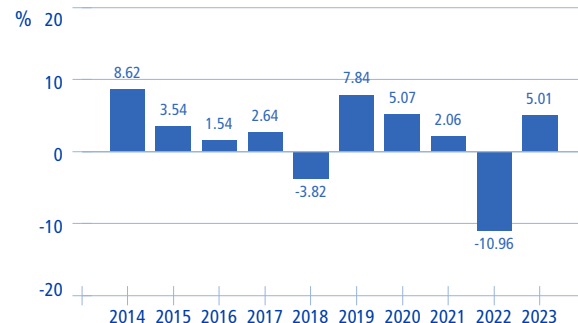
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,219. This works out to an average return of 2.00% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.66%	-
Classic Series 75/75 Prestige 300	75%	75%	2.53%	-
Classic Series 75/75 Prestige 500	75%	75%	2.40%	-
Series 75/100	75%	100%	2.86%	0.10%
Series 75/100 Prestige 300	75%	100%	2.71%	0.10%
Series 75/100 Prestige 500	75%	100%	2.58%	0.10%
Ecoflex Series 100/100	100%	100%	3.06%	0.25%
FORLIFE Series	75%	100%	3.06%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$2,104.7 million  
**Number of Units Outstanding:** 54,018,617  
**Portfolio Turnover Rate:** 107.96%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.68%	\$58.00
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.36%	\$59.79
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.23%	\$10.64
Series 75/100	2.88%	\$56.37
Series 75/100 Prestige 300 <sup>1</sup>	2.56%	\$58.28
Series 75/100 Prestige 500 <sup>1</sup>	2.43%	\$10.64
Ecoflex Series 100/100	3.07%	\$55.73
FORLIFE Series	3.07%	\$55.73

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests through a balanced distribution of investments among the Fund's asset classes: fixed-income securities, Canadian equities and foreign equities. The equity portion is mainly invested in securities equities of large capitalization companies.

**Top 10 investments of the Fund**

Industrial Alliance Canadian Equity (iA) Fund	26.37%
Industrial Alliance Canadian Corporate Bond (iA) Fund	10.85%
Industrial Alliance Dividend (iA) Fund	6.67%
Industrial Alliance International Equity (iA) Fund	5.70%
IA Clarington Global Dividend Fund, Series I	3.80%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	3.31%
Industrial Alliance Short Term Bond (iA) Fund	3.00%
Government of Canada, Treasury Bill, 5.035%, 2024-03-14	2.78%
Industrial Alliance Global True Conviction (iA) Fund	2.64%
BMO Short Corporate Bond Index ETF	2.48%
<b>Total</b>	<b>67.60%</b>

**Total investments: 321**

**Investment segmentation of the Fund**

Canadian Equity	36.65%
Canadian Bonds	34.99%
Foreign Equity	21.09%
Short Term and others	4.91%
Foreign Bonds	2.36%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize long-term returns while minimizing risks
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

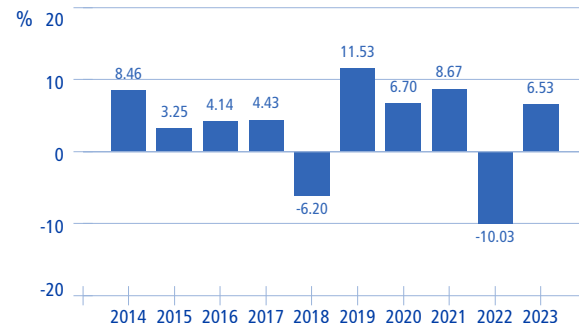
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,416. This works out to an average return of 3.54% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

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Sales Charge Option	What You Pay	How It Works
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<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

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Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.68%	-
Classic Series 75/75 Prestige 300	75%	75%	2.36%	-
Classic Series 75/75 Prestige 500	75%	75%	2.23%	-
Series 75/100	75%	100%	2.88%	0.10%
Series 75/100 Prestige 300	75%	100%	2.56%	0.10%
Series 75/100 Prestige 500	75%	100%	2.43%	0.10%
Ecoflex Series 100/100	100%	100%	3.07%	0.40%
FORLIFE Series	75%	100%	3.07%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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**FOR MORE INFORMATION**

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**iA Financial Group**

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$795.1 million  
**Number of Units Outstanding:** 27,447,479  
**Portfolio Turnover Rate:** 91.15%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.70%	\$47.45
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.31%	\$49.12
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.18%	\$10.62
Series 75/100	2.88%	\$46.18
Series 75/100 Prestige 300 <sup>1</sup>	2.51%	\$47.93
Series 75/100 Prestige 500 <sup>1</sup>	2.38%	\$10.61
Ecoflex Series 100/100	3.09%	\$45.66
FORLIFE Series	3.09%	\$45.66

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests through careful diversification of Canadian fixed-income securities, Canadian equities and foreign equities. The Fund mainly invests in equities of large capitalization companies and fixed-income securities.

**Top 10 investments of the Fund**

Industrial Alliance Canadian Equity (iA) Fund	28.87%
Industrial Alliance Dividend (iA) Fund	16.00%
Industrial Alliance Canadian Corporate Bond (iA) Fund	6.85%
Industrial Alliance International Equity (iA) Fund	5.92%
IA Clarington Global Dividend Fund, Series I	4.49%
Government of Canada, Treasury Bill, 5.035%, 2024-03-14	3.38%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	3.35%
Industrial Alliance Global True Conviction (iA) Fund	2.83%
Industrial Alliance Short Term Bond (iA) Fund	2.73%
BMO Short Corporate Bond Index ETF	2.48%

**Total** **76.90%**

**Total investments: 307**

**Investment segmentation of the Fund**

Canadian Equity	49.49%
Foreign Equity	22.11%
Canadian Bonds	21.73%
Short Term and others	4.50%
Foreign Bonds	2.17%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize long-term returns while minimizing risks
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

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**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

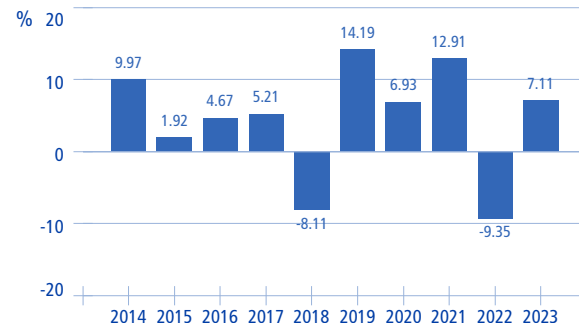
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,518. This works out to an average return of 4.27% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option. One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
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<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

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Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.70%	-
Classic Series 75/75 Prestige 300	75%	75%	2.31%	-
Classic Series 75/75 Prestige 500	75%	75%	2.18%	-
Series 75/100	75%	100%	2.88%	0.10%
Series 75/100 Prestige 300	75%	100%	2.51%	0.10%
Series 75/100 Prestige 500	75%	100%	2.38%	0.10%
Ecoflex Series 100/100	100%	100%	3.09%	0.50%
FORLIFE Series	75%	100%	3.09%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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 Website: [ia.ca](http://ia.ca)

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**QUICK FACTS**

**Date of first offer under IAG SRP :** January 16, 2012  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$486.4 million  
**Number of Units Outstanding:** 33,046,568  
**Portfolio Turnover Rate:** 10.17%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.57%	\$17.46
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.19%	\$18.09
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.06%	\$10.66
Series 75/100	2.80%	\$16.75
Series 75/100 Prestige 300 <sup>1</sup>	2.33%	\$17.45
Series 75/100 Prestige 500 <sup>1</sup>	2.20%	\$10.66
Ecoflex Series 100/100	3.24%	\$16.30
FORLIFE Series	3.24%	\$16.30

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Strategic Income Fund, which primarily invests in Canadian equity and fixed income investments.

**Top 10 investments of the underlying fund**

Government of United States, 4.125%, 2032-11-15	4.65%
Royal Bank of Canada	3.33%
The Toronto-Dominion Bank	3.03%
Canadian Pacific Kansas City Ltd.	2.50%
Microsoft Corp.	2.38%
Stantec Inc.	2.34%
Loblaw Cos. Ltd.	2.23%
Government of Canada, 2.500%, 2032-12-01	2.19%
Waste Connections Inc.	2.12%
Fortis Inc.	2.01%

**Total** **26.78%**

**Total investments: 178**

**Investment segmentation of the underlying fund**

Canadian Equity	40.78%
Canadian Bonds	20.63%
Foreign Equity	15.23%
Short Term and others	10.18%
Foreign Bonds	9.98%
Income Trust	3.20%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking income and potential capital growth
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

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**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

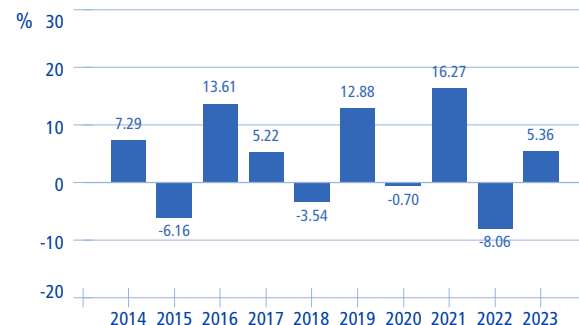
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,466. This works out to an average return of 3.90% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 6 years and down in value 4 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.57%	-
Classic Series 75/75 Prestige 300	75%	75%	2.19%	-
Classic Series 75/75 Prestige 500	75%	75%	2.06%	-
Series 75/100	75%	100%	2.80%	0.10%
Series 75/100 Prestige 300	75%	100%	2.33%	0.10%
Series 75/100 Prestige 500	75%	100%	2.20%	0.10%
Ecoflex Series 100/100	100%	100%	3.24%	0.50%
FORLIFE Series	75%	100%	3.24%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Loomis, Sayles & Company  
**Total Fund Value:** \$1,272.5 million  
**Number of Units Outstanding:** 72,732,316  
**Portfolio Turnover Rate:** 3.46%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>3</sup>	Net Asset Value per Unit
Classic Series 75/75	2.71%	\$22.38
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.55%	\$22.76
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.42%	\$10.81
Series 75/100	2.92%	\$21.55
Series 75/100 Prestige 300 <sup>1</sup>	2.69%	\$22.07
Series 75/100 Prestige 500 <sup>1</sup>	2.56%	\$10.81
Ecoflex Series 100/100 <sup>2</sup>	3.29%	\$21.12
FORLIFE Series <sup>2</sup>	3.29%	\$21.12

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Global Allocation Fund, which primarily invests in equity securities, fixed-income investments and money market instruments from around the world.

**Top 10 investments of the underlying fund**

S&P Global Inc.	3.51%
Amazon.com Inc.	3.41%
Alphabet Inc.	2.97%
Linde PLC	2.82%
Atlas Copco AB	2.78%
Mastercard Inc.	2.77%
UnitedHealth Group Inc.	2.50%
Airbnb Inc.	2.31%
The Home Depot Inc.	2.26%
Accenture PLC	2.20%

**Total** **27.53%**

**Total investments: 694**

**Investment segmentation of the underlying fund**

U.S. Equity	55.09%
Bonds	28.39%
Foreign Equity	13.10%
Short Term and others	3.42%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> Fund closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

<sup>3</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

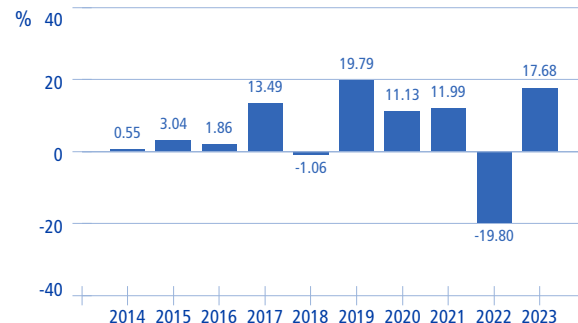
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,667. This works out to an average return of 5.24% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.71%	-
Classic Series 75/75 Prestige 300	75%	75%	2.55%	-
Classic Series 75/75 Prestige 500	75%	75%	2.42%	-
Series 75/100	75%	100%	2.92%	0.10%
Series 75/100 Prestige 300	75%	100%	2.69%	0.10%
Series 75/100 Prestige 500	75%	100%	2.56%	0.10%
Ecoflex Series 100/100	100%	100%	3.29%	0.50%
FORLIFE Series	75%	100%	3.29%	0.25%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 4, 2017  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$337.3 million  
**Number of Units Outstanding:** 29,685,773  
**Portfolio Turnover Rate:** 6.65%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.95%	\$11.68
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.78%	\$11.83
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.65%	\$10.53
Series 75/100	3.15%	\$11.55
Series 75/100 Prestige 300 <sup>1</sup>	2.94%	\$11.72
Series 75/100 Prestige 500 <sup>1</sup>	2.81%	\$10.53

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the Fidelity Global Monthly Income Fund which invests in a well diversified portfolio primarily composed of foreign asset classes. Including, but not limited to: global fixed income securities and equities.

**Top 10 investments of the underlying fund**

USTN, 4.625%, 2026-10-15  
 Apple Inc.  
 Microsoft Corp.  
 iShares Comex Gold Trust ETF  
 J. P. Morgan Chase  
 Taiwan Semiconductor Manufacturing Co. Ltd.  
 Eli Lilly and Co.  
 CHINA GOVT, 2.890%, 2031-11-18  
 iShares TIPS Bond ETF (TIP)  
 UnitedHealth Group Inc.

**Investment segmentation of the underlying fund**

Foreign Equity	45.70%
Foreign bonds	42.20%
Short Term and others	8.95%
Canadian Equity	2.27%
Canadian bonds	0.88%
<b>Total</b>	<b>100.00%</b>

**Top 10 holdings represents 13.29% of the underlying fund's net assets.**

**Total investments: 2,876**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking a regular income and long-term capital growth
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

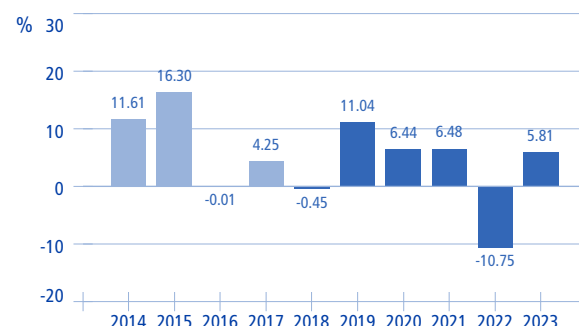
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,181. This works out to an average return of 2.77% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.95%	-
Classic Series 75/75 Prestige 300	75%	75%	2.78%	-
Classic Series 75/75 Prestige 500	75%	75%	2.65%	-
Series 75/100	75%	100%	3.15%	0.10%
Series 75/100 Prestige 300	75%	100%	2.94%	0.10%
Series 75/100 Prestige 500	75%	100%	2.81%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 25, 2021  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$70.4 million  
**Number of Units Outstanding:** 7,138,881  
**Portfolio Turnover Rate:** 7.24%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.97%	\$9.48
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.81%	\$9.52
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.68%	\$11.05
Series 75/100	3.18%	\$9.44
Series 75/100 Prestige 300 <sup>1</sup>	2.96%	\$9.48
Series 75/100 Prestige 500 <sup>1</sup>	2.83%	\$11.04

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the Fidelity Multi-Asset Innovation Fund, which invests primarily in a mix of equity and an expansive set of fixed-income securities of U.S. issuers and other issuers from around the world.

**Top 10 investments of the underlying fund**

USTN, 3.625%, 2030-03-31  
 NVIDIA Corp.  
 USTB, 3.625%, 2053-02-15  
 Microsoft Corp.  
 Amazon.com Inc.  
 Meta Platforms Inc.  
 USTN, 3.500%, 2033-02-15  
 USTB, 4.125%, 2053-08-15  
 Alphabet Inc., class A  
 Cameco Corp.

**Top 10 holdings represents 43.62% of the underlying fund's net assets.**

**Total investments: 1,525**

**Sector Allocation of the underlying fund**

Information Technology	25.77%
Communication Services	10.38%
Consumer Discretionary	8.60%
Health Care	4.58%
Industrials	4.45%
Financials	2.72%
Energy	2.53%
Real Estate	0.84%
Materials	0.20%
Consumer Staples	0.05%
Utilities	0.01%
<b>Total</b>	<b>60.13%</b>

**Investment segmentation of the underlying fund**

United States	86.14%
Other countries	6.65%
Canada	3.72%
Short Term and others	2.24%
United Kingdom	1.25%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking a regular income and long-term capital growth
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$939. This works out to an average return of -2.82% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 2 years. In this period, the Fund was up in value 1 year and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.97%	-
Classic Series 75/75 Prestige 300	75%	75%	2.81%	-
Classic Series 75/75 Prestige 500	75%	75%	2.68%	-
Series 75/100	75%	100%	3.18%	0.20%
Series 75/100 Prestige 300	75%	100%	2.96%	0.20%
Series 75/100 Prestige 500	75%	100%	2.83%	0.20%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 29, 2018  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$79.8 million  
**Number of Units Outstanding:** 7,494,765  
**Portfolio Turnover Rate:** 44.51%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.76%	\$10.66
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.60%	\$10.76
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.47%	\$10.59
Series 75/100	2.93%	\$10.56
Series 75/100 Prestige 300 <sup>1</sup>	2.82%	\$10.64
Series 75/100 Prestige 500 <sup>1</sup>	2.69%	\$10.58

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests primarily in a mix of underlying funds to gain exposure to a wide variety of global fixed income securities and equities. The Fund may also invest in certain alternative asset classes. Moreover, the Fund will typically maintain a bias towards fixed income securities.

**Top 10 investments of the Fund**

Industrial Alliance Bond (iA) Fund	24.18%
IA Clarington Loomis Global Multisector Bond Fund, Series I	13.96%
Industrial Alliance International Equity (iA) Fund	7.26%
Industrial Alliance Private Equity (iAIM) Fund	6.49%
Vanguard Short-Term Corporate Bond ETF	5.30%
Industrial Alliance Private Debt (iAIM) Fund	4.88%
Industrial Alliance Infrastructure (iAIM) Fund	4.32%
BMO Short Corporate Bond Index ETF	4.08%
IA Clarington Strategic Corporate Bond Fund, Series I	3.82%
Industrial Alliance Canadian Equity (iA) Fund	3.27%

**Total** **77.56%**

**Total investments: 25**

**Investment segmentation of the Fund**

Fixed Income Funds	58.67%
Alternative Speciality Funds	15.69%
Canadian Equity Funds	9.05%
International Equity Funds	8.59%
U.S. Equity Funds	5.22%
Global Equity Funds	1.92%
Others	0.86%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking regular long-term returns and capital growth
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

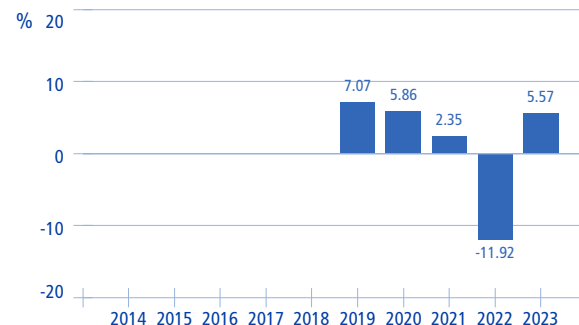
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,079. This works out to an average return of 1.48% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 5 years. In this period, the Fund was up in value 4 years and down in value 1 year.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.76%	-
Classic Series 75/75 Prestige 300	75%	75%	2.60%	-
Classic Series 75/75 Prestige 500	75%	75%	2.47%	-
Series 75/100	75%	100%	2.93%	0.10%
Series 75/100 Prestige 300	75%	100%	2.82%	0.10%
Series 75/100 Prestige 500	75%	100%	2.69%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 29, 2018  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$158.4 million  
**Number of Units Outstanding:** 13,901,043  
**Portfolio Turnover Rate:** 48.42%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.77%	\$11.71
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.54%	\$11.90
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.41%	\$10.56
Series 75/100	3.10%	\$11.55
Series 75/100 Prestige 300 <sup>1</sup>	2.80%	\$11.75
Series 75/100 Prestige 500 <sup>1</sup>	2.67%	\$10.56

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests primarily in a mix of underlying funds to gain exposure to a wide variety of global fixed income securities and equities. The Fund may also invest in certain alternative asset classes.

**Top 10 investments of the Fund**

Industrial Alliance Bond (iA) Fund	13.97%
Industrial Alliance International Equity (iA) Fund	12.40%
IA Clarington Loomis Global Multisector Bond Fund, Series I	6.60%
IA Clarington Global Dividend Fund, Series I	6.32%
Industrial Alliance Canadian Equity (iA) Fund	5.65%
Industrial Alliance Private Equity (iAIM) Fund	4.95%
SPDR S&P 500 ETF Trust	4.42%
Industrial Alliance Private Debt (iAIM) Fund	4.13%
BMO Short Corporate Bond Index ETF	4.02%
Industrial Alliance Thematic Innovation (iA) Fund	3.89%

**Total** **66.35%**

**Total investments: 26**

**Investment segmentation of the Fund**

Fixed Income Funds	36.54%
International Equity Funds	14.61%
Canadian Equity Funds	14.49%
U.S. Equity Funds	14.05%
Alternative Speciality Funds	12.97%
Global Equity Funds	6.32%
Others	1.02%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize long-term returns while minimizing risks
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

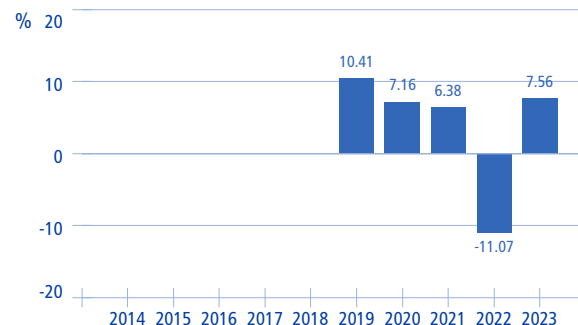
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,193. This works out to an average return of 3.47% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 5 years. In this period, the Fund was up in value 4 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	2.77%	-
Classic Series 75/75 Prestige 300	75%	75%	2.54%	-
Classic Series 75/75 Prestige 500	75%	75%	2.41%	-
Series 75/100	75%	100%	3.10%	0.10%
Series 75/100 Prestige 300	75%	100%	2.80%	0.10%
Series 75/100 Prestige 500	75%	100%	2.67%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 29, 2018  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$53.7 million  
**Number of Units Outstanding:** 4,493,150  
**Portfolio Turnover Rate:** 57.53%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.84%	\$12.54
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.59%	\$12.76
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.46%	\$10.54
Series 75/100	3.10%	\$12.37
Series 75/100 Prestige 300 <sup>1</sup>	2.80%	\$12.63
Series 75/100 Prestige 500 <sup>1</sup>	2.67%	\$10.53

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests primarily in a mix of underlying funds to gain exposure to a wide variety of global fixed income securities and equities. The Fund may also invest in certain alternative asset classes. Moreover, the Fund will typically maintain a bias towards equity securities.

**Top 10 investments of the Fund**

Industrial Alliance International Equity (iA) Fund	18.66%
IA Clarington Global Dividend Fund, Series I	7.85%
Industrial Alliance Bond (iA) Fund	7.51%
Industrial Alliance Canadian Equity (iA) Fund	7.30%
Industrial Alliance Private Equity (iAIM) Fund	5.72%
SPDR S&P 500 ETF Trust	5.04%
Industrial Alliance Thematic Innovation (iA) Fund	4.95%
Industrial Alliance U.S. Equity (Currency Unhedged) (iA) Fund	4.92%
Industrial Alliance Dividend (iA) Fund	4.39%
Industrial Alliance Infrastructure (iAIM) Fund	3.90%

**Total** **70.24%**

**Total investments: 25**

**Investment segmentation of the Fund**

International Equity Funds	22.29%
Fixed Income Funds	21.35%
Canadian Equity Funds	18.52%
U.S. Equity Funds	17.33%
Alternative Speciality Funds	11.90%
Global Equity Funds	7.85%
Others	0.76%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize long-term returns
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

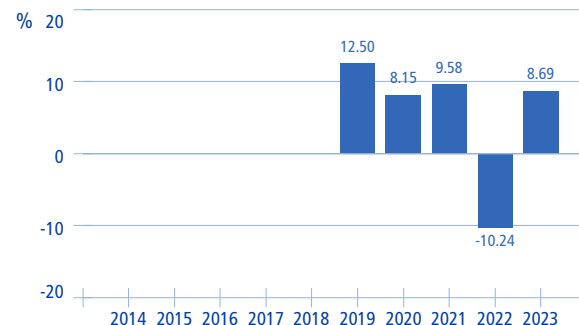
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,287. This works out to an average return of 5.00% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 5 years. In this period, the Fund was up in value 4 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.84%	-
Classic Series 75/75 Prestige 300	75%	75%	2.59%	-
Classic Series 75/75 Prestige 500	75%	75%	2.46%	-
Series 75/100	75%	100%	3.10%	0.20%
Series 75/100 Prestige 300	75%	100%	2.80%	0.20%
Series 75/100 Prestige 500	75%	100%	2.67%	0.20%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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**FOR MORE INFORMATION**

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**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** September 8, 2020  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$132.8 million  
**Number of Units Outstanding:** 10,917,412  
**Portfolio Turnover Rate:** 2.36%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.71%	\$12.15

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Industrial Alliance Canadian Disciplined Equity Fund and the Industrial Alliance Disciplined Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

Canadian Disciplined Equity (iA)	75.02%
Royal Bank of Canada	7.82%
The Toronto-Dominion Bank	6.51%
Shopify Inc.	4.95%
Enbridge Inc.	4.06%
Canadian National Railway Co.	4.02%
Canadian Pacific Kansas City Ltd.	3.99%
Bank of Montreal	3.98%
Canadian Natural Resources Ltd.	3.82%
Brookfield Corp.	3.28%
The Bank of Nova Scotia	3.04%
<b>Total</b>	<b>45.47%</b>
Disciplined Bond (iA)	25.24%
<b>Total</b>	<b>100.26%</b>

**Total investments: 70**

**Investment segmentation of**

**Canadian Disciplined Equity (iA)**

Canadian Equity	95.99%
U.S. Equity	2.04%
Foreign Equity	1.37%
Short Term and others	0.60%
<b>Total</b>	<b>100.00%</b>

**Investment segmentation of**

**Disciplined Bond (iA) Fund**

Canada	26.35%
Corporates	25.49%
Provinces	23.91%
Short Term and others	11.98%
Municipalities and Subsidized	9.48%
Foreign Bonds	2.79%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> The Ecoflextra Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Ecoflextra Series 75/100 guarantee option. Returns shown are after the MER has been deducted.

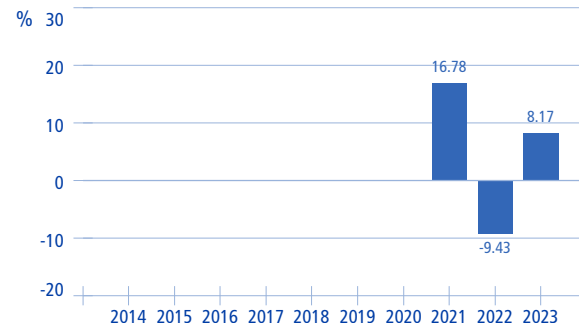
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,222. This works out to an average return of 6.24% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 3 years. In this period, the Fund was up in value 2 years and down in value 1 year.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Ecoflextra Series 75/100 guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> <small>(Annual rate as a % of the Fund value)</small>	<u>Fund Fee Rate</u>
Ecoflextra Series 75/100	75%	100%	2.71%	1.35%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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**OTHER FEES**

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A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

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 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$32.4 million  
**Number of Units Outstanding:** 2,110,625  
**Portfolio Turnover Rate:** 10.98%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.53%	\$17.59
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.16%	\$18.21
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.03%	\$10.81
Series 75/100	2.66%	\$17.31
Series 75/100 Prestige 300 <sup>1</sup>	2.14%	\$18.15
Series 75/100 Prestige 500 <sup>1</sup>	2.01%	\$10.81
Ecoflex Series 100/100	2.74%	\$17.26
FORLIFE Series	2.74%	\$17.26

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Strategic Equity Income Fund and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

IA Clarington Strategic Equity Income Fund	75.34%
Royal Bank of Canada	4.53%
The Toronto-Dominion Bank	4.11%
Stantec Inc.	3.68%
Microsoft Corp.	3.29%
Waste Connections Inc.	3.06%
Brookfield Corp.	3.05%
Canadian Pacific Kansas City Ltd.	3.04%
Loblaw Cos. Ltd.	2.72%
Broadcom Inc.	2.68%
JPMorgan Chase & Co.	2.66%
<b>Total</b>	<b>32.82%</b>
Bond (iA)	24.70%
<b>Total</b>	<b>100.04%</b>

**Total investments: 81**

**Investment segmentation of IA Clarington Strategic Equity Income Fund**

Canadian Equity	68.77%
U.S. Equity	19.76%
Income Trust	7.45%
Short Term and others	3.80%
Foreign Equity	0.21%
Canadian Bonds	0.01%
<b>Total</b>	<b>100.00%</b>

**Investment segmentation of Bond (iA) Fund**

Corporates	36.16%
Provinces	23.71%
Canada	20.66%
Municipalities and Subsidized	9.19%
Short Term and others	7.40%
Foreign bonds	2.88%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking capital growth with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

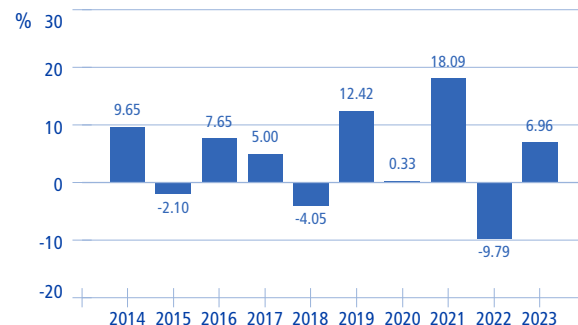
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,496. This works out to an average return of 4.11% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.53%	-
Classic Series 75/75 Prestige 300	75%	75%	2.16%	-
Classic Series 75/75 Prestige 500	75%	75%	2.03%	-
Series 75/100	75%	100%	2.66%	0.10%
Series 75/100 Prestige 300	75%	100%	2.14%	0.10%
Series 75/100 Prestige 500	75%	100%	2.01%	0.10%
Ecoflex Series 100/100	100%	100%	2.74%	0.50%
FORLIFE Series	75%	100%	2.74%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$82.1 million  
**Number of Units Outstanding:** 5,313,917  
**Portfolio Turnover Rate:** 8.98%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.54%	\$17.84
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.11%	\$18.51
Classic Series 75/75 Prestige 500 <sup>1</sup>	1.99%	\$10.65
Series 75/100	2.76%	\$17.42
Series 75/100 Prestige 300 <sup>1</sup>	2.24%	\$18.19
Series 75/100 Prestige 500 <sup>1</sup>	2.11%	\$10.65
Ecoflex Series 100/100	2.83%	\$17.34
FORLIFE Series	2.83%	\$17.34

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Dividend Growth Class and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.<sup>3</sup>

**Top investments of the Fund**

IA Clarington Dividend Growth Class	75.40%
Royal Bank of Canada	7.05%
The Toronto-Dominion Bank	5.69%
Enbridge Inc.	4.93%
Waste Connections Inc.	3.71%
Canadian National Railway Co.	3.58%
Canadian Natural Resources Ltd.	3.57%
Canadian Pacific Kansas City Ltd.	3.56%
Loblaw Cos. Ltd.	3.31%
Brookfield Corp.	3.07%
Microsoft Corp.	2.97%

<b>Total</b>	<b>41.44%</b>
Bond (iA)	24.78%
<b>Total</b>	<b>100.18%</b>

**Total investments: 51**

**Investment segmentation of IA**

<b>Clarington Dividend Growth Class Fund</b>	
Canadian Equity	84.50%
U.S. Equity	13.80%
Income Trust	1.07%
Short Term and others	0.63%
<b>Total</b>	<b>100.00%</b>

**Investment segmentation of Bond (iA) Fund**

Corporates	36.16%
Provinces	23.71%
Canada	20.66%
Municipalities and Subsidized	9.19%
Short Term and others	7.40%
Foreign bonds	2.88%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking dividend income and potential capital growth with low risk exposure
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees.

The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

<sup>3</sup> Since April, 2024, the « IA Clarington Canadian Dividend » underlying fund has been added to the current underlying fund in which the « Dividend Growth (iA) Hybrid 75/25 » Fund is invested.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

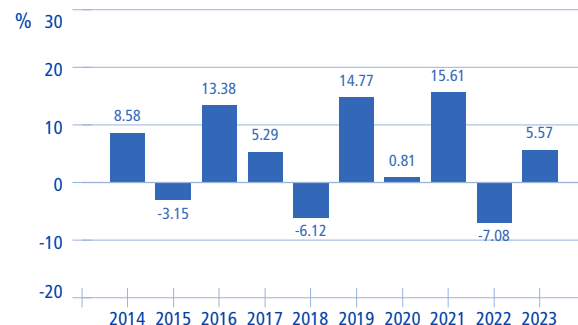
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,547. This works out to an average return of 4.46% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option. One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
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<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.54%	-
Classic Series 75/75 Prestige 300	75%	75%	2.11%	-
Classic Series 75/75 Prestige 500	75%	75%	1.99%	-
Series 75/100	75%	100%	2.76%	0.10%
Series 75/100 Prestige 300	75%	100%	2.24%	0.10%
Series 75/100 Prestige 500	75%	100%	2.11%	0.10%
Ecoflex Series 100/100	100%	100%	2.83%	0.50%
FORLIFE Series	75%	100%	2.83%	0.40%

\* MER shown may differ from actual MER.

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

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**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$9.0 million  
**Number of Units Outstanding:** 594,089  
**Portfolio Turnover Rate:** 14.70%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.61%	\$15.99
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.23%	\$16.49
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.11%	\$10.76
Series 75/100	2.77%	\$15.60
Series 75/100 Prestige 300 <sup>1</sup>	2.28%	\$16.23
Series 75/100 Prestige 500 <sup>1</sup>	2.16%	\$10.76
Ecoflex Series 100/100	2.64%	\$15.63
FORLIFE Series	2.64%	\$15.63
Ecoflex Series 75/100 <sup>3</sup>	2.64%	\$15.63

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Industrial Alliance Canadian Equity Index Fund and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

Canadian Equity Index (iA)	74.97%
Royal Bank of Canada	7.24%
The Toronto-Dominion Bank	6.03%
iShares S&P/TSX 60 Index ETF	5.23%
Shopify Inc.	4.79%
Enbridge Inc.	3.91%
Canadian Pacific Kansas City Ltd.	3.76%
Canadian National Railway Co.	3.75%
Bank of Montreal	3.64%
Canadian Natural Resources Ltd.	3.62%
The Bank of Nova Scotia	3.00%
<b>Total</b>	<b>44.97%</b>
Bond (iA)	25.23%
<b>Total</b>	<b>100.20%</b>

**Total investments: 63**

**Investment segmentation of Canadian Equity Index (iA) Fund**

Canadian Equity	95.79%
U.S. Equity	1.96%
Foreign Equity	1.37%
Short Term and others	0.88%
<b>Total</b>	<b>100.00%</b>

**Investment segmentation of Bond (iA) Fund**

Corporates	36.16%
Provinces	23.71%
Canada	20.66%
Municipalities and Subsidized	9.19%
Short Term and others	7.40%
Foreign bonds	2.88%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

<sup>3</sup> The Ecoflex Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

**HOW HAS THE FUND PERFORMED?**

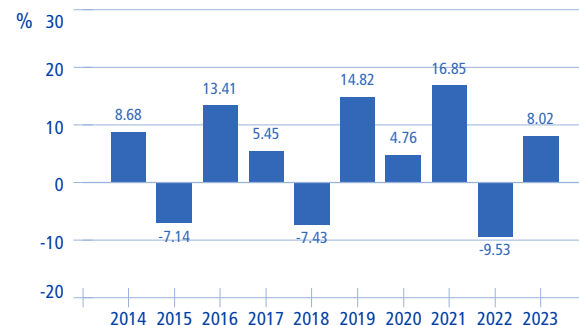
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,535. This works out to an average return of 4.38% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100, the FORLIFE Series and the Ecoflextra Series 75/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	2.61%	-
Classic Series 75/75 Prestige 300	75%	75%	2.23%	-
Classic Series 75/75 Prestige 500	75%	75%	2.11%	-
Series 75/100	75%	100%	2.77%	0.20%
Series 75/100 Prestige 300	75%	100%	2.28%	0.20%
Series 75/100 Prestige 500	75%	100%	2.16%	0.20%
Ecoflex Series 100/100	100%	100%	2.64%	0.65%
FORLIFE Series	75%	100%	2.64%	0.40%
Ecoflextra Series 75/100	75%	100%	2.64%	1.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

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Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$29.0 million  
**Number of Units Outstanding:** 1,697,280  
**Portfolio Turnover Rate:** 16.17%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.73%	\$19.38
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.53%	\$19.73
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.40%	\$10.62
Series 75/100	2.99%	\$18.53
Series 75/100 Prestige 300 <sup>1</sup>	2.85%	\$18.89
Series 75/100 Prestige 500 <sup>1</sup>	2.72%	\$10.61
Ecoflex Series 100/100	3.39%	\$18.10
FORLIFE Series	3.39%	\$18.10

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Fidelity True North® Fund and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

Fidelity True North®	75.62%
Canadian National Railway Co.	
Royal Bank of Canada	
Rogers Communications Inc.	
The Toronto-Dominion Bank	
Canadian Natural Resources Ltd.	
Alimentation Couche-Tard Inc.	
Constellation Software Inc.	
Agnico-Eagle Mines Ltd.	
Intact Financial Corp.	
TMX Group Ltd.	
<b>Total</b>	<b>35.61%</b>
Bond (iA)	24.81%
<b>Total</b>	<b>100.43%</b>

**Investment segmentation of Fidelity True North® Fund**

Canadian Equity	87.61%
Foreign Equity	7.98%
Short Term and others	4.40%
Canadian bonds	0.01%
<b>Total</b>	<b>100.00%</b>

**Investment segmentation of Bond (iA) Fund**

Corporates	36.16%
Provinces	23.71%
Canada	20.66%
Municipalities and Subsidized	9.19%
Short Term and others	7.40%
Foreign bonds	2.88%
<b>Total</b>	<b>100.00%</b>

**Total investments: 138**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term capital growth with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

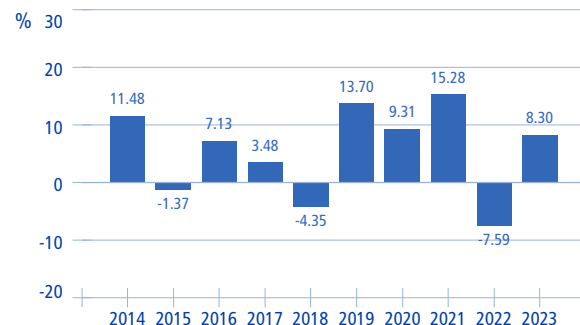
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**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,672. This works out to an average return of 5.27% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option. One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.73%	-
Classic Series 75/75 Prestige 300	75%	75%	2.53%	-
Classic Series 75/75 Prestige 500	75%	75%	2.40%	-
Series 75/100	75%	100%	2.99%	0.20%
Series 75/100 Prestige 300	75%	100%	2.85%	0.20%
Series 75/100 Prestige 500	75%	100%	2.72%	0.20%
Ecoflex Series 100/100	100%	100%	3.39%	0.65%
FORLIFE Series	75%	100%	3.39%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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**OTHER FEES**

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Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$21.7 million  
**Number of Units Outstanding:** 1,364,377  
**Portfolio Turnover Rate:** 10.66%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.65%	\$17.59
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.26%	\$18.18
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.13%	\$10.76
Series 75/100	2.93%	\$17.09
Series 75/100 Prestige 300 <sup>1</sup>	2.43%	\$17.82
Series 75/100 Prestige 500 <sup>1</sup>	2.30%	\$10.75
Ecoflex Series 100/100	2.94%	\$17.07
FORLIFE Series	2.94%	\$17.07

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Industrial Alliance Canadian Equity Growth Fund and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

Canadian Equity Growth (iA)	75.49%
Royal Bank of Canada	5.65%
The Toronto-Dominion Bank	4.86%
Canadian National Railway Co.	3.05%
Canadian Pacific Kansas City Ltd.	3.00%
Bank of Montreal	2.96%
Constellation Software Inc.	2.90%
Canadian Natural Resources Ltd.	2.81%
Brookfield Corp.	2.26%
Enbridge Inc.	2.20%
Shopify Inc.	2.16%
<b>Total</b>	<b>31.85%</b>
Bond (iA)	24.73%
<b>Total</b>	<b>100.22%</b>

**Total investments: 132**

**Investment segmentation of Canadian Equity Growth (iA) Fund**

Canadian Equity	93.24%	Investment segmentation of Bond (iA) Fund	
U.S. Equity	3.02%	Corporates	36.16%
Short Term and others	2.20%	Provinces	23.71%
Foreign Equity	1.54%	Canada	20.66%
<b>Total</b>	<b>100.00%</b>	Municipalities and Subsidized	9.19%
		Short Term and others	7.40%
		Foreign bonds	2.88%
		<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

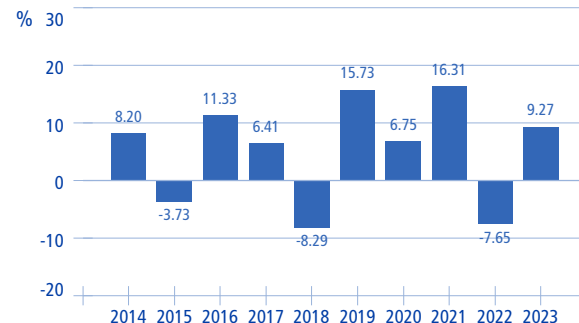
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**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,641. This works out to an average return of 5.08% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
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<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

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Classic Series 75/75	75%	75%	2.65%	-
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Series 75/100 Prestige 300	75%	100%	2.43%	0.20%
Series 75/100 Prestige 500	75%	100%	2.30%	0.20%
Ecoflex Series 100/100	100%	100%	2.94%	0.65%
FORLIFE Series	75%	100%	2.94%	0.40%

\* MER shown may differ from actual MER.

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**FOR MORE INFORMATION**

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**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$95.8 million  
**Number of Units Outstanding:** 5,375,389  
**Portfolio Turnover Rate:** 7.61%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>3</sup>	Net Asset Value per Unit
Classic Series 75/75	2.75%	\$23.05
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.54%	\$23.53
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.42%	\$10.85
Series 75/100	2.95%	\$22.10
Series 75/100 Prestige 300 <sup>1</sup>	2.73%	\$22.60
Series 75/100 Prestige 500 <sup>1</sup>	2.60%	\$10.84
Ecoflex Series 100/100 <sup>2</sup>	3.41%	\$21.48
FORLIFE Series <sup>2</sup>	3.41%	\$21.48

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Fidelity Canadian Opportunities Fund and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

Fidelity Canadian Opportunities	75.51%
Onex Corp.	
Lightspeed	
SNC-Lavalin Group Inc.	
Franco-Nevada Corp.	
Canadian National Railway Co.	
Dollarama Inc.	
Boyd Group Services Inc.	
Rogers Communications Inc.	
Brookfield Renewable Partners LP	
Constellation Software Inc.	
<b>Total</b>	<b>33.88%</b>
Bond (iA)	24.60%
<b>Total</b>	<b>100.11%</b>

**Total investments: 116**

**Investment segmentation of**

Fidelity Canadian Opportunities Fund	
Canadian Equity	89.61%
Foreign Equity	7.93%
Short Term and others	2.39%
Canadian bonds	0.07%
<b>Total</b>	<b>100.00%</b>

**Investment segmentation of Bond (iA) Fund**

Corporates	36.16%
Provinces	23.71%
Canada	20.66%
Municipalities and Subsidized	9.19%
Short Term and others	7.40%
Foreign bonds	2.88%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns with low market volatility exposure
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> Fund closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

<sup>3</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

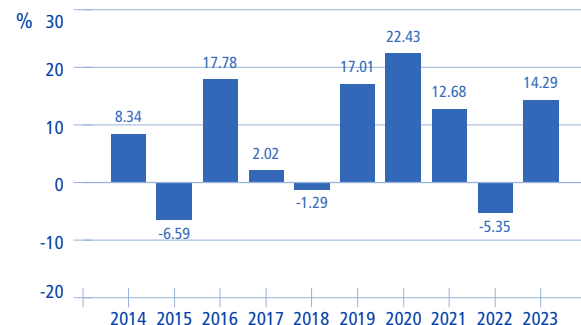
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$2,096. This works out to an average return of 7.68% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.75%	-
Classic Series 75/75 Prestige 300	75%	75%	2.54%	-
Classic Series 75/75 Prestige 500	75%	75%	2.42%	-
Series 75/100	75%	100%	2.95%	0.20%
Series 75/100 Prestige 300	75%	100%	2.73%	0.20%
Series 75/100 Prestige 500	75%	100%	2.60%	0.20%
Ecoflex Series 100/100	100%	100%	3.41%	0.65%
FORLIFE Series	75%	100%	3.41%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** QV Investors Inc.  
**Total Fund Value:** \$18.1 million  
**Number of Units Outstanding:** 1,047,856  
**Portfolio Turnover Rate:** 11.61%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>3</sup>	Net Asset Value per Unit
Classic Series 75/75	2.98%	\$21.92
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.79%	\$22.32
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.66%	\$10.83
Series 75/100	3.28%	\$21.28
Series 75/100 Prestige 300 <sup>1</sup>	2.91%	\$22.00
Series 75/100 Prestige 500 <sup>1</sup>	2.78%	\$10.82
FORLIFE Series <sup>2</sup>	3.23%	\$21.30

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Canadian Equity Small Cap Fund and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

IA Clarington Canadian Small Cap Fund	75.43%
Canadian Western Bank	4.90%
Winpak Ltd.	4.69%
AltaGas Ltd.	4.24%
Parkland Corp.	4.18%
iA Financial Inc.	3.86%
Mullen Group Ltd.	3.83%
Stella-Jones Inc.	3.77%
Richelieu Hardware Ltd.	3.76%
Secure Energy Services Inc.	3.50%
E-L Financial Corp. Ltd.	3.50%
<b>Total</b>	<b>40.23%</b>
Bond (iA)	25.00%
<b>Total</b>	<b>100.43%</b>

**Total investments: 46**

**Investment segmentation of IA**

Clarington Canadian Small Cap Fund	Investment segmentation of Bond (iA) Fund
Canadian Equity	36.16%
Short Term and others	23.71%
Income Trust	20.66%
U.S. Equity	9.19%
<b>Total</b>	<b>100.00%</b>
	Short Term and others 7.40%
	Foreign bonds 2.88%
	<b>Total 100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth with low volatility exposure
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> Fund closed to new investments in the FORLIFE Series.

<sup>3</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

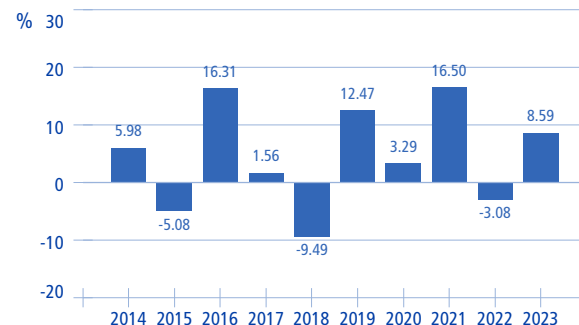
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,532. This works out to an average return of 4.36% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.98%	-
Classic Series 75/75 Prestige 300	75%	75%	2.79%	-
Classic Series 75/75 Prestige 500	75%	75%	2.66%	-
Series 75/100	75%	100%	3.28%	0.20%
Series 75/100 Prestige 300	75%	100%	2.91%	0.20%
Series 75/100 Prestige 500	75%	100%	2.78%	0.20%
FORLIFE Series	75%	100%	3.23%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** September 8, 2020  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$56.8 million  
**Number of Units Outstanding:** 4,960,654  
**Portfolio Turnover Rate:** 3.55%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	3.10%	\$11.44

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Industrial Alliance Global Disciplined Equity Fund and the Industrial Alliance Disciplined Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

Global Disciplined Equity (iA)	75.16%
Industrial Alliance U.S. Disciplined Equity (iA) Fund	67.28%
Industrial Alliance International Disciplined Equity (iA) Fund	28.25%
Industrial Alliance Canadian Disciplined Equity (iA) Fund	4.69%
Other Assets	-0.22%
<b>Total</b>	<b>100.00%</b>
Disciplined Bond (iA)	25.22%
<b>Total</b>	<b>100.38%</b>

**Investment segmentation of Global Disciplined Equity (iA) Fund**

U.S. Equity Funds	67.28%
Global Equity Funds	28.25%
Canadian Equity Funds	4.69%
Short Term and others	-0.22%
<b>Total</b>	<b>100.00%</b>

**Investment segmentation of Disciplined Bond (iA) Fund**

Canada	26.35%
Corporates	25.49%
Provinces	23.91%
Short Term and others	11.98%
Municipalities and Subsidized	9.48%
Foreign Bonds	2.79%
<b>Total</b>	<b>100.00%</b>

**Total investments: 3**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> The Ecoflextra Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

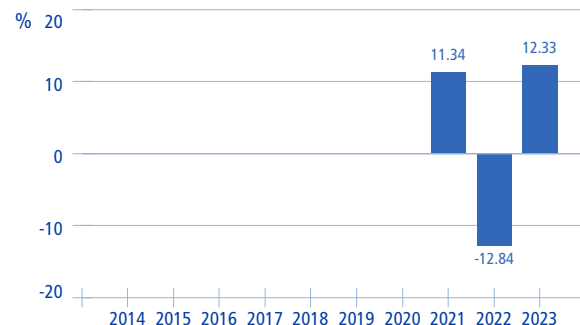
This section tells you how the Fund has performed over the past years for a policyholder who chose the Ecoflextra Series 75/100 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,156. This works out to an average return of 4.46% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 3 years. In this period, the Fund was up in value 2 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Ecoflextra Series 75/100 guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> <small>(Annual rate as a % of the Fund value)</small>	<u>Fund Fee Rate</u>
Ecoflextra Series 75/100	75%	100%	3.10%	1.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$173.5 million  
**Number of Units Outstanding:** 9,576,294  
**Portfolio Turnover Rate:** 95.14%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.84%	\$22.01
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.62%	\$22.44
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.50%	\$10.54
Series 75/100	3.08%	\$21.32
Series 75/100 Prestige 300 <sup>1</sup>	2.81%	\$21.94
Series 75/100 Prestige 500 <sup>1</sup>	2.68%	\$10.53
Ecoflex Series 100/100	3.23%	\$21.15
FORLIFE Series	3.23%	\$21.15

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Global Dividend Fund and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

IA Clarington Global Dividend Fund	75.02%
Microsoft Corp.	4.32%
CMS Energy Corp.	3.97%
Mastercard Inc.	3.95%
Linde PLC	3.91%
Ashtead Group PLC	3.79%
Elevance Health Inc.	3.74%
Philip Morris International Inc.	3.58%
Thermo Fisher Scientific Inc.	3.43%
Ferguson PLC	3.35%
Intercontinental Exchange Inc.	3.27%
<b>Total</b>	<b>37.31%</b>
Bond (iA)	25.26%
<b>Total</b>	<b>100.28%</b>

**Total investments: 40**

**Investment segmentation of IA**

Clarington Global Dividend Fund	Investment segmentation of Bond (iA) Fund
United States	Corporates 36.16%
Europe	Provinces 23.71%
Short Term and others	Canada 20.66%
Canada	Municipalities and Subsidized 9.19%
Asian & Pacific	Short Term and others 7.40%
Latin America	Foreign bonds 2.88%
<b>Total</b>	<b>Total 100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

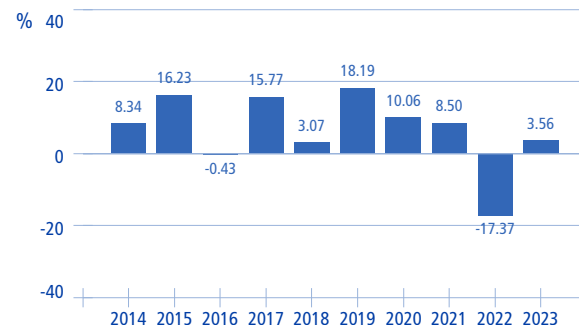
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,807. This works out to an average return of 6.09% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.84%	-
Classic Series 75/75 Prestige 300	75%	75%	2.62%	-
Classic Series 75/75 Prestige 500	75%	75%	2.50%	-
Series 75/100	75%	100%	3.08%	0.20%
Series 75/100 Prestige 300	75%	100%	2.81%	0.20%
Series 75/100 Prestige 500	75%	100%	2.68%	0.20%
Ecoflex Series 100/100	100%	100%	3.23%	0.65%
FORLIFE Series	75%	100%	3.23%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the date you received confirmation or
- five business days after it is mailed.

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- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$28.5 million  
**Number of Units Outstanding:** 1,531,014  
**Portfolio Turnover Rate:** 13.54%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.75%	\$21.84
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.39%	\$22.58
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.27%	\$10.59
Series 75/100	2.98%	\$21.20
Series 75/100 Prestige 300 <sup>1</sup>	2.59%	\$22.06
Series 75/100 Prestige 500 <sup>1</sup>	2.47%	\$10.59
Ecoflex Series 100/100	3.17%	\$20.96
FORLIFE Series	3.17%	\$20.96

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Global Value Fund and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

IA Clarington Global Value Fund	74.96%
Apple Inc.	6.54%
SPDR S&P 500 ETF Trust	3.47%
Alphabet Inc.	2.48%
Microsoft Corp.	2.37%
Alphabet Inc.	2.35%
NVIDIA Corp.	2.10%
Meta Platforms Inc.	1.85%
Amazon.com Inc.	1.58%
UnitedHealth Group Inc.	1.46%
Broadcom Inc.	1.45%
<b>Total</b>	<b>25.65%</b>
Bond (iA)	25.26%
<b>Total</b>	<b>100.22%</b>

**Total investments: 548**

**Investment segmentation of IA**

Clarington Global Value Fund	Investment segmentation of Bond (iA) Fund
United States	74.56% Corporates
Europe	10.03% Provinces
Asian & Pacific	9.45% Canada
Canada	3.06% Municipalities and Subsidized
Short Term and others	2.24% Short Term and others
Latin America	0.66% Foreign bonds
<b>Total</b>	<b>100.00% Total</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term added value with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

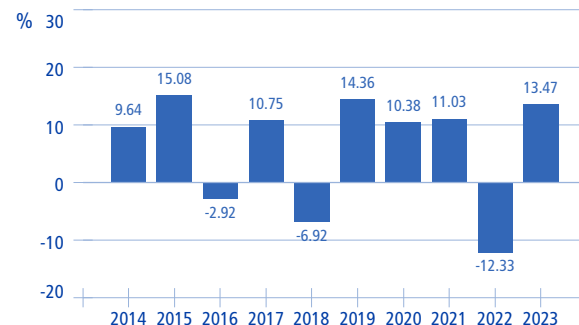
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**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,760. This works out to an average return of 5.82% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

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Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.75%	-
Classic Series 75/75 Prestige 300	75%	75%	2.39%	-
Classic Series 75/75 Prestige 500	75%	75%	2.27%	-
Series 75/100	75%	100%	2.98%	0.20%
Series 75/100 Prestige 300	75%	100%	2.59%	0.20%
Series 75/100 Prestige 500	75%	100%	2.47%	0.20%
Ecoflex Series 100/100	100%	100%	3.17%	0.65%
FORLIFE Series	75%	100%	3.17%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

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If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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**FOR MORE INFORMATION**

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**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$26.7 million  
**Number of Units Outstanding:** 1,475,516  
**Portfolio Turnover Rate:** 15.36%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.93%	\$21.31
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.72%	\$21.74
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.60%	\$10.66
Series 75/100	3.20%	\$20.50
Series 75/100 Prestige 300 <sup>1</sup>	3.08%	\$20.89
Series 75/100 Prestige 500 <sup>1</sup>	2.95%	\$10.66
Ecoflex Series 100/100	3.44%	\$20.23
FORLIFE Series	3.44%	\$20.23

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Fidelity NorthStar® Fund and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

Fidelity NorthStar®	75.43%
Microsoft Corp.	
NVIDIA Corp.	
Metro Inc.	
Meta Platforms Inc.	
Alphabet Inc.	
Amazon.com Inc.	
Johnson & Johnson	
Imperial Brands PLC	
Diageo PLC	
Nestlé SA	
<b>Total</b>	<b>14.03%</b>
Bond (iA)	24.95%
<b>Total</b>	<b>100.38%</b>

**Total investments: 658**

**Investment segmentation of Fidelity NorthStar® Fund**

United States	55.22%
Asia and Pacific	14.89%
Europe	13.72%
Other countries	6.90%
Canada	5.36%
Short Term and others	3.91%
<b>Total</b>	<b>100.00%</b>

**Investment segmentation of Bond (iA) Fund**

Corporates	36.16%
Provinces	23.71%
Canada	20.66%
Municipalities and Subsidized	9.19%
Short Term and others	7.40%
Foreign bonds	2.88%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

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**HOW HAS THE FUND PERFORMED?**

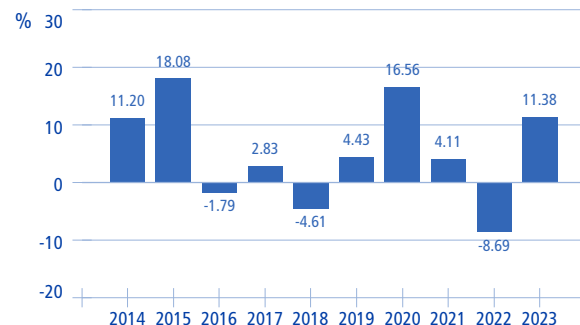
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**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,630. This works out to an average return of 5.01% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
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**ONGOING FUND EXPENSES**

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Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.93%	-
Classic Series 75/75 Prestige 300	75%	75%	2.72%	-
Classic Series 75/75 Prestige 500	75%	75%	2.60%	-
Series 75/100	75%	100%	3.20%	0.20%
Series 75/100 Prestige 300	75%	100%	3.08%	0.20%
Series 75/100 Prestige 500	75%	100%	2.95%	0.20%
Ecoflex Series 100/100	100%	100%	3.44%	0.65%
FORLIFE Series	75%	100%	3.44%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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Website: [ia.ca](http://ia.ca)



Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$30.8 million  
**Number of Units Outstanding:** 1,805,057  
**Portfolio Turnover Rate:** 12.60%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>3</sup>	Net Asset Value per Unit
Classic Series 75/75	2.78%	\$19.84
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.53%	\$20.28
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.41%	\$10.71
Series 75/100	3.04%	\$19.11
Series 75/100 Prestige 300 <sup>1</sup>	2.79%	\$19.59
Series 75/100 Prestige 500 <sup>1</sup>	2.66%	\$10.70
Ecoflex Series 100/100 <sup>2</sup>	3.30%	\$18.83
FORLIFE Series <sup>2</sup>	3.30%	\$18.83

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Industrial Alliance Thematic Innovation and the Industrial Alliance Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

Thematic Innovation (iA)	84.97%
Microsoft Corp.	8.00%
Amazon.com Inc.	4.91%
Alphabet Inc.	4.82%
NVIDIA Corp.	3.78%
Apple Inc.	3.51%
Meta Platforms Inc.	2.99%
JPMorgan Chase & Co.	2.02%
Broadcom Inc.	1.97%
Mastercard Inc.	1.88%
Visa Inc.	1.78%
<b>Total</b>	<b>35.66%</b>
Bond (iA)	15.23%
<b>Total</b>	<b>100.20%</b>

**Total investments: 88**

**Investment segmentation of Thematic Innovation (iA) Fund**

U.S. Equity	96.67%
Canadian Equity	1.61%
Short Term and others	1.33%
Foreign Equity	0.39%
<b>Total</b>	<b>100.00%</b>

**Investment segmentation of Bond (iA) Fund**

Corporates	36.16%
Provinces	23.71%
Canada	20.66%
Municipalities and Subsidized	9.19%
Short Term and others	7.40%
Foreign bonds	2.88%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> Fund closed to new investments in the Ecoflex Series 100/100 and FORLIFE Series.

<sup>3</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

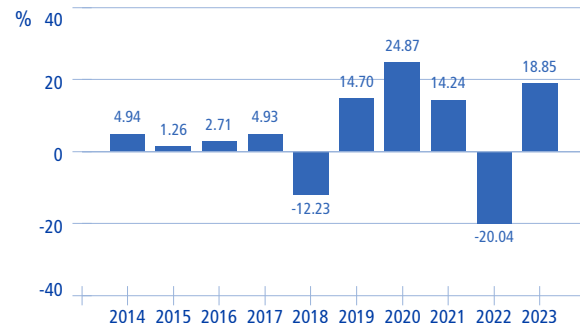
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,563. This works out to an average return of 4.57% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.78%	-
Classic Series 75/75 Prestige 300	75%	75%	2.53%	-
Classic Series 75/75 Prestige 500	75%	75%	2.41%	-
Series 75/100	75%	100%	3.04%	0.20%
Series 75/100 Prestige 300	75%	100%	2.79%	0.20%
Series 75/100 Prestige 500	75%	100%	2.66%	0.20%
Ecoflex Series 100/100	100%	100%	3.30%	0.65%
FORLIFE Series	75%	100%	3.30%	0.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** September 8, 2020  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$36.6 million  
**Number of Units Outstanding:** 3,085,086  
**Portfolio Turnover Rate:** 7.03%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Ecoflextra Series 75/100 <sup>1</sup>	2.90%	\$11.87

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Industrial Alliance U.S. Disciplined Equity Fund and the Industrial Alliance Disciplined Bond Fund. The underlying funds are combined to remain in proximity of the 75% - 25% target weighting.

**Top investments of the Fund**

U.S. Disciplined Equity (iA)	75.04%
Apple Inc.	6.18%
Microsoft Corp.	3.75%
Alphabet Inc.	3.63%
SPDR S&P 500 ETF Trust	3.50%
Alphabet Inc.	3.38%
NVIDIA Corp.	2.92%
Meta Platforms Inc.	2.80%
Visa Inc.	2.10%
JPMorgan Chase & Co.	1.86%
UnitedHealth Group Inc.	1.83%
<b>Total</b>	<b>31.95%</b>
Disciplined Bond (iA)	25.23%
<b>Total</b>	<b>100.27%</b>

**Total investments: 193**

**Investment segmentation of U.S.**

**Disciplined Equity (iA) Fund**

U.S. Equity	98.28%
Short Term and others	1.28%
Foreign Equity	0.44%
<b>Total</b>	<b>100.00%</b>

**Investment segmentation of**

**Disciplined Bond (iA) Fund**

Canada	26.35%
Corporates	25.49%
Provinces	23.91%
Short Term and others	11.98%
Municipalities and Subsidized	9.48%
Foreign Bonds	2.79%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth with low volatility exposure
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> The Ecoflextra Series 75/100 is not available for new sales or new investments (deposits) in existing contracts. Existing pre-authorized deposits (PADs) remain in effect; however, their amount cannot be increased. In addition, for contracts issued between April 1 and August 17, 2012, transfers are only permitted between the following Funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Ecoflextra Series 75/100 guarantee option. Returns shown are after the MER has been deducted.

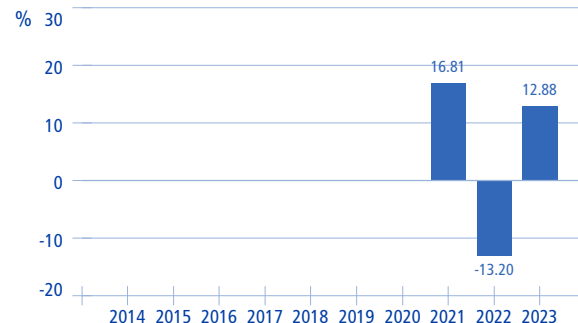
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,206. This works out to an average return of 5.83% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 3 years. In this period, the Fund was up in value 2 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Ecoflextra Series 75/100 guarantee options and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Ecoflextra Series 75/100	75%	100%	2.90%	1.40%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**  
 1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$233.4 million  
**Number of Units Outstanding:** 11,874,405  
**Portfolio Turnover Rate:** 4.17%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.59%	\$25.02
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.20%	\$25.94
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.05%	\$10.81
Series 75/100	2.80%	\$24.45
Series 75/100 Prestige 300 <sup>1</sup>	2.30%	\$25.56
Series 75/100 Prestige 500 <sup>1</sup>	2.15%	\$10.81
Ecoflex Series 100/100	2.86%	\$24.41
FORLIFE Series	2.86%	\$24.41

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Strategic Equity Income Fund which mainly invests in high-yield quality dividend common and preferred shares of Canadian companies.

**Top 10 investments of the underlying fund**

Royal Bank of Canada
The Toronto-Dominion Bank
Stantec Inc.
Microsoft Corp.
Waste Connections Inc.
Brookfield Corp.
Canadian Pacific Kansas City Ltd.
Loblaw Cos. Ltd.
Broadcom Inc.
JPMorgan Chase & Co.

**Total**  
**Total investments: 81**

**Sector Allocation of the underlying fund**

Financials	24.04%
Industrials	20.53%
Information Technology	9.30%
Utilities	9.00%
Communication Technology	8.34%
Real Estate	7.45%
Energy	6.74%
Consumer Discretionary	4.92%
Consumer Staples	3.87%
Materials	2.00%

**Total** **96.19%**

**Investment segmentation of the underlying fund**

Canadian Equity	68.77%
U.S. Equity	19.76%
Income Trust	7.45%
Short Term and others	3.80%
Foreign Equity	0.21%
Canadian Bonds	0.01%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking dividend income and potential capital growth
- investing with below average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

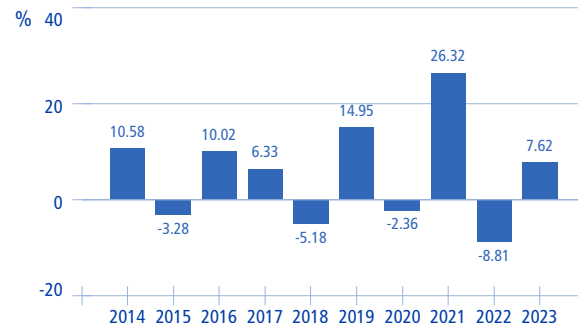
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,651. This works out to an average return of 5.14% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 6 years and down in value 4 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option. One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.59%	-
Classic Series 75/75 Prestige 300	75%	75%	2.20%	-
Classic Series 75/75 Prestige 500	75%	75%	2.05%	-
Series 75/100	75%	100%	2.80%	0.20%
Series 75/100 Prestige 300	75%	100%	2.30%	0.20%
Series 75/100 Prestige 500	75%	100%	2.15%	0.20%
Ecoflex Series 100/100	100%	100%	2.86%	0.75%
FORLIFE Series	75%	100%	2.86%	0.50%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

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The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$1,439.5 million  
**Number of Units Outstanding:** 67,250,313  
**Portfolio Turnover Rate:** 2.73%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.64%	\$30.98
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.24%	\$32.10
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.09%	\$10.60
Series 75/100	2.90%	\$30.11
Series 75/100 Prestige 300 <sup>1</sup>	2.36%	\$31.59
Series 75/100 Prestige 500 <sup>1</sup>	2.21%	\$10.59
Ecoflex Series 100/100	2.89%	\$30.12
FORLIFE Series	2.89%	\$30.12

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Dividend Growth Class which invests in stocks of Canadian blue-chip style companies. Mainly invests in equities of large capitalization companies.<sup>3</sup>

**Top 10 investments of the underlying fund**

Royal Bank of Canada	7.05%
The Toronto-Dominion Bank	5.69%
Enbridge Inc.	4.93%
Waste Connections Inc.	3.71%
Canadian National Railway Co.	3.58%
Canadian Natural Resources Ltd.	3.57%
Canadian Pacific Kansas City Ltd.	3.56%
Loblaw Cos. Ltd.	3.31%
Brookfield Corp.	3.07%
Microsoft Corp.	2.97%
<b>Total</b>	<b>41.44%</b>

**Total investments: 51**

**Sector Allocation of the underlying fund**

Financials	30.86%
Industrials	14.15%
Energy	13.94%
Information Technology	8.46%
Communication Technology	6.78%
Utilities	5.71%
Materials	5.53%
Consumer Staples	5.45%
Health Care	4.78%
Consumer Discretionary	2.65%
Real Estate	1.07%
<b>Total</b>	<b>99.38%</b>

**Investment segmentation of the underlying fund**

Canadian Equity	84.50%
U.S. Equity	13.80%
Income Trust	1.07%
Short Term and others	0.63%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking dividend income and potential capital growth
- investing with average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

<sup>3</sup> Since April, 2024, the « IA Clarington Canadian Dividend » underlying fund has been added to the current underlying fund in which the « Dividend Growth (iA) » Fund is invested.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

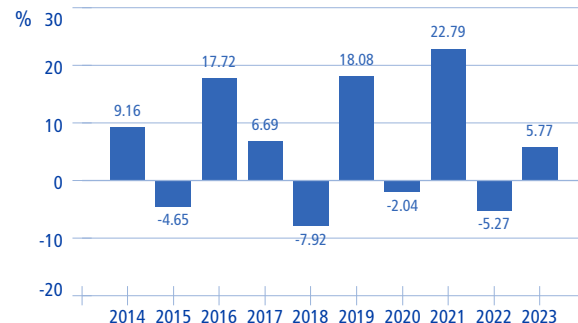
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,713. This works out to an average return of 5.53% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 6 years and down in value 4 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option. One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment. An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500, the Ecoflex Series 100/100 and the FORLIFE Series and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.64%	-
Classic Series 75/75 Prestige 300	75%	75%	2.24%	-
Classic Series 75/75 Prestige 500	75%	75%	2.09%	-
Series 75/100	75%	100%	2.90%	0.20%
Series 75/100 Prestige 300	75%	100%	2.36%	0.20%
Series 75/100 Prestige 500	75%	100%	2.21%	0.20%
Ecoflex Series 100/100	100%	100%	2.89%	0.75%
FORLIFE Series	75%	100%	2.89%	0.50%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund. A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force. If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$878.5 million  
**Number of Units Outstanding:** 17,333,643  
**Portfolio Turnover Rate:** 21.18%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.73%	\$40.33
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.31%	\$41.82
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.16%	\$10.75
Series 75/100	2.94%	\$39.39
Series 75/100 Prestige 300 <sup>1</sup>	2.47%	\$41.08
Series 75/100 Prestige 500 <sup>1</sup>	2.32%	\$10.74
Ecoflex Series 100/100	2.82%	\$49.14

**WHAT DOES THIS FUND INVEST IN?**

This Fund seeks to replicate the S&P/TSX 60 Index by investing directly into the securities of the 60 biggest market capitalization companies of the S&P/TSX.

**Top 10 investments of the Fund**

Royal Bank of Canada	7.24%
The Toronto-Dominion Bank	6.03%
iShares S&P/TSX 60 Index ETF	5.23%
Shopify Inc.	4.79%
Enbridge Inc.	3.91%
Canadian Pacific Kansas City Ltd.	3.76%
Canadian National Railway Co.	3.75%
Bank of Montreal	3.64%
Canadian Natural Resources Ltd.	3.62%
The Bank of Nova Scotia	3.00%

**Sector Allocation of the Fund**

Financials	32.94%
Energy	16.01%
Industrials	11.83%
Information Technology	8.99%
Materials	8.61%
Consumer Staples	4.17%
Communication Technology	4.04%
Consumer Discretionary	3.64%
Utilities	3.01%
Real Estate	0.66%

**Investment segmentation of the Fund**

Canadian Equity	95.79%
U.S. Equity	1.96%
Foreign Equity	1.37%
Short Term and others	0.88%
<b>Total</b>	<b>100.00%</b>

**Total** 44.97% **Total** 93.90%

**Total investments: 63**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term capital growth
- investing with average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

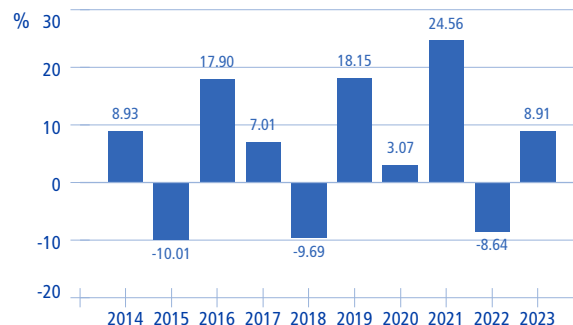
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,686. This works out to an average return of 5.36% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.73%	-
Classic Series 75/75 Prestige 300	75%	75%	2.31%	-
Classic Series 75/75 Prestige 500	75%	75%	2.16%	-
Series 75/100	75%	100%	2.94%	0.30%
Series 75/100 Prestige 300	75%	100%	2.47%	0.30%
Series 75/100 Prestige 500	75%	100%	2.32%	0.30%
Ecoflex Series 100/100	100%	100%	2.82%	0.75%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

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- the value of the premium invested or
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The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$380.8 million  
**Number of Units Outstanding:** 10,169,577  
**Portfolio Turnover Rate:** 4.97%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.90%	\$76.26
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.71%	\$77.72
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.56%	\$10.55
Series 75/100	3.15%	\$73.09
Series 75/100 Prestige 300 <sup>1</sup>	2.99%	\$74.72
Series 75/100 Prestige 500 <sup>1</sup>	2.84%	\$10.55

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Fidelity True North® Fund, which invests mainly in equities of Canadian companies, across all market sectors and market capitalizations.

**Top 10 investments of the underlying fund**

Canadian National Railway Co.  
 Royal Bank of Canada  
 Rogers Communications Inc.  
 The Toronto-Dominion Bank  
 Canadian Natural Resources Ltd.  
 Alimentation Couche-Tard Inc.  
 Constellation Software Inc.  
 Agnico-Eagle Mines Ltd.  
 Intact Financial Corp.  
 TMX Group Ltd.

**Top 10 holdings represents 35.61% of the underlying fund's net assets.**

**Total investments: 138**

**Sector Allocation of the underlying fund**

Financials	21.98%
Industrials	18.08%
Information Technology	11.35%
Materials	9.36%
Energy	8.81%
Consumer Staples	8.12%
Utilities	5.09%
Consumer Discretionary	4.91%
Communication Services	4.82%
Health Care	1.66%
Real Estate	0.74%
<b>Total</b>	<b>94.92%</b>

**Investment segmentation of the underlying fund**

Canadian Equity	87.61%
Foreign Equity	7.98%
Short Term and others	4.40%
Canadian bonds	0.01%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

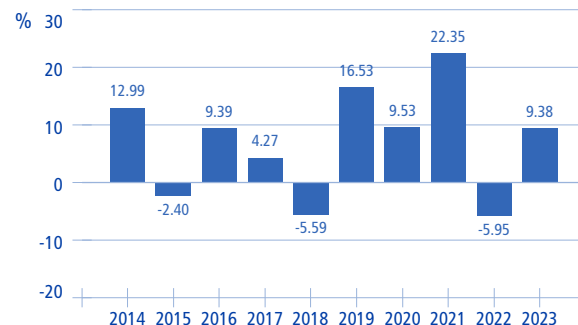
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,908. This works out to an average return of 6.67% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.90%	-
Classic Series 75/75 Prestige 300	75%	75%	2.71%	-
Classic Series 75/75 Prestige 500	75%	75%	2.56%	-
Series 75/100	75%	100%	3.15%	0.30%
Series 75/100 Prestige 300	75%	100%	2.99%	0.30%
Series 75/100 Prestige 500	75%	100%	2.84%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

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The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

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Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$998.4 million  
**Number of Units Outstanding:** 17,546,035  
**Portfolio Turnover Rate:** 40.89%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.77%	\$58.35
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.37%	\$60.33
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.22%	\$10.74
Series 75/100	3.02%	\$56.73
Series 75/100 Prestige 300 <sup>1</sup>	2.53%	\$59.23
Series 75/100 Prestige 500 <sup>1</sup>	2.38%	\$10.74
Ecoflex Series 100/100	2.99%	\$44.23

**WHAT DOES THIS FUND INVEST IN?**

This Fund mainly invests in equities of large capitalization Canadian companies which demonstrate above-average growth potential.

**Top 10 investments of the Fund**

Royal Bank of Canada
The Toronto-Dominion Bank
Canadian National Railway Co.
Canadian Pacific Kansas City Ltd.
Bank of Montreal
Constellation Software Inc.
Canadian Natural Resources Ltd.
Brookfield Corp.
Enbridge Inc.
Shopify Inc.

**Total**

**Total investments: 132**

**Sector Allocation of the Fund**

Financials	28.32%
Industrials	16.58%
Energy	13.39%
Information Technology	9.92%
Materials	8.86%
Consumer Staples	5.64%
Consumer Discretionary	5.36%
Communication Technology	4.25%
Utilities	3.35%
Real Estate	2.13%

**Total**

**31.85% Total 97.80%**

**Investment segmentation of the Fund**

Canadian Equity	93.24%
U.S. Equity	3.02%
Short Term and others	2.20%
Foreign Equity	1.54%

**Total 100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

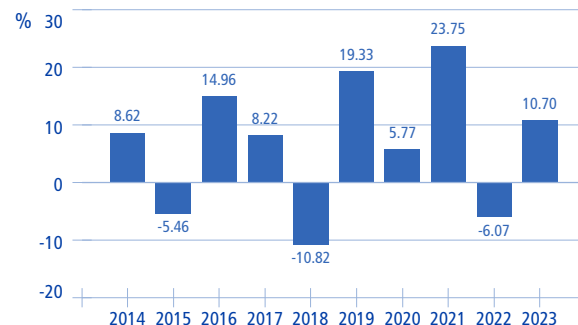
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,850. This works out to an average return of 6.35% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

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Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.77%	-
Classic Series 75/75 Prestige 300	75%	75%	2.37%	-
Classic Series 75/75 Prestige 500	75%	75%	2.22%	-
Series 75/100	75%	100%	3.02%	0.30%
Series 75/100 Prestige 300	75%	100%	2.53%	0.30%
Series 75/100 Prestige 500	75%	100%	2.38%	0.30%
Ecoflex Series 100/100	100%	100%	2.99%	0.75%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

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A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

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**WHAT IF I CHANGE MY MIND?**

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**FOR MORE INFORMATION**

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**iA Financial Group**

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 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$1,252.4 million  
**Number of Units Outstanding:** 39,484,027  
**Portfolio Turnover Rate:** 1.32%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.90%	\$114.80
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.66%	\$117.49
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.51%	\$10.86
Series 75/100	3.15%	\$109.77
Series 75/100 Prestige 300 <sup>1</sup>	2.89%	\$112.69
Series 75/100 Prestige 500 <sup>1</sup>	2.74%	\$10.86

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Fidelity Canadian Opportunities Fund, which invests mainly in the stocks of smaller and mid-size Canadian companies. A variable portion of the Fund may be allocated to international assets to take advantage of geographic diversification.

**Top 10 investments of the underlying fund**

Onex Corp.  
 Lightspeed  
 SNC-Lavalin Group Inc.  
 Franco-Nevada Corp.  
 Canadian National Railway Co.  
 Dollarama Inc.  
 Boyd Group Services Inc.  
 Rogers Communications Inc.  
 Brookfield Renewable Partners LP  
 Constellation Software Inc.

**Top 10 holdings represents 33.88% of the underlying fund's net assets.**

**Total investments: 116**

**Sector Allocation of the underlying fund**

Industrials	19.17%
Materials	14.91%
Financials	12.84%
Information Technology	12.68%
Consumer Discretionary	11.97%
Consumer Staples	8.23%
Energy	4.48%
Utilities	4.09%
Real Estate	3.65%
Communication Services	3.58%
Health Care	1.97%
<b>Total</b>	<b>97.57%</b>

**Investment segmentation of the underlying fund**

Canadian Equity	89.61%
Foreign Equity	7.93%
Short Term and others	2.39%
Canadian bonds	0.07%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

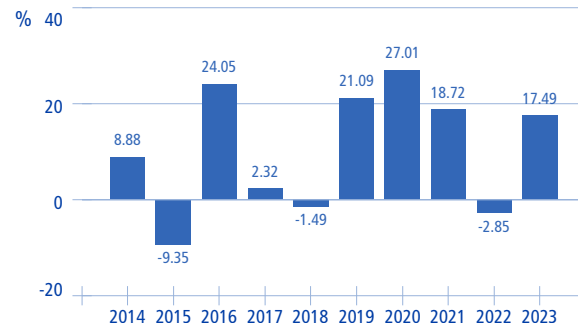
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$2,572. This works out to an average return of 9.91% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.90%	-
Classic Series 75/75 Prestige 300	75%	75%	2.66%	-
Classic Series 75/75 Prestige 500	75%	75%	2.51%	-
Series 75/100	75%	100%	3.15%	0.30%
Series 75/100 Prestige 300	75%	100%	2.89%	0.30%
Series 75/100 Prestige 500	75%	100%	2.74%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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**FOR MORE INFORMATION**

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** QV Investors Inc.  
**Total Fund Value:** \$202.0 million  
**Number of Units Outstanding:** 8,628,297  
**Portfolio Turnover Rate:** 4.14%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.10%	\$32.68
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.88%	\$33.44
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.72%	\$10.84
Series 75/100	3.39%	\$31.64
Series 75/100 Prestige 300 <sup>1</sup>	3.01%	\$32.70
Series 75/100 Prestige 500 <sup>1</sup>	2.86%	\$10.84

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Canadian Small Cap. Fund, which primarily invests in the stocks of smaller and mid-size Canadian companies.

**Top 10 investments of the underlying fund**

Canadian Western Bank	4.90%
Wipak Ltd.	4.69%
AltaGas Ltd.	4.24%
Parkland Corp.	4.18%
iA Financial Inc.	3.86%
Mullen Group Ltd.	3.83%
Stella-Jones Inc.	3.77%
Richelieu Hardware Ltd.	3.76%
Secure Energy Services Inc.	3.50%
E-L Financial Corp. Ltd.	3.50%

**Total** **40.23%**

**Total investments: 46**

**Sector Allocation of the underlying fund**

Industrials	19.15%
Financials	17.80%
Materials	14.41%
Energy	13.20%
Consumer Discretionary	8.34%
Health Care	5.61%
Real Estate	4.82%
Utilities	4.24%
Information Technology	4.00%
Consumer Staples	3.91%
Communication Technology	1.92%

**Total** **97.40%**

**Investment segmentation of the underlying fund**

Canadian Equity	93.44%
Short Term and others	2.60%
Income Trust	2.59%
U.S. Equity	1.37%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with above average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

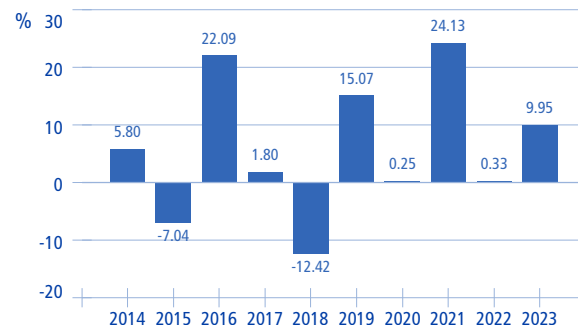
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,691. This works out to an average return of 5.39% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

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<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	3.10%	-
Classic Series 75/75 Prestige 300	75%	75%	2.88%	-
Classic Series 75/75 Prestige 500	75%	75%	2.72%	-
Series 75/100	75%	100%	3.39%	0.30%
Series 75/100 Prestige 300	75%	100%	3.01%	0.30%
Series 75/100 Prestige 500	75%	100%	2.86%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$117.6 million  
**Number of Units Outstanding:** 2,357,687  
**Portfolio Turnover Rate:** 64.59%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.79%	\$69.39
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.42%	\$71.68
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.26%	\$10.76
Series 75/100	3.07%	\$67.08
Series 75/100 Prestige 300 <sup>1</sup>	2.68%	\$69.65
Series 75/100 Prestige 500 <sup>1</sup>	2.53%	\$10.76

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests mainly in equities of large capitalization companies from all economic sectors of the Canadian stock market.

**Top 10 investments of the Fund**

Royal Bank of Canada
The Toronto-Dominion Bank
Microsoft Corp.
Canadian National Railway Co.
Canadian Pacific Kansas City Ltd.
Constellation Software Inc.
Amazon.com Inc.
Alphabet Inc.
Alimentation Couche-Tard Inc.
Brookfield Corp.

**Total** **21.39%**

**Total investments: 210**

**Sector Allocation of the Fund**

Financials	22.38%
Information Technology	16.57%
Industrials	13.93%
Energy	9.00%
Communication Technology	7.10%
Consumer Discretionary	7.08%
Materials	6.35%
Health Care	5.81%
Consumer Staples	5.04%
Utilities	3.10%
Real Estate	1.85%

**Total** **98.21%**

**Investment segmentation of the Fund**

Canadian Equity	61.15%
U.S. Equity	35.81%
Short Term and others	1.78%
Foreign Equity	1.26%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

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**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

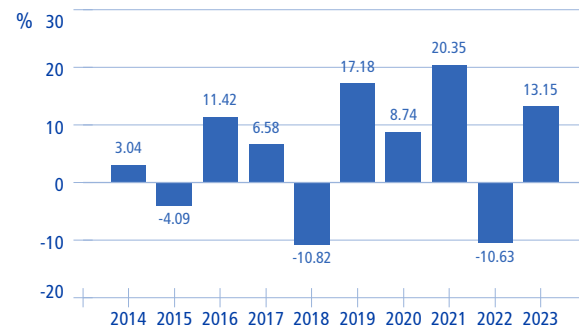
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**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,623. This works out to an average return of 4.96% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

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Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.79%	-
Classic Series 75/75 Prestige 300	75%	75%	2.42%	-
Classic Series 75/75 Prestige 500	75%	75%	2.26%	-
Series 75/100	75%	100%	3.07%	0.30%
Series 75/100 Prestige 300	75%	100%	2.68%	0.30%
Series 75/100 Prestige 500	75%	100%	2.53%	0.30%

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The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 29, 2018  
**Portfolio Advisor:** BlackRock  
**Total Fund Value:** \$158.4 million  
**Number of Units Outstanding:** 4,952,383  
**Portfolio Turnover Rate:** 12.51%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.75%	\$32.45
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.40%	\$33.13
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.25%	\$10.57
Series 75/100	3.02%	\$32.00
Series 75/100 Prestige 300 <sup>1</sup>	2.58%	\$32.78
Series 75/100 Prestige 500 <sup>1</sup>	2.43%	\$10.57
Ecoflex Series 100/100	3.10%	\$31.86

**WHAT DOES THIS FUND INVEST IN?**

The Fund aims to replicate the performance of the MSCI AWCI Ex Canada Index by investing in the units of an underlying fund, currently the BlackRock CDN MSCI ACWI Ex-Canada Index Fund.

**Top 10 investments of the underlying fund**

ISHARES MSCI EMERGING MARKETS ETF	10.48%
Apple Inc.	4.56%
Microsoft Corp.	4.03%
Amazon.com Inc.	2.14%
NVIDIA Corp.	1.85%
Alphabet Inc., class A	1.25%
Meta Platforms Inc.	1.18%
Alphabet Inc., Class C	1.11%
Tesla Inc.	1.07%
JPMorgan Chase & Co.	0.75%

**Total** **28.42%**

**Total investments: 1,385**

**Investment segmentation of the underlying fund**

North America	72.28%
Europe	18.08%
Asia and Pacific	6.35%
Australia	1.91%
Short Term and others	1.10%
Mid-east and Africa	0.17%
Latin America	0.11%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

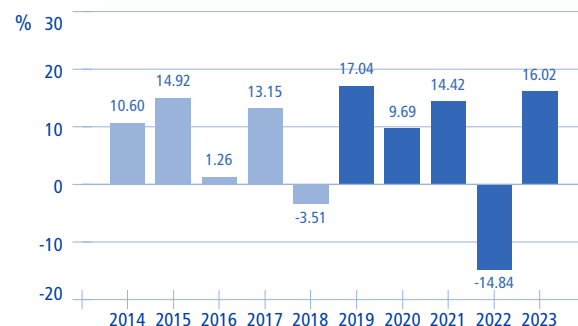
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,332. This works out to an average return of 5.70% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.75%	-
Classic Series 75/75 Prestige 300	75%	75%	2.40%	-
Classic Series 75/75 Prestige 500	75%	75%	2.25%	-
Series 75/100	75%	100%	3.02%	0.30%
Series 75/100 Prestige 300	75%	100%	2.58%	0.30%
Series 75/100 Prestige 500	75%	100%	2.43%	0.30%
Ecoflex Series 100/100	100%	100%	3.10%	0.75%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Dynamic Funds  
**Total Fund Value:** \$1,258.9 million  
**Number of Units Outstanding:** 58,977,011  
**Portfolio Turnover Rate:** 1.50%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.02%	\$30.98
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.81%	\$31.64
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.65%	\$10.43
Series 75/100	3.34%	\$29.99
Series 75/100 Prestige 300 <sup>1</sup>	2.96%	\$31.04
Series 75/100 Prestige 500 <sup>1</sup>	2.81%	\$10.43

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Dynamic Global Dividend Fund, which primarily invests in equity securities of businesses located around the world.

**Top 10 investments of the underlying fund**

Elbit Systems Ltd.	5.60%
Apple Inc.	5.30%
Microsoft Corp.	5.30%
Belimo Holding AG	5.00%
Meta Platforms Inc.	4.80%
Amazon.com Inc.	4.10%
Mizrahi-Tefahot bank Ltd.	3.50%
Lululemon Athletica Inc.	3.30%
JPMorgan Chase & Co.	3.10%
Netflix Inc.	2.80%
<b>Total</b>	<b>42.80%</b>

**Investment segmentation of the underlying fund**

United States	70.20%
Europe	13.20%
Mid-east and Africa	11.80%
Short Term and others	4.80%
<b>Total</b>	<b>100.00%</b>

**Total investments: 34**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

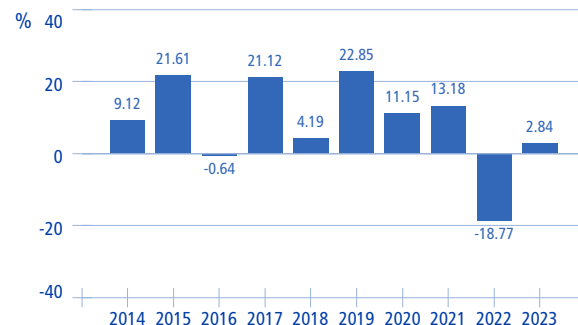
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$2,148. This works out to an average return of 7.95% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	3.02%	-
Classic Series 75/75 Prestige 300	75%	75%	2.81%	-
Classic Series 75/75 Prestige 500	75%	75%	2.65%	-
Series 75/100	75%	100%	3.34%	0.30%
Series 75/100 Prestige 300	75%	100%	2.96%	0.30%
Series 75/100 Prestige 500	75%	100%	2.81%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)



Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 23, 2023  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$44.3 million  
**Number of Units Outstanding:** 4,261,525  
**Portfolio Turnover Rate:** 9.00%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.88%	\$10.41
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.49%	\$10.42
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.34%	\$10.42
Series 75/100	3.20%	\$10.41
Series 75/100 Prestige 300 <sup>1</sup>	2.68%	\$10.42
Series 75/100 Prestige 500 <sup>1</sup>	2.53%	\$10.42

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Global Dividend Fund, which invests primarily in equity securities of companies located anywhere in the world that pay, or may be expected to pay, dividends as well as in other types of securities that may be expected to pay income.

**Top 10 investments of the underlying fund**

Microsoft Corp.
CMS Energy Corp.
Mastercard Inc.
Linde PLC
Ashtead Group PLC
Elevance Health Inc.
Philip Morris International Inc.
Thermo Fisher Scientific Inc.
Ferguson PLC
Intercontinental Exchange Inc.

**Total**  
**Total investments: 40**

**Sector Allocation of the underlying fund**

Financials	20.57%
Health Care	12.84%
Information Technology	12.54%
Consumer Staples	10.35%
Industrials	9.50%
Consumer Discretionary	7.54%
Materials	6.61%
Utilities	5.84%
Communication Technology	5.24%
Energy	4.45%
<b>Total</b>	<b>95.48%</b>

**Investment segmentation of the underlying fund**

U.S. Equity	71.28%
Foreign Equity	19.75%
Short Term and others	4.52%
Canadian Equity	4.45%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking dividend income and potential capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,008. This works out to an average return of 4.13% a year.

**YEAR-BY-YEAR RETURNS**

Performance data cannot be published for funds that have been in existence for less than 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.88%	-
Classic Series 75/75 Prestige 300	75%	75%	2.49%	-
Classic Series 75/75 Prestige 500	75%	75%	2.34%	-
Series 75/100	75%	100%	3.20%	0.30%
Series 75/100 Prestige 300	75%	100%	2.68%	0.30%
Series 75/100 Prestige 500	75%	100%	2.53%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$139.8 million  
**Number of Units Outstanding:** 4,850,799  
**Portfolio Turnover Rate:** 7.95%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.88%	\$32.49
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.50%	\$33.66
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.35%	\$10.53
Series 75/100	3.18%	\$31.40
Series 75/100 Prestige 300 <sup>1</sup>	2.71%	\$32.78
Series 75/100 Prestige 500 <sup>1</sup>	2.56%	\$10.52

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington Global Value Fund, which invests primarily in common stocks of companies throughout the world.

**Top 10 investments of the underlying fund**

Apple Inc.	6.54%
SPDR S&P 500 ETF Trust	3.47%
Alphabet Inc.	2.48%
Microsoft Corp.	2.37%
Alphabet Inc.	2.35%
NVIDIA Corp.	2.10%
Meta Platforms Inc.	1.85%
Amazon.com Inc.	1.58%
UnitedHealth Group Inc.	1.46%
Broadcom Inc.	1.45%
<b>Total</b>	<b>25.65%</b>

**Total investments: 548**

**Investment segmentation of the underlying fund**

United States	74.56%
Europe	10.03%
Asian & Pacific	9.45%
Canada	3.06%
Short Term and others	2.24%
Latin America	0.66%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

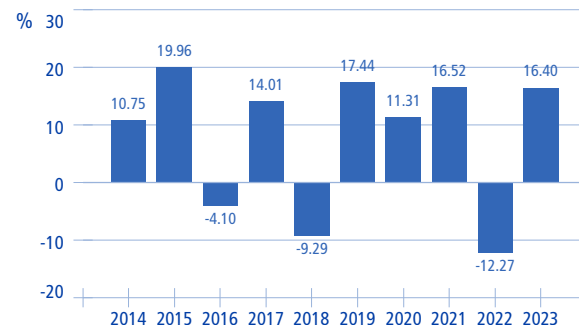
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$2,050. This works out to an average return of 7.44% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.88%	-
Classic Series 75/75 Prestige 300	75%	75%	2.50%	-
Classic Series 75/75 Prestige 500	75%	75%	2.35%	-
Series 75/100	75%	100%	3.18%	0.30%
Series 75/100 Prestige 300	75%	100%	2.71%	0.30%
Series 75/100 Prestige 500	75%	100%	2.56%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 26, 2020  
**Portfolio Advisor:** Loomis, Sayles & Company  
**Total Fund Value:** \$238.9 million  
**Number of Units Outstanding:** 20,756,190  
**Portfolio Turnover Rate:** 1.18%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.75%	\$11.80
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.59%	\$11.87
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.44%	\$10.86
Series 75/100	3.09%	\$11.67
Series 75/100 Prestige 300 <sup>1</sup>	2.93%	\$11.75
Series 75/100 Prestige 500 <sup>1</sup>	2.78%	\$10.85

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the IA Clarington Loomis Global Equity Opportunities Fund, which mainly invests in equity securities of companies around the world.

**Top 10 investments of the underlying fund**

S&P Global Inc.	5.05%
Amazon.com Inc.	4.83%
Alphabet Inc.	4.31%
Linde PLC	4.07%
Atlas Copco AB	4.05%
Mastercard Inc.	4.03%
UnitedHealth Group Inc.	3.60%
Airbnb Inc.	3.35%
The Home Depot Inc.	3.28%
Accenture PLC	3.20%
<b>Total</b>	<b>39.77%</b>

**Investment segmentation of the underlying fund**

U.S. Equity	79.80%
Foreign Equity	18.99%
Short Term and others	1.21%
<b>Total</b>	<b>100.00%</b>

**Total investments: 37**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

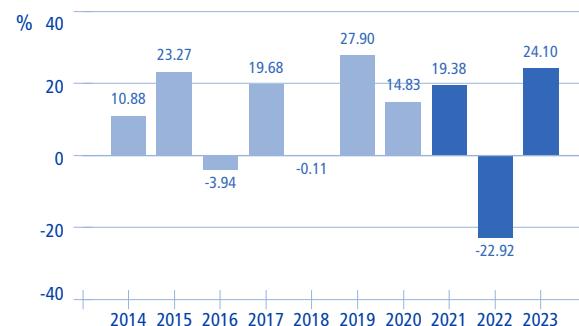
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,197. This works out to an average return of 5.82% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.75%	-
Classic Series 75/75 Prestige 300	75%	75%	2.59%	-
Classic Series 75/75 Prestige 500	75%	75%	2.44%	-
Series 75/100	75%	100%	3.09%	0.30%
Series 75/100 Prestige 300	75%	100%	2.93%	0.30%
Series 75/100 Prestige 500	75%	100%	2.78%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
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The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1080 Grande Allée West  
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 Quebec City, QC G1K 7M3  
 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$153.1 million  
**Number of Units Outstanding:** 6,439,620  
**Portfolio Turnover Rate:** 164.68%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.89%	\$24.37
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.51%	\$25.22
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.35%	\$10.93
Series 75/100	3.15%	\$23.59
Series 75/100 Prestige 300 <sup>1</sup>	2.65%	\$24.64
Series 75/100 Prestige 500 <sup>1</sup>	2.50%	\$10.93

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in an equity portfolio of securities of companies located around the world. The geographic diversification of the portfolio corresponds approximately to: one third in Canada, one third in the United States and one third in the Europe/Asia region.

**Top 10 investments of the Fund**

Royal Bank of Canada	6.37%
Amazon.com Inc.	3.21%
Microsoft Corp.	3.18%
Linde PLC	2.96%
Ferguson PLC	2.79%
Ashtead Group PLC	2.77%
Mastercard Inc.	2.70%
ServiceNow Inc.	2.68%
Rogers Communications Inc.	2.57%
Constellation Software Inc.	2.47%

**Total** **31.70%**

**Total investments: 62**

**Investment segmentation of the Fund**

United States	52.39%
Canada	29.84%
Europe	12.45%
Asian & Pacific	3.64%
Short Term and others	1.68%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high total investment returns
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

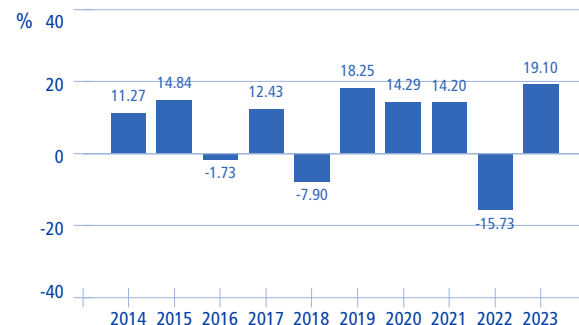
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$2,014. This works out to an average return of 7.25% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	2.89%	-
Classic Series 75/75 Prestige 300	75%	75%	2.51%	-
Classic Series 75/75 Prestige 500	75%	75%	2.35%	-
Series 75/100	75%	100%	3.15%	0.30%
Series 75/100 Prestige 300	75%	100%	2.65%	0.30%
Series 75/100 Prestige 500	75%	100%	2.50%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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 1080 Grande Allée West  
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 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 17, 2022  
**Portfolio Advisor:** Wellington Management  
**Total Fund Value:** \$121.6 million  
**Number of Units Outstanding:** 10,426,212  
**Portfolio Turnover Rate:** 0.00%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.03%	\$11.97
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.81%	\$12.00
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.66%	\$10.47
Series 75/100	3.32%	\$11.93
Series 75/100 Prestige 300 <sup>1</sup>	3.04%	\$11.97
Series 75/100 Prestige 500 <sup>1</sup>	2.89%	\$10.46

**WHAT DOES THIS FUND INVEST IN?**

The Fund is primarily invested in foreign equities.

**Top 10 investments of the Fund**

Alphabet Inc.	3.35%
Micron Technology Inc.	1.93%
Qualcomm Inc.	1.82%
Iberdrola SA	1.78%
NXP Semiconductors NV	1.78%
Kenvue Inc.	1.76%
Chugai Pharmaceutical Co. Ltd.	1.72%
Rio Tinto PLC	1.58%
The Allstate Corp.	1.53%
Schlumberger Ltd.	1.53%
<b>Total</b>	<b>18.78%</b>

**Sector Allocation of the Fund**

Financials	17.83%
Industrials	14.20%
Health Care	13.25%
Information Technology	12.24%
Communication Technology	8.15%
Consumer Staples	7.78%
Materials	6.11%
Energy	5.26%
Consumer Discretionary	5.04%
Real Estate	4.32%
Utilities	4.31%
<b>Total</b>	<b>98.49%</b>

**Investment segmentation of the Fund**

United States	52.80%
Asian & Pacific	22.08%
Europe	20.76%
Canada	2.30%
Short Term and others	1.50%
Latin America	0.56%
<b>Total</b>	<b>100.00%</b>

**Total investments: 101**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

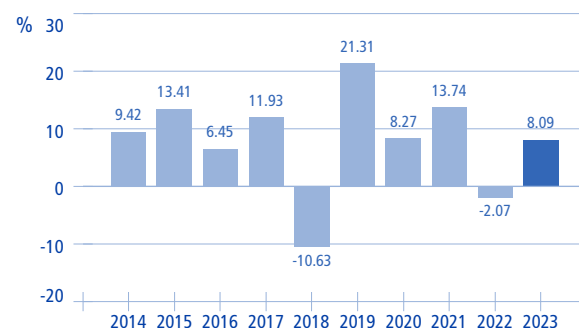
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,198. This works out to an average return of 16.14% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.



## GLOBAL EQUITY OPPORTUNISTIC VALUE (WELLINGTON) FUND

### HOW MUCH DOES IT COST?

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

### ONGOING FUND EXPENSES

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	3.03%	-
Classic Series 75/75 Prestige 300	75%	75%	2.81%	-
Classic Series 75/75 Prestige 500	75%	75%	2.66%	-
Series 75/100	75%	100%	3.32%	0.30%
Series 75/100 Prestige 300	75%	100%	3.04%	0.30%
Series 75/100 Prestige 500	75%	100%	2.89%	0.30%

\* MER shown may differ from actual MER.

### TRAILING COMMISSION

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

### OTHER FEES

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

### WHAT IF I CHANGE MY MIND?

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

### FOR MORE INFORMATION

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

#### iA Financial Group

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 4, 2017  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$205.9 million  
**Number of Units Outstanding:** 15,888,533  
**Portfolio Turnover Rate:** 3.03%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.13%	\$14.51
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.95%	\$14.70
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.80%	\$10.72
Series 75/100	3.36%	\$14.28
Series 75/100 Prestige 300 <sup>1</sup>	3.12%	\$14.55
Series 75/100 Prestige 500 <sup>1</sup>	2.97%	\$10.72

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the Fidelity Global Concentrated Equity Fund which invests in a well diversified portfolio primarily composed of equity securities of companies operating around the world.

**Top 10 investments of the underlying fund**

- Clarivate PLC
- Finning Ltd
- Prosus NV
- Banco Bilbao Vizcaya Argentaria SA
- Airbus SE
- Samsung Electronics Co. Ltd.
- BNP Paribas SA
- ELIS SA
- Barclays PLC
- RECKITT BENCKISER GROUP PLC

**Investment segmentation of the underlying fund**

Europe	48.63%
United States	29.71%
Asia and Pacific	12.11%
Canada	6.40%
Other countries	2.38%
Short Term and others	0.77%
<b>Total</b>	<b>100.00%</b>

**Top 10 holdings represents 33.22% of the underlying fund's net assets.**

**Total investments: 62**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

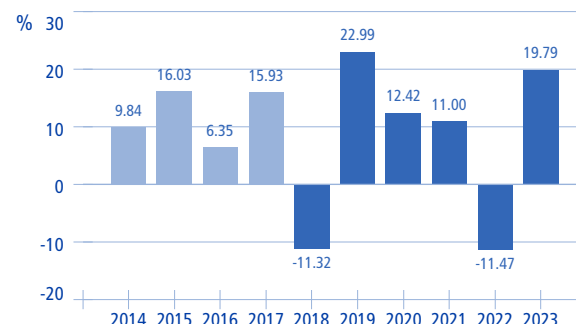
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,470. This works out to an average return of 6.54% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	3.13%	-
Classic Series 75/75 Prestige 300	75%	75%	2.95%	-
Classic Series 75/75 Prestige 500	75%	75%	2.80%	-
Series 75/100	75%	100%	3.36%	0.30%
Series 75/100 Prestige 300	75%	100%	3.12%	0.30%
Series 75/100 Prestige 500	75%	100%	2.97%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

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If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

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**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$160.0 million  
**Number of Units Outstanding:** 7,208,459  
**Portfolio Turnover Rate:** 6.81%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.08%	\$31.70
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.91%	\$32.29
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.75%	\$10.62
Series 75/100	3.40%	\$30.52
Series 75/100 Prestige 300 <sup>1</sup>	3.12%	\$31.39
Series 75/100 Prestige 500 <sup>1</sup>	2.97%	\$10.61

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Fidelity NorthStar® Fund, which invests in a well diversified portfolio of equities of companies operating around the world.

**Top 10 investments of the underlying fund**

- Microsoft Corp.
- NVIDIA Corp.
- Metro Inc.
- Meta Platforms Inc.
- Alphabet Inc.
- Amazon.com Inc.
- Johnson & Johnson
- Imperial Brands PLC
- Diageo PLC
- Nestlé SA

**Top 10 holdings represents 14.03% of the underlying fund's net assets.**

**Total investments: 658**

**Investment segmentation of the underlying fund**

United States	55.22%
Asia and Pacific	14.89%
Europe	13.72%
Other countries	6.90%
Canada	5.36%
Short Term and others	3.91%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

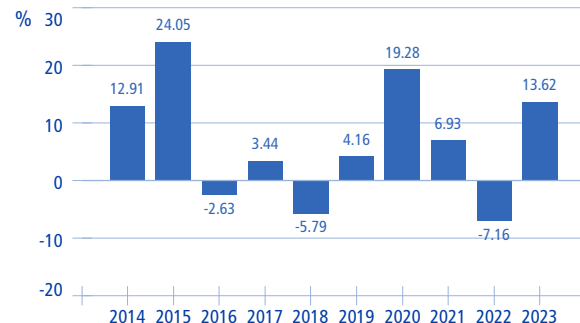
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,863. This works out to an average return of 6.42% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	3.08%	-
Classic Series 75/75 Prestige 300	75%	75%	2.91%	-
Classic Series 75/75 Prestige 500	75%	75%	2.75%	-
Series 75/100	75%	100%	3.40%	0.30%
Series 75/100 Prestige 300	75%	100%	3.12%	0.30%
Series 75/100 Prestige 500	75%	100%	2.97%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

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**WHAT IF I CHANGE MY MIND?**

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**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** BlackRock  
**Total Fund Value:** \$262.8 million  
**Number of Units Outstanding:** 13,428,270  
**Portfolio Turnover Rate:** 9.41%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.77%	\$16.68
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.59%	\$16.96
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.44%	\$10.72
Series 75/100	3.04%	\$16.25
Series 75/100 Prestige 300 <sup>1</sup>	2.62%	\$16.88
Series 75/100 Prestige 500 <sup>1</sup>	2.47%	\$10.72
Ecoflex Series 100/100	2.95%	\$20.41

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the BlackRock CDN MSCI EAFE Equity Index Fund, which invests in the securities of large capitalization companies that operate in Europe, Australasia and the Far East.

**Top 10 investments of the underlying fund**

Novo Nordisk AS	2.04%
Nestlé SA	1.87%
ASML Holding NV	1.84%
LVMH Moët Hennessy Louis Vuitton SE	1.35%
Shell PLC	1.31%
AstraZeneca PLC	1.27%
Novartis AG	1.25%
Roche Holding AG	1.24%
Toyota Motor Corp.	1.18%
BHP Group Ltd.	1.06%

**Total** **14.41%**

**Total investments: 787**

**Investment segmentation of the underlying fund**

Europe	64.27%
Asia and Pacific	25.41%
Australia	7.56%
Short Term and others	2.04%
Mid-east and Africa	0.68%
Latin America	0.04%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

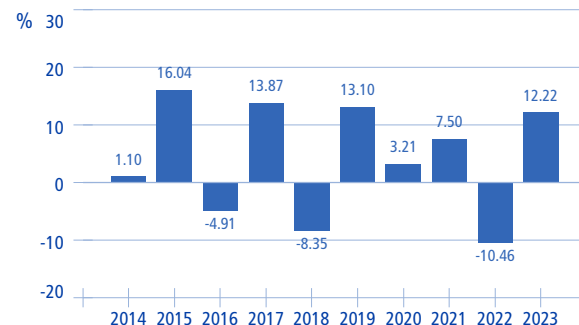
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,468. This works out to an average return of 3.91% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	2.77%	-
Classic Series 75/75 Prestige 300	75%	75%	2.59%	-
Classic Series 75/75 Prestige 500	75%	75%	2.44%	-
Series 75/100	75%	100%	3.04%	0.30%
Series 75/100 Prestige 300	75%	100%	2.62%	0.30%
Series 75/100 Prestige 500	75%	100%	2.47%	0.30%
Ecoflex Series 100/100	100%	100%	2.95%	0.75%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

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You may have to pay other fees when you surrender or transfer investments in this Fund.

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You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$456.0 million  
**Number of Units Outstanding:** 14,064,446  
**Portfolio Turnover Rate:** 110.64%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.91%	\$24.36
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.56%	\$25.16
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.41%	\$10.74
Series 75/100	3.15%	\$23.56
Series 75/100 Prestige 300 <sup>1</sup>	2.82%	\$24.39
Series 75/100 Prestige 500 <sup>1</sup>	2.67%	\$10.74

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in a well-diversified portfolio of equities in primarily medium-and large-capitalization companies located outside North America.

**Top 10 investments of the Fund**

iShares MSCI EAFE ETF	4.92%
Novartis AG	2.42%
Roche Holding AG	2.31%
Shell PLC	2.30%
Mitsubishi UFJ Financial Group Inc.	2.02%
Novo Nordisk AS	1.96%
Shin-Etsu Chemical Co. Ltd.	1.87%
Stellantis NV	1.71%
Nestlé SA	1.49%
ASML Holding NV	1.47%
<b>Total</b>	<b>22.47%</b>

**Total investments: 320**

**Investment segmentation of the Fund**

Europe	50.93%
Asian & Pacific	39.42%
United States	7.57%
Short Term and others	2.08%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

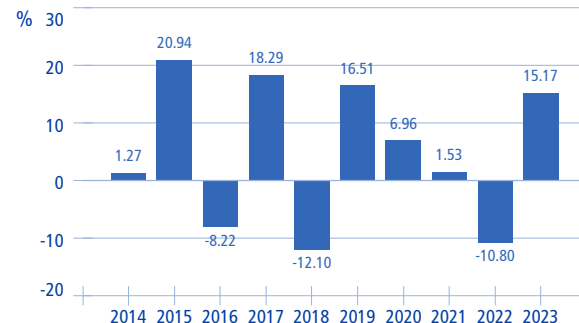
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,519. This works out to an average return of 4.27% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* (Annual rate as a % of the Fund value)	Fund Fee Rate
Classic Series 75/75	75%	75%	2.91%	-
Classic Series 75/75 Prestige 300	75%	75%	2.56%	-
Classic Series 75/75 Prestige 500	75%	75%	2.41%	-
Series 75/100	75%	100%	3.15%	0.30%
Series 75/100 Prestige 300	75%	100%	2.82%	0.30%
Series 75/100 Prestige 500	75%	100%	2.67%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
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Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$43.4 million  
**Number of Units Outstanding:** 2,904,091  
**Portfolio Turnover Rate:** 12.65%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.99%	\$21.19
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.79%	\$21.60
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.64%	\$10.73
Series 75/100	3.31%	\$20.28
Series 75/100 Prestige 300 <sup>1</sup>	3.15%	\$20.73
Series 75/100 Prestige 500 <sup>1</sup>	3.00%	\$10.73

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Fidelity Europe Fund, which invests in equities of large capitalization companies from continental Europe and the United Kingdom.

**Top 10 investments of the underlying fund**

- Roche Holding AG
- National Grid PLC
- Inditex
- Ericsson, Cl. B
- RECKITT BENCKISER GROUP PLC
- Sanofi
- Koninklijke Ahold Delhaize NV
- Associated British Foods PLC
- SAP SE
- British American Tobacco PLC

**Top 10 holdings represents 36.88% of the underlying fund's net assets.**

**Total investments: 60**

**Investment segmentation of the underlying fund**

United Kingdom	40.86%
Other countries	20.50%
France	15.81%
Netherlands	11.09%
Germany	10.08%
Short Term and others	1.66%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking potential capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

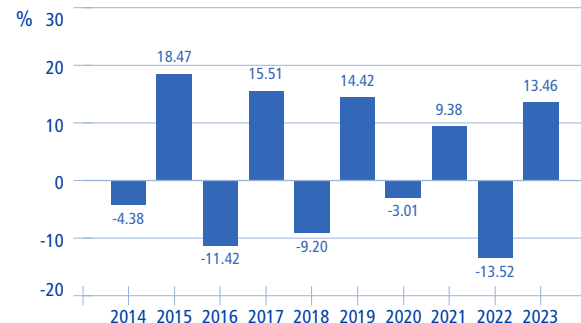
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,253. This works out to an average return of 2.28% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 5 years and down in value 5 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.99%	-
Classic Series 75/75 Prestige 300	75%	75%	2.79%	-
Classic Series 75/75 Prestige 500	75%	75%	2.64%	-
Series 75/100	75%	100%	3.31%	0.30%
Series 75/100 Prestige 300	75%	100%	3.15%	0.30%
Series 75/100 Prestige 500	75%	100%	3.00%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

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A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
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You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
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The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

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*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** BlackRock  
**Total Fund Value:** \$768.6 million  
**Number of Units Outstanding:** 29,118,976  
**Portfolio Turnover Rate:** 3.73%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.74%	\$45.73
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.58%	\$46.49
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.42%	\$10.53
Series 75/100	2.98%	\$44.47
Series 75/100 Prestige 300 <sup>1</sup>	2.63%	\$45.90
Series 75/100 Prestige 500 <sup>1</sup>	2.48%	\$10.53
Ecoflex Series 100/100	2.95%	\$55.94

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the BlackRock CDN U.S. Equity Index Fund, Class D, which comprises of U.S. equity investments.

**Top 10 investments of the underlying fund**

Apple Inc.	6.98%
Microsoft Corp.	6.93%
Amazon.com Inc.	3.43%
NVIDIA Corp.	3.03%
Alphabet Inc., class A	2.05%
Meta Platforms Inc.	1.95%
Alphabet Inc., Class C	1.74%
Tesla Inc.	1.71%
Berkshire Hathaway Inc., Class B	1.61%
JPMorgan Chase & Co.	1.22%

**Total** **30.65%**

**Total investments: 504**

**Sector Allocation of the underlying fund**

Information Technology	28.66%
Financials	13.41%
Health Care	12.53%
Consumer Discretionary	10.78%
Industrials	8.74%
Communication Services	8.52%
Consumer Staples	6.11%
Energy	3.86%
Real Estate	2.50%
Materials	2.39%
Utilities	2.33%

**Total** **99.83%**

**Investment segmentation of the underlying fund**

U.S. Equity	96.74%
International Equity	3.09%
Short Term and others	0.17%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking medium and long-term capital growth
- investing with average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

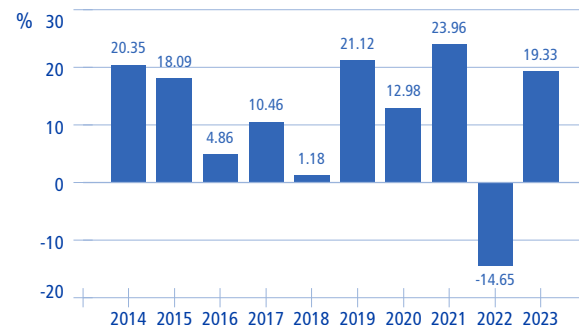
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$2,878. This works out to an average return of 11.15% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 9 years and down in value 1 year.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.74%	-
Classic Series 75/75 Prestige 300	75%	75%	2.58%	-
Classic Series 75/75 Prestige 500	75%	75%	2.42%	-
Series 75/100	75%	100%	2.98%	0.30%
Series 75/100 Prestige 300	75%	100%	2.63%	0.30%
Series 75/100 Prestige 500	75%	100%	2.48%	0.30%
Ecoflex Series 100/100	100%	100%	2.95%	0.75%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

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Website: [ia.ca](http://ia.ca)

Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 28, 2019  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$378.0 million  
**Number of Units Outstanding:** 27,402,352  
**Portfolio Turnover Rate:** 4.52%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.98%	\$15.96
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.83%	\$16.08
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.67%	\$10.47
Series 75/100	3.25%	\$15.77
Series 75/100 Prestige 300 <sup>1</sup>	2.92%	\$16.01
Series 75/100 Prestige 500 <sup>1</sup>	2.77%	\$10.46

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Fidelity Insights Class, which aims to invest in equity securities of "best-of-breed" firms with a tilt toward the U.S. market.

**Top 10 investments of the underlying fund**

Meta Platforms Inc., class A  
 Berkshire Hathaway, Class A  
 Microsoft Corp.  
 Apple Inc.  
 Amazon.com Inc.  
 NVIDIA Corp.  
 Alphabet Inc., class A  
 Eli Lilly and Co.  
 Vertex Pharmaceuticals Inc.  
 UnitedHealth Group Inc.

**Top 10 holdings represents 48.33% of the underlying fund's net assets.**

**Total investments: 325**

**Sector Allocation of the underlying fund**

Information Technology	25.89%
Communication Services	16.11%
Health Care	14.96%
Financials	13.41%
Consumer Discretionary	9.86%
Industrials	7.14%
Energy	4.93%
Consumer Staples	2.03%
Materials	2.03%
Utilities	0.28%
<b>Total</b>	<b>96.64%</b>

**Investment segmentation of the underlying fund**

International Equity	93.42%
Short Term and others	4.34%
Canadian Equity	2.24%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

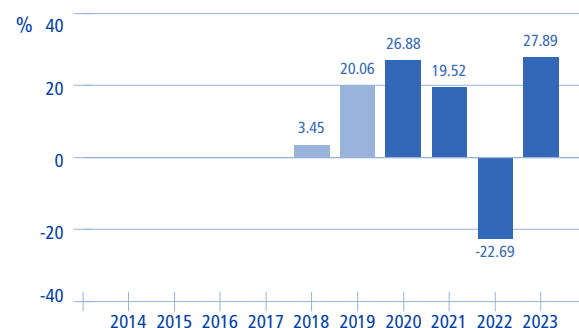
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,585. This works out to an average return of 11.65% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 6 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 5 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.98%	-
Classic Series 75/75 Prestige 300	75%	75%	2.83%	-
Classic Series 75/75 Prestige 500	75%	75%	2.67%	-
Series 75/100	75%	100%	3.25%	0.30%
Series 75/100 Prestige 300	75%	100%	2.92%	0.30%
Series 75/100 Prestige 500	75%	100%	2.77%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

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**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**  
 1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636  
 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 29, 2018  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$854.2 million  
**Number of Units Outstanding:** 42,556,160  
**Portfolio Turnover Rate:** 163.69%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.66%	\$24.59
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.30%	\$25.09
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.14%	\$10.70
Series 75/100	2.84%	\$24.34
Series 75/100 Prestige 300 <sup>1</sup>	2.49%	\$24.82
Series 75/100 Prestige 500 <sup>1</sup>	2.34%	\$10.69
Ecoflex Series 100/100	3.06%	\$24.21

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests primarily in equity securities of large capitalization U.S. companies taking advantage of structural innovation themes in the economy.

**Top 10 investments of the Fund**

Microsoft Corp.
Amazon.com Inc.
Alphabet Inc.
NVIDIA Corp.
Apple Inc.
Meta Platforms Inc.
JPMorgan Chase & Co.
Broadcom Inc.
Mastercard Inc.
Visa Inc.

**Total**  
**Total investments: 88**

**Sector Allocation of the Fund**

8.00% Information Technology
4.91% Health Care
4.82% Communication Technology
3.78% Financials
3.51% Consumer Discretionary
2.99% Industrials
2.02% Consumer Staples
1.97% Utilities
1.88% Materials
1.78% Energy
Real Estate 1.33%

**Total 35.66%**

**Investment segmentation of the Fund**

96.67% U.S. Equity
1.61% Canadian Equity
1.33% Short Term and others
0.39% Foreign Equity
<b>Total 100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

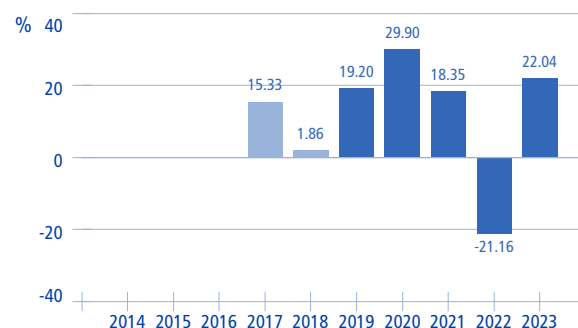
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,575. This works out to an average return of 9.18% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 7 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 6 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

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<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.66%	-
Classic Series 75/75 Prestige 300	75%	75%	2.30%	-
Classic Series 75/75 Prestige 500	75%	75%	2.14%	-
Series 75/100	75%	100%	2.84%	0.30%
Series 75/100 Prestige 300	75%	100%	2.49%	0.30%
Series 75/100 Prestige 500	75%	100%	2.34%	0.30%
Ecoflex Series 100/100	100%	100%	3.06%	0.75%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

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**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 28, 2019  
**Portfolio Advisor:** Dynamic Funds  
**Total Fund Value:** \$55.3 million  
**Number of Units Outstanding:** 4,952,596  
**Portfolio Turnover Rate:** 7.14%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.81%	\$11.38
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.62%	\$11.48
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.47%	\$10.54
Series 75/100	3.11%	\$11.24
Series 75/100 Prestige 300 <sup>1</sup>	2.76%	\$11.42
Series 75/100 Prestige 500 <sup>1</sup>	2.61%	\$10.54

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the Dynamic American Fund which seeks to take advantage of a broad variety of investment opportunities in the U.S. through active management.

**Top 10 investments of the underlying fund**

Microsoft Corp.	7.20%
Apple Inc.	7.00%
Meta Platforms Inc.	5.10%
Amazon.com Inc.	4.80%
NVIDIA Corp.	3.90%
Broadcom Inc.	3.50%
General Dynamics Corp.	3.30%
JPMorgan Chase & Co.	3.20%
Lululemon Athletica Inc.	3.20%
Eaton Corp. PLC	3.10%
<b>Total</b>	<b>44.30%</b>

**Sector Allocation of the underlying fund**

Information Technology	36.70%
Consumer Discretionary	17.30%
Industrials	15.00%
Financials	12.30%
Communication Services	7.40%
Health Care	4.90%
Materials	4.10%
Consumer Staples	2.10%
<b>Total</b>	<b>99.80%</b>

**Investment segmentation of the underlying fund**

U.S. Equity	95.70%
Foreign Equity	4.10%
Short Term and others	0.20%
<b>Total</b>	<b>100.00%</b>

**Total investments: 33**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

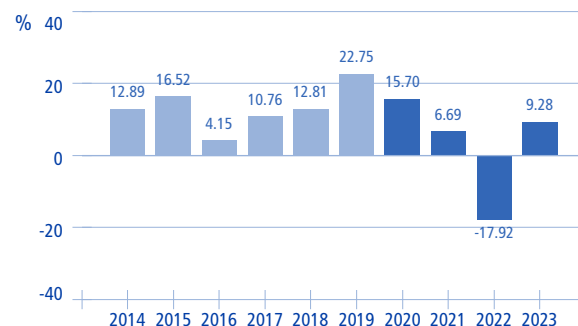
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,132. This works out to an average return of 3.02% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 9 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
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**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

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Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.81%	-
Classic Series 75/75 Prestige 300	75%	75%	2.62%	-
Classic Series 75/75 Prestige 500	75%	75%	2.47%	-
Series 75/100	75%	100%	3.11%	0.30%
Series 75/100 Prestige 300	75%	100%	2.76%	0.30%
Series 75/100 Prestige 500	75%	100%	2.61%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

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 Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$147.1 million  
**Number of Units Outstanding:** 6,599,033  
**Portfolio Turnover Rate:** 240.74%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.87%	\$29.65
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.52%	\$30.61
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.36%	\$10.40
Series 75/100	3.13%	\$28.73
Series 75/100 Prestige 300 <sup>1</sup>	2.69%	\$29.90
Series 75/100 Prestige 500 <sup>1</sup>	2.54%	\$10.39
Ecoflex Series 100/100	2.98%	\$27.86

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests primarily in the equity securities of large-capitalization U.S. companies.

**Top 10 investments of the Fund**

Apple Inc.	6.97%
Microsoft Corp.	6.88%
Alphabet Inc.	3.91%
SPDR S&P 500 ETF Trust	3.01%
Meta Platforms Inc.	2.11%
Broadcom Inc.	1.42%
JPMorgan Chase & Co.	1.41%
UnitedHealth Group Inc.	1.36%
Government of United States, Treasury Bill, 5.333%, 2024-01-16	1.24%
Exxon Mobil Corp.	1.17%
<b>Total</b>	<b>29.48%</b>

**Sector Allocation of the Fund**

Information Technology	22.75%
Financials	12.00%
Health Care	11.31%
Industrials	11.21%
Consumer Staples	10.40%
Energy	8.26%
Consumer Discretionary	8.01%
Communication Technology	7.78%
Materials	2.52%
Real Estate	0.80%
<b>Total</b>	<b>95.04%</b>

**Investment segmentation of the Fund**

U.S. Equity	97.67%
Short Term and others	1.95%
Foreign Equity	0.38%
<b>Total</b>	<b>100.00%</b>

**Total investments: 204**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

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**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

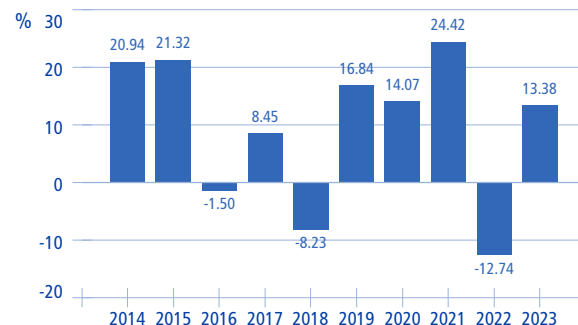
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$2,360. This works out to an average return of 8.97% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	2.87%	-
Classic Series 75/75 Prestige 300	75%	75%	2.52%	-
Classic Series 75/75 Prestige 500	75%	75%	2.36%	-
Series 75/100	75%	100%	3.13%	0.30%
Series 75/100 Prestige 300	75%	100%	2.69%	0.30%
Series 75/100 Prestige 500	75%	100%	2.54%	0.30%
Ecoflex Series 100/100	100%	100%	2.98%	0.75%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

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- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$343.9 million  
**Number of Units Outstanding:** 15,688,607  
**Portfolio Turnover Rate:** 4.75%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.69%	\$33.68
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.32%	\$34.84
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.17%	\$10.41
Series 75/100	3.01%	\$32.09
Series 75/100 Prestige 300 <sup>1</sup>	2.61%	\$33.32
Series 75/100 Prestige 500 <sup>1</sup>	2.46%	\$10.40
Ecoflex Series 100/100	3.02%	\$32.09

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the IA Clarington U.S. Dividend Growth Fund, which invests in stocks of high performing U.S. large capitalization companies.

**Top 10 investments of the underlying fund**

Apple Inc.
Microsoft Corp.
UnitedHealth Group Inc.
CMS Energy Corp.
Amazon.com Inc.
Alphabet Inc.
Thermo Fisher Scientific Inc.
S&P Global Inc.
Linde PLC
Elevance Health Inc.

**Total**  
**Total investments: 43**

**Sector Allocation of the underlying fund**

Information Technology	21.10%
Financials	16.40%
Health Care	14.87%
Industrials	10.74%
Consumer Discretionary	9.15%
Materials	6.97%
Communication Technology	5.99%
Utilities	5.96%
Consumer Staples	3.77%
Energy	2.23%
<b>Total</b>	<b>97.18%</b>

**Investment segmentation of the underlying fund**

U.S. Equity	96.30%
Short Term and others	2.82%
Canadian Equity	0.88%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

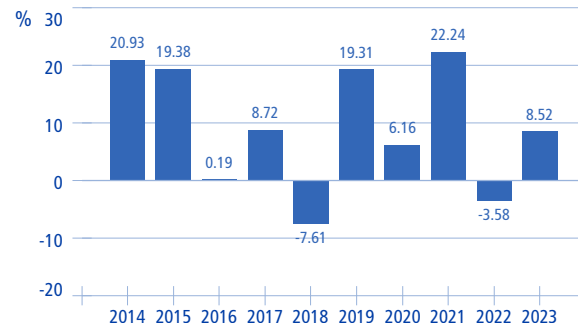
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$2,354. This works out to an average return of 8.94% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

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<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300, the Series 75/100 Prestige 500 and the Ecoflex Series 100/100 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.69%	-
Classic Series 75/75 Prestige 300	75%	75%	2.32%	-
Classic Series 75/75 Prestige 500	75%	75%	2.17%	-
Series 75/100	75%	100%	3.01%	0.30%
Series 75/100 Prestige 300	75%	100%	2.61%	0.30%
Series 75/100 Prestige 500	75%	100%	2.46%	0.30%
Ecoflex Series 100/100	100%	100%	3.02%	0.75%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

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**OTHER FEES**

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- the value of the premium invested or
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**FOR MORE INFORMATION**

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 25, 2021  
**Portfolio Advisor:** Fidelity Investments  
**Total Fund Value:** \$263.6 million  
**Number of Units Outstanding:** 26,121,933  
**Portfolio Turnover Rate:** 3.10%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.26%	\$9.55
Classic Series 75/75 Prestige 300 <sup>1</sup>	3.06%	\$9.59
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.90%	\$11.27
Series 75/100	3.50%	\$9.50
Series 75/100 Prestige 300 <sup>1</sup>	3.17%	\$9.57
Series 75/100 Prestige 500 <sup>1</sup>	3.02%	\$11.27

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the Fidelity Global Innovators® Fund, which invests in equity securities of companies anywhere in the world that have the potential to be disruptive innovators.

**Top 10 investments of the underlying fund**

- NVIDIA Corp.
- Microsoft Corp.
- Amazon.com Inc.
- Meta Platforms Inc.
- Alphabet Inc., class A
- Cameco Corp.
- Alphabet Inc., Class C
- Advanced Micro Devices Inc.
- Eli Lilly and Co.
- VERTIV HOLDINGS CO

**Top 10 holdings represents 50.46% of the underlying fund's net assets.**

**Total investments: 163**

**Investment segmentation of the underlying fund**

United States	91.71%
Canada	5.19%
Other countries	2.75%
Short Term and others	0.35%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with above average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

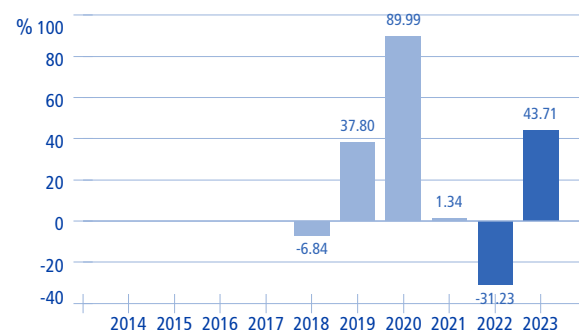
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$940. This works out to an average return of -2.77% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 6 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 4 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	3.26%	-
Classic Series 75/75 Prestige 300	75%	75%	3.06%	-
Classic Series 75/75 Prestige 500	75%	75%	2.90%	-
Series 75/100	75%	100%	3.50%	0.30%
Series 75/100 Prestige 300	75%	100%	3.17%	0.30%
Series 75/100 Prestige 500	75%	100%	3.02%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

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**FOR MORE INFORMATION**

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Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$175.9 million  
**Number of Units Outstanding:** 32,190,122  
**Portfolio Turnover Rate:** 203.24%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.00%	\$4.40
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.82%	\$4.48
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.66%	\$10.49
Series 75/100	3.22%	\$4.36
Series 75/100 Prestige 300 <sup>1</sup>	2.90%	\$4.43
Series 75/100 Prestige 500 <sup>1</sup>	2.75%	\$10.49

**WHAT DOES THIS FUND INVEST IN?**

The Fund is comprised of a selection of equities of companies located in the entire Pacific region including Japan.

**Top 10 investments of the Fund**

Taiwan Semiconductor Manufacturing Co. Ltd.	3.76%
Tencent Holdings Ltd.	3.46%
Mitsubishi UFJ Financial Group Inc.	2.81%
Samsung Electronics Co. Ltd.	2.36%
BHP Group Ltd.	1.98%
iShares MSCI All Country Asia ex Japan ETF	1.90%
Alibaba Group Holding Ltd.	1.88%
Mitsubishi Corp.	1.80%
Shin-Etsu Chemical Co. Ltd.	1.72%
MediaTek Inc.	1.31%
<b>Total</b>	<b>22.98%</b>

**Total investments: 464**

**Investment segmentation of the Fund**

Asian & Pacific	98.73%
Short Term and others	0.66%
United States	0.40%
Europe	0.21%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with above average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

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**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

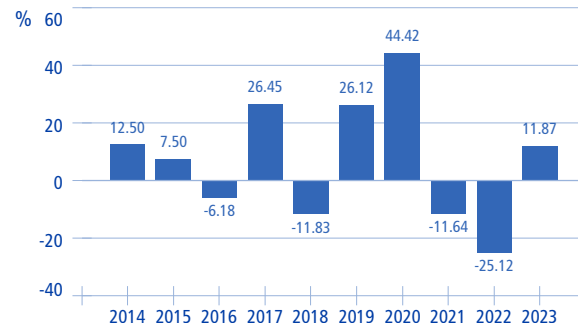
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**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,705. This works out to an average return of 5.48% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 6 years and down in value 4 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

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<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

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Classic Series 75/75 Prestige 500	75%	75%	2.66%	-
Series 75/100	75%	100%	3.22%	0.30%
Series 75/100 Prestige 300	75%	100%	2.90%	0.30%
Series 75/100 Prestige 500	75%	100%	2.75%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

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A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

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**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

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- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

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**FOR MORE INFORMATION**

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**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 28, 2019  
**Portfolio Advisor:** Jarislowsky Fraser Limited  
**Total Fund Value:** \$43.0 million  
**Number of Units Outstanding:** 4,628,641  
**Portfolio Turnover Rate:** 10.50%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.24%	\$9.14
Classic Series 75/75 Prestige 300 <sup>1</sup>	3.09%	\$9.22
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.93%	\$10.04
Series 75/100	3.49%	\$9.05
Series 75/100 Prestige 300 <sup>1</sup>	3.15%	\$9.19
Series 75/100 Prestige 500 <sup>1</sup>	3.00%	\$10.04

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Jarislowsky Fraser Emerging Markets Fund, which mainly invests in stocks of companies located around the world having commercial activities in emerging markets.

**Top 10 investments of the underlying fund**

Samsung Electronics Co. Ltd.	8.60%
Taiwan Semiconductor Manufacturing ADR	8.40%
Tencent Holdings Ltd.	5.00%
Tata Consultancy Services Ltd.	4.20%
BDO Unibank	2.90%
Weg S.A.	2.80%
Larsen & Toubro Ltd.	2.80%
Airtac International Goup	2.80%
HDFC Bank Ltd.	2.80%
Grupo Financiero Banorte SAB de CV	2.70%
<b>Total</b>	<b>43.00%</b>

**Total investments: 47**

**Investment segmentation of the underlying fund**

Asia and Pacific	80.20%
Latin America	12.50%
North America	3.40%
Mid-east and Africa	2.10%
Europe	1.80%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with above average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

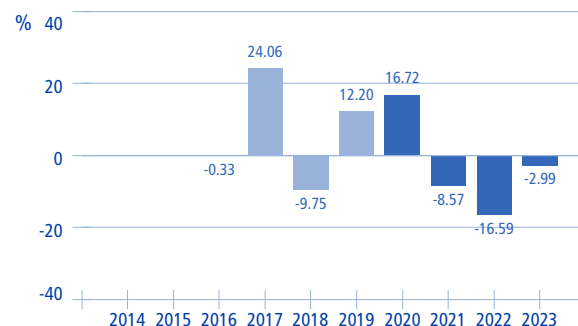
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$906. This works out to an average return of -2.34% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 8 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 3 years and down in value 5 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	3.24%	-
Classic Series 75/75 Prestige 300	75%	75%	3.09%	-
Classic Series 75/75 Prestige 500	75%	75%	2.93%	-
Series 75/100	75%	100%	3.49%	0.30%
Series 75/100 Prestige 300	75%	100%	3.15%	0.30%
Series 75/100 Prestige 500	75%	100%	3.00%	0.30%

\* MER shown may differ from actual MER.

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*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** CIBC Asset Management  
**Total Fund Value:** \$274.3 million  
**Number of Units Outstanding:** 9,866,514  
**Portfolio Turnover Rate:** 3.51%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.29%	\$57.23
Classic Series 75/75 Prestige 300 <sup>1</sup>	3.12%	\$58.24
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.97%	\$10.14
Series 75/100	3.45%	\$56.79
Series 75/100 Prestige 300 <sup>1</sup>	3.11%	\$57.68
Series 75/100 Prestige 500 <sup>1</sup>	2.96%	\$10.14

**WHAT DOES THIS FUND INVEST IN?**

This Fund invests in units of the Renaissance Global Health Care Fund, which mainly invests in medium and large capitalization companies engaged in the design, development, manufacturing and distribution of products or services in the healthcare sector.

**Top 10 investments of the underlying fund**

Johnson & Johnson	7.79%
Roche Holding AG	7.59%
Novartis AG	7.18%
Thermo Fisher Scientific Inc.	6.46%
Medtronic PLC	5.86%
CVS Health Corp.	5.74%
UnitedHealth Group Inc.	5.41%
IQVIA Holdings Inc.	5.15%
Sanofi SA	5.01%
Pfizer Inc.	4.83%

**Total** **61.02%**

**Total investments: 45**

**Investment segmentation of the underlying fund**

United States	48.12%
Switzerland	24.19%
Short Term and others	12.25%
Ireland	5.86%
France	5.01%
United Kingdom	4.57%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

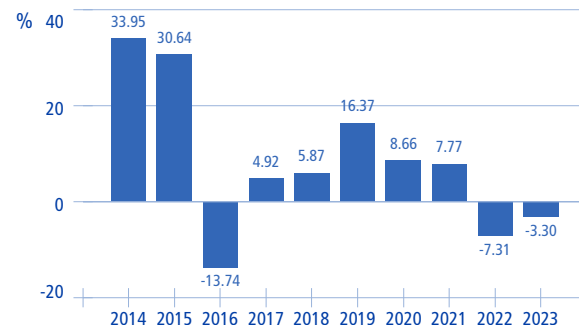
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$2,048. This works out to an average return of 7.43% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

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<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

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An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	3.29%	-
Classic Series 75/75 Prestige 300	75%	75%	3.12%	-
Classic Series 75/75 Prestige 500	75%	75%	2.97%	-
Series 75/100	75%	100%	3.45%	0.30%
Series 75/100 Prestige 300	75%	100%	3.11%	0.30%
Series 75/100 Prestige 500	75%	100%	2.96%	0.30%

\* MER shown may differ from actual MER.

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** October 28, 2019  
**Portfolio Advisor:** Dynamic Funds  
**Total Fund Value:** \$109.6 million  
**Number of Units Outstanding:** 10,505,673  
**Portfolio Turnover Rate:** 6.47%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	3.09%	\$10.23
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.94%	\$10.31
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.78%	\$10.89
Series 75/100	3.26%	\$10.16
Series 75/100 Prestige 300 <sup>1</sup>	2.90%	\$10.32
Series 75/100 Prestige 500 <sup>1</sup>	2.75%	\$10.89

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in units of the Dynamic Global Infrastructure Fund which is invested in a diversified portfolio of publicly-traded companies from around the globe that mainly own infrastructure assets directly.

**Top 10 investments of the underlying fund**

- American Tower Corp.
- CMS Energy Corp.
- TC Energy Corp.
- FirstEnergy Corp.
- Brookfield Infrastructure Partners LP
- Entergy Corp.
- Union Pacific Corp.
- Hydro One Ltd.
- CSX Corp.

**Top 10 holdings represents 45.60% of the underlying fund's net assets.**

**Total investments: 36**

**Investment segmentation of the underlying fund**

United States	51.70%
Canada	30.20%
Europe	12.10%
Short Term and others	3.30%
Australia	2.70%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking long-term capital growth
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

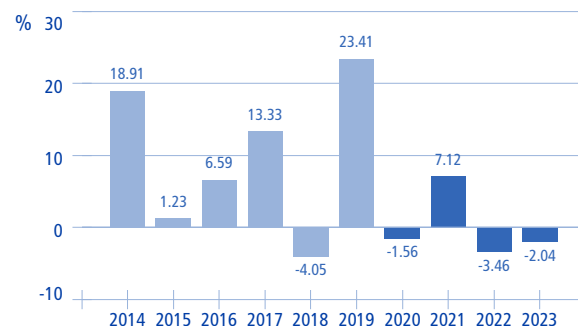
This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted. Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,031. This works out to an average return of 0.72% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 6 years and down in value 4 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
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**ONGOING FUND EXPENSES**

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Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	3.09%	-
Classic Series 75/75 Prestige 300	75%	75%	2.94%	-
Classic Series 75/75 Prestige 500	75%	75%	2.78%	-
Series 75/100	75%	100%	3.26%	0.30%
Series 75/100 Prestige 300	75%	100%	2.90%	0.30%
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*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$116.6 million  
**Number of Units Outstanding:** 5,118,990  
**Portfolio Turnover Rate:** 34.36%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.91%	\$45.47
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.44%	\$47.33
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.29%	\$10.83
Series 75/100	3.12%	\$44.99
Series 75/100 Prestige 300 <sup>1</sup>	2.65%	\$45.95
Series 75/100 Prestige 500 <sup>1</sup>	2.50%	\$10.83

**WHAT DOES THIS FUND INVEST IN?**

This Fund mainly invests in trust units of Canadian companies. The Fund may also include short-term fixed-income securities issued and guaranteed by the federal and provincial governments as well as Canadian corporations.

**Top 10 investments of the Fund**

RioCan REIT	9.79%
Granite REIT	9.67%
Canadian Apartment Properties REIT	8.98%
Dream Industrial REIT	7.77%
Choice Properties REIT	7.40%
First Capital REIT	6.34%
Boardwalk REIT	6.14%
Killiam Apartment REIT	6.13%
Allied Properties REIT	5.73%
SmartCentres REIT	5.61%
<b>Total</b>	<b>73.56%</b>

**Total investments: 25**

**Investment segmentation of the Fund**

Canadian Equity	98.12%
Short Term and others	1.88%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking a regular long-term income
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

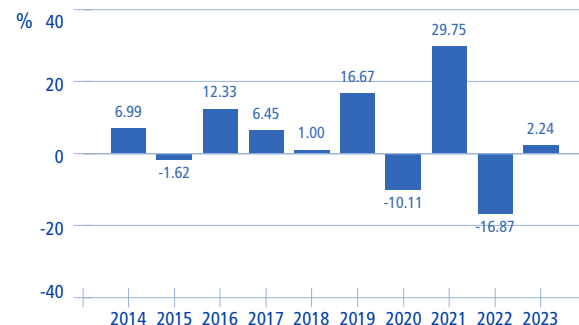
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,470. This works out to an average return of 3.93% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 7 years and down in value 3 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	2.91%	-
Classic Series 75/75 Prestige 300	75%	75%	2.44%	-
Classic Series 75/75 Prestige 500	75%	75%	2.29%	-
Series 75/100	75%	100%	3.12%	0.30%
Series 75/100 Prestige 300	75%	100%	2.65%	0.30%
Series 75/100 Prestige 500	75%	100%	2.50%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
- five business days after it is mailed.

In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

1080 Grande Allée West  
 PO Box 1907, Station Terminus  
 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** January 4, 2011  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$1,602.6 million  
**Number of Units Outstanding:** 61,252,802  
**Portfolio Turnover Rate:** 43.45%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	2.97%	\$43.96
Classic Series 75/75 Prestige 300 <sup>1</sup>	2.80%	\$44.74
Classic Series 75/75 Prestige 500 <sup>1</sup>	2.64%	\$10.68
Series 75/100	3.03%	\$43.81
Series 75/100 Prestige 300 <sup>1</sup>	2.55%	\$45.14
Series 75/100 Prestige 500 <sup>1</sup>	2.40%	\$10.69

**WHAT DOES THIS FUND INVEST IN?**

This Fund seeks to replicate the NASDAQ-100 Index<sup>®</sup>. This index is characterized by the securities of companies that offer promising products and services such as telecommunications equipment, computer services, high-technology products, etc.

**Top 10 investments of the Fund**

Apple Inc.	8.58%
Microsoft Corp.	8.01%
Invesco QQQ Trust ETF	6.47%
Amazon.com Inc.	4.50%
Broadcom Inc.	3.86%
Meta Platforms Inc.	3.58%
NVIDIA Corp.	3.50%
Tesla Inc.	3.43%
Alphabet Inc.	2.37%
Alphabet Inc.	2.31%
<b>Total</b>	<b>46.61%</b>

**Total investments: 104**

**Investment segmentation of the Fund**

U.S. Equity	96.76%
Foreign Equity	2.76%
Short Term and others	0.48%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking capital growth
- investing with average risk tolerance
- planning to invest for the medium to long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>\*</sup> NASDAQ®, OMX™, NASDAQ-100®, and NASDAQ-100 Index®, are registered trademarks of NASDAQ, Inc. and are licensed for use by iA Financial Group.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

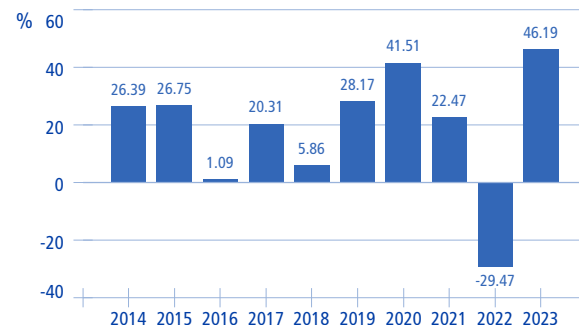
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$4,724. This works out to an average return of 16.80% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. In this period, the Fund was up in value 9 years and down in value 1 year.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	2.97%	-
Classic Series 75/75 Prestige 300	75%	75%	2.80%	-
Classic Series 75/75 Prestige 500	75%	75%	2.64%	-
Series 75/100	75%	100%	3.03%	0.30%
Series 75/100 Prestige 300	75%	100%	2.55%	0.30%
Series 75/100 Prestige 500	75%	100%	2.40%	0.30%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.080% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 4, 2017  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$159.3 million  
**Number of Units Outstanding:** 14,800,911  
**Portfolio Turnover Rate:** 13.75%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.99%	\$10.87
Classic Series 75/75 Prestige 300 <sup>1</sup>	1.89%	\$10.95
Classic Series 75/75 Prestige 500 <sup>1</sup>	1.76%	\$10.73
Series 75/100	2.35%	\$10.65
Series 75/100 Prestige 300 <sup>1</sup>	2.25%	\$10.72
Series 75/100 Prestige 500 <sup>1</sup>	2.12%	\$10.73

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in underlying investments that aim to reproduce market indices of both domestic and foreign fixed income and equity markets. Moreover, the asset allocation of this Fund is more heavily oriented towards fixed income securities. The target allocation is 70% in fixed income funds and 30% in equity funds.

**Top investments of the Fund**

BlackRock Canada Universe Bond Index Class D*	70.37%
Industrial Alliance Canadian Equity Index (iA) Fund	10.15%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	8.90%
BlackRock CDN US Equity Index Fund, Class D	8.82%
BlackRock CDN MSCI Emerging Markets Index, Class D	1.96%
Other Assets	-0.20%
<b>Total</b>	<b>100.00%</b>

**Total investments: 5**

**\*Top 10 investments of the BlackRock Canada**

Universe Bond Index	
Government of Canada, 1.500%, 2031-06-01	1.34%
Government of Canada, 2.000%, 2051-12-01	1.30%
Government of Canada, 1.500%, 2031-12-01	1.21%
Government of Canada, 1.250%, 2030-06-01	1.14%
Government of Canada, 1.750%, 2053-12-01	1.03%
Government of Canada, 2.000%, 2032-06-01	1.02%
Government of Canada, 0.500%, 2025-09-01	0.99%
Government of Canada, 3.250%, 2033-12-01	0.99%
Government of Canada, 2.500%, 2032-12-01	0.98%
Government of Canada, 3.250%, 2028-09-01	0.96%
<b>Total</b>	<b>10.96%</b>

**Investment segmentation of the Fund**

Fixed Income Funds	70.37%
International Equity Funds	10.85%
Canadian Equity Funds	10.16%
U.S. Equity Funds	8.82%
Others	-0.20%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking regular long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

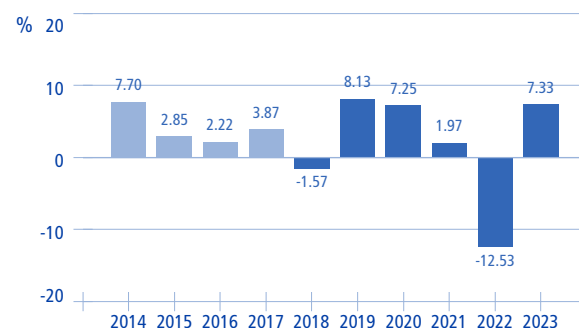
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,092. This works out to an average return of 1.45% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	1.99%	-
Classic Series 75/75 Prestige 300	75%	75%	1.89%	-
Classic Series 75/75 Prestige 500	75%	75%	1.76%	-
Series 75/100	75%	100%	2.35%	0.10%
Series 75/100 Prestige 300	75%	100%	2.25%	0.10%
Series 75/100 Prestige 500	75%	100%	2.12%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.060% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 4, 2017  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$151.7 million  
**Number of Units Outstanding:** 13,355,933  
**Portfolio Turnover Rate:** 16.34%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.99%	\$11.55
Classic Series 75/75 Prestige 300 <sup>1</sup>	1.89%	\$11.61
Classic Series 75/75 Prestige 500 <sup>1</sup>	1.76%	\$10.72
Series 75/100	2.30%	\$11.34
Series 75/100 Prestige 300 <sup>1</sup>	2.19%	\$11.39
Series 75/100 Prestige 500 <sup>1</sup>	2.06%	\$10.71

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in underlying investments that aim to reproduce market indices of both domestic and foreign fixed income and equity markets. Moreover, the asset allocation of this Fund is fairly balanced between fixed income and equity securities. The target allocation is 55% in fixed income funds and 45% in equity funds.

**Top investments of the Fund**

BlackRock Canada Universe Bond Index Class D*	55.28%
Industrial Alliance Canadian Equity Index (iA) Fund	15.25%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	13.34%
BlackRock CDN US Equity Index Fund, Class D	13.23%
BlackRock CDN MSCI Emerging Markets Index, Class D	2.93%
Other Assets	-0.03%
<b>Total</b>	<b>100.00%</b>

**Total investments: 5**

**\*Top 10 investments of the BlackRock Canada**

Investment	Percentage
<b>Universe Bond Index</b>	
Government of Canada, 1.500%, 2031-06-01	1.34%
Government of Canada, 2.000%, 2051-12-01	1.30%
Government of Canada, 1.500%, 2031-12-01	1.21%
Government of Canada, 1.250%, 2030-06-01	1.14%
Government of Canada, 1.750%, 2053-12-01	1.03%
Government of Canada, 2.000%, 2032-06-01	1.02%
Government of Canada, 0.500%, 2025-09-01	0.99%
Government of Canada, 3.250%, 2033-12-01	0.99%
Government of Canada, 2.500%, 2032-12-01	0.98%
Government of Canada, 3.250%, 2028-09-01	0.96%
<b>Total</b>	<b>10.96%</b>

**Investment segmentation of the Fund**

Fixed Income Funds	55.28%
International Equity Funds	16.27%
Canadian Equity Funds	15.25%
U.S. Equity Funds	13.23%
Others	-0.03%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> For details on the Prestige Preferential Pricing, refer to section 2.7 of the IAG Savings and Retirement Plan Individual Variable Annuity Contract.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

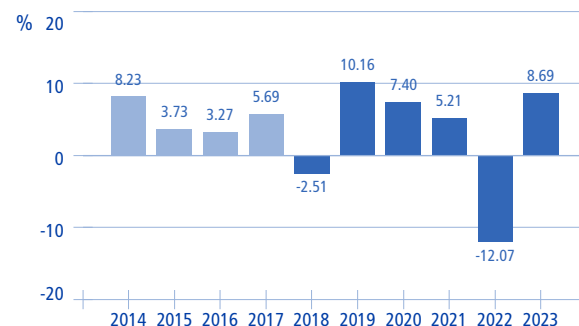
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,162. This works out to an average return of 2.49% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

<b>Guarantee Option</b>	<b>Maturity</b>	<b>Death</b>	<b>MER*</b> <small>(Annual rate as a % of the Fund value)</small>	<b>Fund Fee Rate</b>
Classic Series 75/75	75%	75%	1.99%	-
Classic Series 75/75 Prestige 300	75%	75%	1.89%	-
Classic Series 75/75 Prestige 500	75%	75%	1.76%	-
Series 75/100	75%	100%	2.30%	0.10%
Series 75/100 Prestige 300	75%	100%	2.19%	0.10%
Series 75/100 Prestige 500	75%	100%	2.06%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.060% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

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 Quebec City, QC G1K 7M3  
 1-844-442-4636

Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 4, 2017  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$255.7 million  
**Number of Units Outstanding:** 21,623,469  
**Portfolio Turnover Rate:** 12.55%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.98%	\$12.25
Classic Series 75/75 Prestige 300 <sup>1</sup>	1.88%	\$12.33
Classic Series 75/75 Prestige 500 <sup>1</sup>	1.75%	\$10.71
Series 75/100	2.30%	\$12.03
Series 75/100 Prestige 300 <sup>1</sup>	2.16%	\$12.12
Series 75/100 Prestige 500 <sup>1</sup>	2.03%	\$10.70

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in underlying investments that aim to reproduce market indices of both domestic and foreign fixed income and equity markets. Moreover, the asset allocation of this Fund is fairly balanced between fixed income and equity securities. The target allocation is 40% in fixed income funds and 60% in equity funds.

**Top investments of the Fund**

BlackRock Canada Universe Bond Index Class D	40.29%
Industrial Alliance Canadian Equity Index (iA) Fund	20.36%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	17.83%
BlackRock CDN US Equity Index Fund, Class D	17.68%
BlackRock CDN MSCI Emerging Markets Index, Class D	3.92%
Other Assets	-0.08%

**Total** **100.00%**

**Total investments: 5**

**Investment segmentation of the Fund**

Fixed Income Funds	40.29%
International Equity Funds	21.74%
Canadian Equity Funds	20.36%
U.S. Equity Funds	17.68%
Others	-0.07%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking high long-term returns
- investing with below average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

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**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

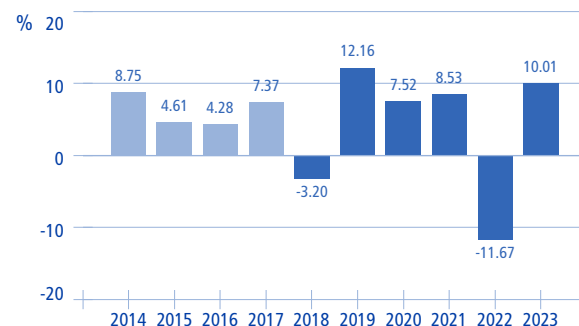
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,234. This works out to an average return of 3.52% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.





**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund.

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<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
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**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	1.98%	-
Classic Series 75/75 Prestige 300	75%	75%	1.88%	-
Classic Series 75/75 Prestige 500	75%	75%	1.75%	-
Series 75/100	75%	100%	2.30%	0.10%
Series 75/100 Prestige 300	75%	100%	2.16%	0.10%
Series 75/100 Prestige 500	75%	100%	2.03%	0.10%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.060% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 4, 2017  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$136.9 million  
**Number of Units Outstanding:** 11,011,728  
**Portfolio Turnover Rate:** 9.90%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.98%	\$13.01
Classic Series 75/75 Prestige 300 <sup>1</sup>	1.88%	\$13.08
Classic Series 75/75 Prestige 500 <sup>1</sup>	1.75%	\$10.69
Series 75/100	2.30%	\$12.78
Series 75/100 Prestige 300 <sup>1</sup>	2.17%	\$12.85
Series 75/100 Prestige 500 <sup>1</sup>	2.04%	\$10.68

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in underlying investments that aim to reproduce market indices of both domestic and foreign fixed income and equity markets. Moreover, the asset allocation of this Fund is more oriented towards equity securities. The target allocation is 25% in fixed income funds and 75% in equity funds.

**Top investments of the Fund**

Industrial Alliance Canadian Equity Index (iA) Fund	25.50%
BlackRock Canada Universe Bond Index Class D	25.21%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	22.31%
BlackRock CDN US Equity Index Fund, Class D	22.12%
BlackRock CDN MSCI Emerging Markets Index, Class D	4.91%
Other Assets	-0.05%

**Total** **100.00%**

**Total investments: 5**

**Investment segmentation of the Fund**

International Equity Funds	27.22%
Canadian Equity Funds	25.50%
Fixed Income Funds	25.21%
U.S. Equity Funds	22.12%
Others	-0.05%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize long-term returns
- investing with average risk tolerance
- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

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<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the Classic Series 75/75 guarantee option. Returns shown are after the MER has been deducted.

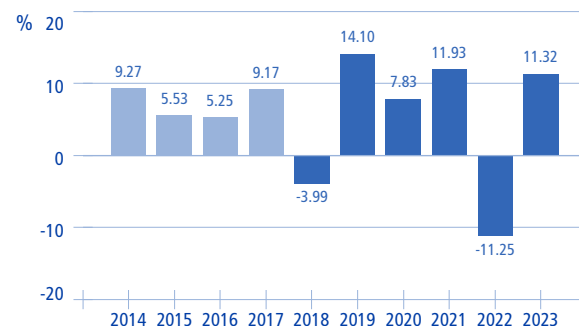
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,312. This works out to an average return of 4.57% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

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Sales Charge Option	What You Pay	How It Works
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<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	1.98%	-
Classic Series 75/75 Prestige 300	75%	75%	1.88%	-
Classic Series 75/75 Prestige 500	75%	75%	1.75%	-
Series 75/100	75%	100%	2.30%	0.20%
Series 75/100 Prestige 300	75%	100%	2.17%	0.20%
Series 75/100 Prestige 500	75%	100%	2.04%	0.20%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.060% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

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Website: [ia.ca](http://ia.ca)

*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** December 4, 2017  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$65.7 million  
**Number of Units Outstanding:** 5,074,549  
**Portfolio Turnover Rate:** 12.77%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
Classic Series 75/75	1.99%	\$13.70
Classic Series 75/75 Prestige 300 <sup>1</sup>	1.89%	\$13.77
Classic Series 75/75 Prestige 500 <sup>1</sup>	1.76%	\$10.67
Series 75/100	2.26%	\$13.46
Series 75/100 Prestige 300 <sup>1</sup>	2.14%	\$13.56
Series 75/100 Prestige 500 <sup>1</sup>	2.01%	\$10.67

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests in underlying investments that aim to reproduce market indices of both domestic and foreign fixed income and equity markets. Moreover, the asset allocation of this Fund is more oriented towards equity securities. The target allocation is 10% in fixed income funds and 90% in equity funds.

**Top investments of the Fund**

Industrial Alliance Canadian Equity Index (iA) Fund	30.57%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	26.86%
BlackRock CDN US Equity Index Fund, Class D	26.63%
BlackRock Canada Universe Bond Index Class D	10.12%
BlackRock CDN MSCI Emerging Markets Index, Class D	5.90%
Other Assets	-0.08%

**Total** **100.00%**

**Total investments: 5**

**Investment segmentation of the Fund**

International Equity Funds	32.76%
Canadian Equity Funds	30.57%
U.S. Equity Funds	26.63%
Fixed Income Funds	10.12%
Others	-0.08%

**Total** **100.00%**

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking to maximize long-term returns
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- planning to invest for the long term

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

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**HOW HAS THE FUND PERFORMED?**

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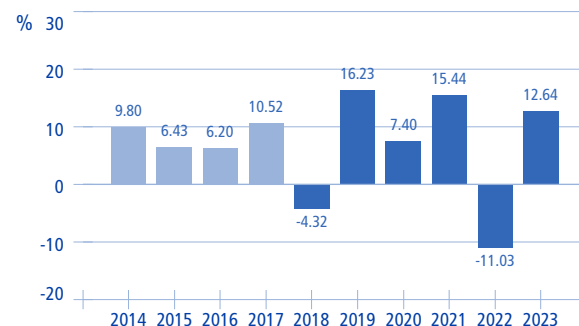
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**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,385. This works out to an average return of 5.50% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 10 years. Had the Fund been offered in another Series or the underlying fund had existed prior to the date of first offer in the IAG SRP product, the returns shown would likely have been similar. In this period, the Fund was up in value 8 years and down in value 2 years.



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<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Classic Series 75/75 guarantee. You don't pay these expenses directly but they will reduce the return on your investment.

An additional fee applies to the Series 75/100, the Series 75/100 Prestige 300 and the Series 75/100 Prestige 500 and is paid out of the contract each year. For details about how the guarantees work, please refer to the Information Folder and the contract.

Guarantee Option	Maturity	Death	MER* <small>(Annual rate as a % of the Fund value)</small>	Fund Fee Rate
Classic Series 75/75	75%	75%	1.99%	-
Classic Series 75/75 Prestige 300	75%	75%	1.89%	-
Classic Series 75/75 Prestige 500	75%	75%	1.76%	-
Series 75/100	75%	100%	2.26%	0.20%
Series 75/100 Prestige 300	75%	100%	2.14%	0.20%
Series 75/100 Prestige 500	75%	100%	2.01%	0.20%

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.060% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

You may change your mind within two business days of the earlier of:

- the date you received confirmation or
- five business days after it is mailed.

You may also change your mind about subsequent transactions you make under the contract within two business days of the earlier of:

- the date you received confirmation of the transaction or
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In this case the right to cancel only applies to the new transaction. You have to tell the insurer in writing, by e-mail, fax or letter, that you want to cancel. The amount returned will be the lesser of:

- the value of the premium invested or
- the value of the investment on the valuation day following the day iA Financial Group received your request to cancel.

The amount returned only applies to the specific transaction and will include a refund of any sales charges you paid.

**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

**iA Financial Group**

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 1-844-442-4636

Website: [ia.ca](http://ia.ca)



*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** November 24, 2014  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$110.2 million  
**Number of Units Outstanding:** 10,612,517  
**Portfolio Turnover Rate:** 1.41%  
**Minimum Investment:** \$25  
*Eligible Income Stage Fund for the Minimum Income*

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
FORLIFE Series <sup>1</sup>	2.89%	\$10.39

**WHAT DOES THIS FUND INVEST IN?**

The Fund primarily invests in corporate debt investments, private investments and government debt securities.

**Top 10 investments of the Fund**

Government of Canada, Treasury Bill, 5.033%, 2024-02-15	7.48%
Government of Canada, Treasury Bill, 5.014%, 2024-01-18	3.53%
Enbridge Gas Inc., 5.460%, 2036-09-11	3.23%
Manulife Finance (Delaware) LP, 5.059%, 2041-12-15	3.13%
Énergir LP, 3.040%, 2032-02-09	2.90%
Bell Canada, 3.000%, 2031-03-17	2.67%
407 International Inc., 3.430%, 2033-06-01	2.52%
407 International Inc., 6.470%, 2029-07-27	2.46%
Government of Canada, Treasury Bill, 5.035%, 2024-03-14	2.25%
Concord Wedgemount Creek General Partnership, 4.305%, 2061-12-31	2.09%
<b>Total</b>	<b>32.26%</b>

**Total investments: 113**

**Investment segmentation of the Fund**

Corporates	73.52%
Short Term and others	15.49%
Foreign Bonds	10.99%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking recurring income with emphasis on capital protection

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

<sup>1</sup> Fund offered for the FORLIFE Series Income Stage only. For details, refer to Section 6 of the IAG Savings and Retirement Plan Information Folder.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the FORLIFE Series guarantee option. Returns shown are after the MER has been deducted.

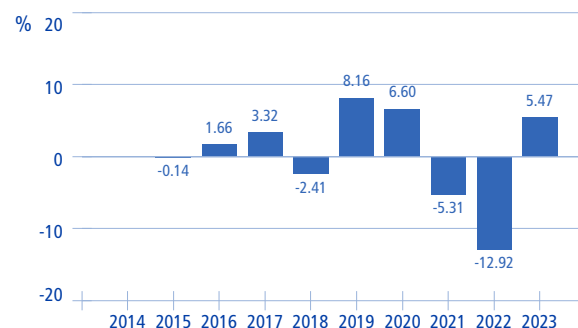
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,037. This works out to an average return of 0.40% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 9 years. In this period, the Fund was up in value 5 years and down in value 4 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option.

One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Income Stage guarantee of the FORLIFE Series. The insurance fee included in the MER is 0.75%. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> <small>(Annual rate as a % of the Fund value)</small>	<u>Fund Fee Rate</u>
FORLIFE Series	75%	100%	2.89%	-

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.040% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund.

A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force.

If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

**WHAT IF I CHANGE MY MIND?**

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**FOR MORE INFORMATION**

This summary may not contain all the information you need. Please refer to the Information Folder and the contract.

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*Since May 29, 2023, the Deferred Sales Charge option is no longer available for new investments and additional deposits.*

**QUICK FACTS**

**Date of first offer under IAG SRP :** November 24, 2014  
**Portfolio Advisor:** iA Global Asset Management  
**Total Fund Value:** \$17.2 million  
**Number of Units Outstanding:** 1,547,359  
**Portfolio Turnover Rate:** 20.51%  
**Minimum Investment:** \$25

Guarantee Option	MER <sup>2</sup>	Net Asset Value per Unit
FORLIFE Series <sup>1</sup>	3.10%	\$11.30

**WHAT DOES THIS FUND INVEST IN?**

The Fund invests through careful diversification of bond securities from Canadian governments and corporations, Canadian equities and foreign equities.

**Top investments of the Fund**

Industrial Alliance Bond (iA) Fund*	70.34%
Industrial Alliance Canadian Equity Index (iA) Fund	15.21%
BlackRock CDN US Equity Index Fund, Class D	9.77%
BlackRock CDN MSCI EAFE Equity Index Fund, Class D	4.92%
Other Assets	-0.24%
<b>Total</b>	<b>100.00%</b>

**Total investments: 4**

**Investment segmentation of the Fund**

Fixed Income Funds	70.34%
Canadian Equity Funds	15.21%
U.S. Equity Funds	9.77%
International Equity Funds	4.92%
Others	-0.24%
<b>Total</b>	<b>100.00%</b>

**WHO IS THIS FUND FOR?**

**This Fund may be suitable for investors:**

- seeking recurring income with emphasis on long-term growth

**HOW RISKY IS IT?**

The value of your investment can go down. Please refer to the Information Folder for further details.

**RISK LEVEL**



**ARE THERE ANY GUARANTEES?**

This Fund is offered under an insurance contract. It comes with guarantees that may protect your investment if the markets go down. You pay fees for the guarantees. The fees are summarized in the Ongoing Fund Expenses section.

\* For details on the Industrial Alliance Bond (iA) Fund top investments refer to the corresponding Fund facts included in this document.

<sup>1</sup> Fund offered for the FORLIFE Series Income Stage only. For details, refer to Section 6 of the IAG Savings and Retirement Plan Information Folder.

<sup>2</sup> iA Financial Group is currently waiving a portion of the operating expenses for this Fund and can terminate the waiver at any time without notice. For the period ending December 31, 2023, the waiver was set at 0.01% for all guarantee options.

**HOW HAS THE FUND PERFORMED?**

This section tells you how the Fund has performed over the past years for a policyholder who chose the FORLIFE Series guarantee option. Returns shown are after the MER has been deducted.

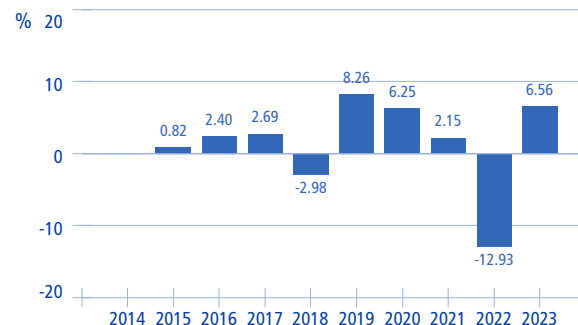
Important: Past performance does not indicate how the Fund will perform in the future. Also, your actual return will depend on the guarantee option you choose, any changes you made to your investment and your personal tax situation.

**AVERAGE RETURN**

A person who invested \$1,000 in the Fund 10 years ago (or since the date it was first offered under IAG SRP if less than 10 years) now has \$1,127. This works out to an average return of 1.33% a year.

**YEAR-BY-YEAR RETURNS**

This chart shows how the Fund has performed for the last 9 years. In this period, the Fund was up in value 7 years and down in value 2 years.



**HOW MUCH DOES IT COST?**

The following tables show the fees and expenses you could pay to buy, own and sell units of the Fund. The ongoing fees and expenses are different for each guarantee option. One of the following sales charges will apply, see the Information Folder and Individual Variable Annuity Contract for full details or discuss with your life insurance agent.

Sales Charge Option	What You Pay	How It Works
<b>No Sales Charge</b>	There is no initial charge or surrender charge when you invest and if you surrender.	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. If you surrender Fund Units within 5 years from the investment date, the life insurance advisor and his/her agency may have to return all or part of their commission to iA Financial Group.
<b>Front End Sales Charge</b>	Up to 5% of the amount to be invested in the Fund.	You and your life insurance agent decide on the rate. This sales charge is deducted from the amount invested and is paid as a commission to your life insurance agent and his/her agency.
<b>Deferred Sales Charge</b>	If you surrender within: 1 <sup>st</sup> year 5.5% 2 <sup>nd</sup> and 3 <sup>rd</sup> year 5.0% 4 <sup>th</sup> and 5 <sup>th</sup> year 4.0% 6 <sup>th</sup> year 3.0% 7 <sup>th</sup> year 2.0% After 7 years 0.0%	When you invest in the Fund, iA Financial Group pays a commission of up to 5.6% to your life insurance agent and his/her agency. Any deferred sales charges paid go to iA Financial Group. The deferred sales charge is a fixed rate and is deducted from the amount you surrender. You have the right to surrender up to 10% of the market value of your units each year, without a surrender fee. You may switch to units of another fund under the contract at any time without paying a deferred sales charge.

**ONGOING FUND EXPENSES**

The MER includes the management fee and operating expenses of the Fund. It also includes the insurance fee associated with the Income Stage guarantee of the FORLIFE Series. The insurance fee included in the MER is 0.75%. For details about how the guarantees work, please refer to the Information Folder and the contract.

<u>Guarantee Option</u>	<u>Maturity</u>	<u>Death</u>	<u>MER*</u> <small>(Annual rate as a % of the Fund value)</small>	<u>Fund Fee Rate</u>
FORLIFE Series	75%	100%	3.10%	-

\* MER shown may differ from actual MER.

**TRAILING COMMISSION**

Each month, iA Financial Group pays a trailing commission of up to 0.040% of the monthly average market value of your investment in this Fund. This commission is for the ongoing service and advice your life insurance agent and his/her agency provide. The trailing commission is included in the management fees. The rate depends on the sales charge option you choose.

**OTHER FEES**

You may have to pay other fees when you surrender or transfer investments in this Fund. A transaction fee of \$35 may be charged for a surrender or transfer in accordance with administrative policies in force. If you surrender or transfer an investment in the Funds within 90 days of the investment date, you may have to pay a frequent trading fee equal to 2% of the market value of this investment. These fees are reinvested in the Fund.

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## Management Fees and Management Expense Ratio "MER" as at December 31, 2023 - Ecoflextra Series 75/100

	Management Fees (%) <sup>1</sup>	Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>	Fund Fee Rate (%) <sup>1</sup>
<b>DISCIPLINED FUNDS</b>				
Disciplined Prudent (iA)	2.23	-	2.82	0.60
Disciplined Moderate (iA)	2.33	-	2.91	0.80
Disciplined Balanced (iA)	2.38	-	2.92	0.80
Disciplined Growth (iA)	2.36	-	2.93	1.05
<b>INCOME FUNDS</b>				
Money Market (iA)	1.29	-	1.73	0.60
Short Term Bond (iA)	1.91	0.00	2.43	0.60
Disciplined Bond (iA)	1.93	0.00	2.43	0.60
<b>CANADIAN HYBRID FUNDS</b>				
Canadian Disciplined Equity (iA) Hybrid 75/25	2.18	-	2.71	1.35
Canadian Equity Index (iA) Hybrid 75/25	2.08	-	2.64	1.40
<b>GLOBAL HYBRID FUNDS</b>				
Global Disciplined Equity (iA) Hybrid 75/25	2.53	-	3.10	1.40
U.S. Disciplined Equity (iA) Hybrid 75/25	2.35	-	2.90	1.40

<sup>1</sup> For details on the Management Fees, MER and Fund Fee Rate, refer to Section 7.3 of the IAG Savings and Retirement Plan Information Folder.

<sup>2</sup> The Underlying Fund Fee represents the potential expenses of underlying funds in which segregated funds can invest, such as an exchange traded fund (ETF). Fees are charged by the underlying funds managers and include management fees and their expenses, which may include expenses for portfolio management, administration, audit, taxes and other fees. Underlying fund fees are included in the MER.

<sup>3</sup> The IAG SRP Ecoflextra 75/100 Series is not available for new sales or new investments (deposits) in existing contracts. In addition, for contracts issued between April 1 and August 17, 2012, interfund transfers between the Ecoflextra Series are only permitted between the following funds: Money Market (iA), Short Term Bond (iA), Disciplined Bond (iA) and Disciplined Prudent (iA).



## Information specific to F-Class Funds

This section shows the Funds and Series available for the F-Class option. For additional information on the Funds, please see the corresponding page in this document. When you invest in the Funds under the F-Class option, iA Financial Group does not pay any commission or service fees to your life insurance agent and his/her agency. The amount you pay for holding F-Class Fund Units will be outlined in the agreement between you and your agent. There are no Surrender Fees.

### Management Fees and Management Expense Ratio "MER" as at December 31, 2023 - F-Class

	Management Fees (%) <sup>1</sup>			Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>			Fund Fee Rate (%) <sup>1</sup>	
	Classic Series 75/75	Series 75/100	Ecoflex Series 100/100		Classic Series 75/75	Series 75/100	Ecoflex Series 100/100	Series 75/100	Ecoflex Series 100/100
<b>ESG FUNDS</b>									
SRI Moderate (Inhance)	1.22	1.47	1.63	-	1.69	1.99	2.17	0.10	0.40
SRI Balanced (Inhance)	1.27	1.52	1.68	-	1.74	1.96	2.23	0.10	0.50
SRI Growth (Inhance)	1.32	1.57	1.73	-	1.80	2.11	2.28	0.10	0.50
Sustainable Balanced Portfolio (iA)	1.19	1.39	-	0.02	1.69	1.92	-	0.10	-
Fidelity Climate Leadership Balanced™	1.40	1.60	-	-	1.90	2.14	-	0.10	-
Sustainable Canadian Equity (iA)	1.21	1.43	-	0.00	1.69	1.94	-	0.30	-
Climate Strategy (Wellington)	1.41	1.68	-	-	1.92	2.23	-	0.30	-
<b>FOCUS FUNDS</b>									
Focus Prudent (iA)	1.08	1.24	1.34	0.01	1.44	1.73	1.85	0.10	0.25
Focus Moderate (iA)	1.13	1.28	1.44	0.01	1.47	1.76	1.96	0.10	0.40
Focus Balanced (iA)	1.17	1.33	1.52	0.01	1.55	1.81	2.05	0.10	0.40
Focus Growth (iA)	1.22	1.37	1.60	0.01	1.59	1.85	2.14	0.10	0.50
Focus Aggressive (iA)	1.26	1.50	1.66	0.01	1.76	2.03	2.21	0.20	0.65
<b>SELECTION FUNDS</b>									
Selection Prudent (iA)	1.03	1.20	1.25	0.01	1.49	1.69	1.75	0.10	0.25
Selection Moderate (iA)	1.08	1.26	1.33	0.01	1.52	1.75	1.84	0.10	0.40
Selection Balanced (iA)	1.15	1.33	1.42	0.01	1.58	1.82	1.95	0.10	0.40
Selection Growth (iA)	1.23	1.41	1.53	0.02	1.58	1.94	2.07	0.10	0.50
Selection Aggressive (iA)	1.30	1.56	1.61	0.02	1.81	2.11	2.17	0.20	0.65
<b>INCOME FUNDS</b>									
Money Market (iA)	0.74	0.92	0.98	-	1.08	1.36	1.42	0.10	0.25
Short Term Bond (iA)	1.25	1.41	1.41	0.00	1.74	1.92	1.92	0.10	0.25
Bond (iA)	1.23	1.39	1.41	0.00	1.68	1.84	1.92	0.10	0.25
Canadian Corporate Bond (iA)	1.23	1.35	-	0.00	1.70	1.85	-	0.10	-
Core Plus Bond (Wellington Square)	1.27	1.48	1.53	-	1.76	2.00	2.02	0.10	0.25
Fixed Income Managed Portfolio (iA)	1.40	1.58	-	0.03	1.94	2.15	-	0.10	-
Global Multisector Bond (Loomis Sayles)	1.50	1.68	-	-	2.02	2.23	-	0.10	-
Global Fixed Income (PIMCO)	1.60	1.75	-	-	1.96	2.29	-	0.10	-
<b>INCOME FUNDS - Specialty</b>									
Floating Rate Income (Wellington Square)	1.24	1.42	-	-	1.64	1.79	-	0.10	-
Strategic Corporate Bond (iA)	0.72	0.92	-	0.01	1.09	1.27	-	0.10	-
Fidelity American High Yield Currency Neutral	1.61	1.74	-	-	2.15	2.30	-	0.10	-
<b>DIVERSIFIED FUNDS</b>									
Diversified Security (iA)	1.04	1.22	1.39	0.02	1.52	1.73	1.92	0.10	0.25
Diversified (iA)	1.08	1.25	1.41	0.01	1.44	1.61	1.93	0.10	0.40
Diversified Opportunity (iA)	1.13	1.31	1.46	0.01	1.54	1.69	1.99	0.10	0.50
Strategic Income (iA)	1.06	1.24	1.64	0.01	1.46	1.71	2.19	0.10	0.50
Global Diversified (Loomis Sayles)	1.16	1.35	-	-	1.60	1.71	-	0.10	-

	Management Fees (%) <sup>1</sup>			Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>			Fund Fee Rate (%) <sup>1</sup>	
	Classic Series 75/75	Series 75/100	Ecoflex Series 100/100		Classic Series 75/75	Series 75/100	Ecoflex Series 100/100	Series 75/100	Ecoflex Series 100/100
<b>DIVERSIFIED FUNDS</b>									
Fidelity Global Monthly Income	1.38	1.56	-	0.01	1.90	2.07	-	0.10	-
Fidelity Multi-Asset Innovation	1.39	1.62	-	-	1.90	2.16	-	0.20	-
Global Asset Allocation Security (iA)	1.07	1.25	-	0.11	1.64	1.84	-	0.10	-
Global Asset Allocation (iA)	1.12	1.40	-	0.09	1.68	2.00	-	0.10	-
Global Asset Allocation Opportunity (iA)	1.16	1.43	-	0.09	1.67	2.03	-	0.20	-
<b>CANADIAN HYBRID FUNDS</b>									
Strategic Equity Income (iA) Hybrid 75/25	1.00	1.17	1.17	-	1.45	1.63	1.64	0.10	0.50
Dividend Growth (iA) Hybrid 75/25	1.01	1.20	1.27	-	1.46	1.68	1.76	0.10	0.50
Canadian Equity Index (iA) Hybrid 75/25	1.08	1.29	1.35	-	1.53	1.78	1.85	0.20	0.65
Fidelity True North <sup>®</sup> Hybrid 75/25	1.19	1.45	1.76	-	1.67	1.94	2.30	0.20	0.65
Canadian Equity Growth (iA) Hybrid 75/25	1.12	1.35	1.35	-	1.58	1.85	1.85	0.20	0.65
Fidelity Canadian Opportunities Hybrid 75/25	1.20	1.39	-	-	1.68	1.87	-	0.20	-
Canadian Equity Small Cap (QV) Hybrid 75/25	1.43	1.66	-	-	1.93	2.21	-	0.20	-
<b>GLOBAL HYBRID FUNDS</b>									
Global Dividend (iA) Hybrid 75/25	1.32	1.53	1.62	-	1.71	2.03	2.02	0.20	0.65
Global Equity (iA) Hybrid 75/25	1.19	1.43	1.54	0.01	1.57	1.95	2.08	0.20	0.65
Fidelity NorthStar <sup>®</sup> Hybrid 75/25	1.36	1.61	1.78	-	1.83	2.12	2.35	0.20	0.65
Thematic Innovation (iA) Hybrid 75/25	1.24	1.47	-	-	1.69	1.99	-	0.20	-
<b>CANADIAN EQUITY FUNDS</b>									
Strategic Equity Income (iA)	1.09	1.27	1.27	-	1.55	1.74	1.75	0.20	0.75
Dividend Growth (iA)	1.10	1.34	1.36	-	1.55	1.82	1.86	0.20	0.75
Canadian Equity Index (iA)	1.16	1.37	1.26	0.01	1.51	1.88	1.75	0.30	0.75
Fidelity True North <sup>®</sup>	1.33	1.58	-	-	1.82	2.10	-	0.30	-
Canadian Equity Growth (iA)	1.21	1.43	1.42	0.00	1.60	1.85	1.82	0.30	0.75
Fidelity Canadian Opportunities	1.34	1.57	-	-	1.81	2.06	-	0.30	-
Canadian Equity Small Cap (QV)	1.55	1.78	-	-	1.93	2.34	-	0.30	-
North American Equity (iA)	1.21	1.44	-	-	1.68	1.96	-	0.30	-
<b>U.S. &amp; INTERNATIONAL EQUITY FUNDS</b>									
Global Equity Index ACWI (BlackRock)	1.14	1.41	1.41	0.09	1.58	2.01	1.98	0.30	0.75
Global Dividend (Dynamic)	1.44	1.74	-	0.04	1.95	2.26	-	0.30	-
Global Dividend (iA) <sup>3</sup>	1.32	1.60	-	-	1.81	2.13	-	0.30	-
Global Equity (iA)	1.32	1.59	-	0.01	1.67	1.95	-	0.30	-
Global Opportunities (Loomis Sayles)	1.23	1.55	-	-	1.71	2.01	-	0.30	-
Global True Conviction (iA)	1.32	1.60	-	0.01	1.77	2.15	-	0.30	-
Global Equity Opportunistic Value (Wellington)	1.41	1.68	-	-	1.92	2.23	-	0.30	-
Fidelity Global Concentrated Equity	1.41	1.68	-	0.11	2.03	2.34	-	0.30	-
Fidelity NorthStar <sup>®</sup>	1.49	1.77	-	-	2.01	2.33	-	0.30	-
International Equity Index (BlackRock)	1.21	1.45	1.38	0.02	1.62	1.98	1.91	0.30	0.75
International Equity (iA)	1.32	1.56	-	0.02	1.83	2.01	-	0.30	-
Fidelity European Equity	1.40	1.67	-	-	1.90	2.21	-	0.30	-
U.S. Equity Index (BlackRock)	1.21	1.45	1.38	0.00	1.58	1.94	1.74	0.30	0.75
Fidelity Insights	1.43	1.70	-	-	1.91	2.22	-	0.30	-
Thematic Innovation (iA)	1.12	1.30	1.46	-	1.55	1.78	1.85	0.30	0.75
American (Dynamic)	1.29	1.56	-	0.04	1.79	2.12	-	0.30	-

	Management Fees (%) <sup>1</sup>			Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>			Fund Fee Rate (%) <sup>1</sup>	
	Classic Series 75/75	Series 75/100	Ecoflex Series 100/100		Classic Series 75/75	Series 75/100	Ecoflex Series 100/100	Series 75/100	Ecoflex Series 100/100
<b>U.S. &amp; INTERNATIONAL EQUITY FUNDS</b>									
U.S. Equity (iA)	1.32	1.56	1.46	0.00	1.75	2.09	1.98	0.30	0.75
U.S. Dividend Growth (iA)	1.16	1.45	1.46	-	1.52	1.92	1.85	0.30	0.75
<b>SPECIALTY FUNDS</b>									
Fidelity Global Innovators®	1.66	1.97	-	-	2.19	2.56	-	0.30	-
Asian Pacific (iA)	1.39	1.63	-	0.06	1.90	2.16	-	0.30	-
Emerging Markets (Jarislowsky Fraser)	1.62	1.87	-	-	2.13	2.44	-	0.30	-
Global Health Care (Renaissance)	1.71	1.89	-	-	2.21	2.43	-	0.30	-
Global Infrastructure (Dynamic)	1.43	1.60	-	0.09	1.99	2.22	-	0.30	-
Real Estate Income (iA)	1.35	1.58	-	-	1.80	2.06	-	0.30	-
U.S. DAQ Index (iA)	1.42	1.51	-	0.02	1.86	2.01	-	0.30	-
<b>INDEXIA FUNDS</b>									
Indexia Prudent (iA)	0.74	1.08	-	0.01	1.08	1.55	-	0.10	-
Indexia Moderate (iA)	0.74	1.08	-	0.01	1.08	1.42	-	0.10	-
Indexia Balanced (iA)	0.75	1.08	-	0.01	1.14	1.55	-	0.10	-
Indexia Growth (iA)	0.74	1.08	-	0.01	1.09	1.55	-	0.20	-
Indexia Aggressive (iA)	0.75	1.08	-	0.01	1.10	1.55	-	0.20	-

<sup>1</sup> For details on the Management Fees, MER and Fund Fee Rate, refer to Section 7.3 of the IAG Savings and Retirement Plan Information Folder.

<sup>2</sup> The Underlying Fund Fee represents the potential expenses of underlying funds in which segregated funds can invest, such as an exchange traded fund (ETF). Fees are charged by the underlying funds managers and include management fees and their expenses, which may include expenses for portfolio management, administration, audit, taxes and other fees. Underlying fund fees are included in the MER.

<sup>3</sup> MER is estimated since the fund is new or is newly available in the Series (October 2023) and may vary at any time.

## Management Fees and Management Expense Ratio "MER" as at December 31, 2023 for Prestige Preferential Pricing - F-Class

	Management Fees (%) <sup>1</sup>				Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>				Fund Fee Rate (%) <sup>1</sup>
	Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500	Series 75/100 Prestige 300	Series 75/100 Prestige 500		Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500 <sup>3</sup>	Series 75/100 Prestige 300	Series 75/100 Prestige 500 <sup>3</sup>	
<b>ESG FUNDS</b>										
SRI Moderate (Inhance)	1.06	0.93	1.13	1.07	-	1.52	1.36	1.46	1.53	0.10
SRI Balanced (Inhance)	1.13	1.04	1.24	1.13	-	1.60	1.50	1.65	1.60	0.10
SRI Growth (Inhance)	1.16	1.07	1.23	1.13	-	1.63	1.52	1.72	1.60	0.10
Sustainable Balanced Portfolio (iA)	1.03	0.90	1.16	1.07	0.02	1.51	1.36	1.66	1.56	0.10
Fidelity Climate Leadership Balanced™	1.24	1.11	1.38	1.28	-	1.72	1.58	1.88	1.78	0.10
Sustainable Canadian Equity (iA)	0.91	0.79	1.04	0.95	0.00	1.34	1.21	1.50	1.40	0.30
Climate Strategy (Wellington)	1.26	1.13	1.40	1.29	-	1.74	1.60	1.91	1.78	0.30
<b>FOCUS FUNDS</b>										
Focus Prudent (iA)	0.93	0.83	1.03	0.91	0.01	1.38	1.26	1.50	1.36	0.10
Focus Moderate (iA)	0.97	0.86	1.11	1.01	0.01	1.42	1.30	1.56	1.47	0.10
Focus Balanced (iA)	1.01	0.90	1.18	1.06	0.01	1.47	1.34	1.66	1.53	0.10
Focus Growth (iA)	1.05	0.95	1.22	1.11	0.01	1.41	1.40	1.71	1.59	0.10
Focus Aggressive (iA)	1.08	0.99	1.32	1.20	0.01	1.55	1.44	1.82	1.68	0.20
<b>SELECTION FUNDS</b>										
Selection Prudent (iA)	0.93	0.84	0.98	0.86	0.01	1.38	1.28	1.43	1.29	0.10
Selection Moderate (iA)	0.97	0.90	1.05	0.97	0.01	1.42	1.34	1.51	1.42	0.10
Selection Balanced (iA)	1.06	0.97	1.13	1.04	0.01	1.53	1.43	1.62	1.51	0.10
Selection Growth (iA)	1.12	1.05	1.24	1.14	0.02	1.47	1.52	1.74	1.62	0.10
Selection Aggressive (iA)	1.21	1.11	1.35	1.23	0.02	1.70	1.59	1.86	1.73	0.20
<b>INCOME FUNDS</b>										
Money Market (iA)	0.71	0.68	0.88	0.86	-	1.10	1.08	1.20	1.28	0.10
Short Term Bond (iA)	1.11	1.03	1.19	1.10	0.00	1.58	1.48	1.66	1.56	0.10
Bond (iA)	1.11	1.02	1.21	1.13	0.00	1.58	1.47	1.66	1.60	0.10
Canadian Corporate Bond (iA)	1.12	1.02	1.19	1.12	0.00	1.58	1.47	1.64	1.58	0.10
Core Plus Bond (Wellington Square)	1.17	1.11	1.31	1.25	-	1.64	1.57	1.80	1.74	0.10
Fixed Income Managed Portfolio (iA)	1.25	1.20	1.41	1.32	0.03	1.77	1.72	1.96	1.86	0.10
Global Multisector Bond (Loomis Sayles)	1.33	1.27	1.53	1.50	-	1.83	1.76	2.06	2.02	0.10
Global Fixed Income (PIMCO)	1.40	1.30	1.60	1.53	-	1.79	1.80	2.10	2.06	0.10
<b>INCOME FUNDS - Specialty</b>										
Floating Rate Income (Wellington Square)	1.17	1.09	1.31	1.24	-	1.64	1.55	1.80	1.73	0.10
Strategic Corporate Bond (iA)	0.64	0.57	0.77	0.69	0.01	1.05	0.96	1.17	1.10	0.10
Fidelity American High Yield Currency Neutral	1.49	1.42	1.64	1.58	-	2.01	1.93	2.18	2.11	0.10
<b>DIVERSIFIED FUNDS</b>										
Diversified Security (iA)	0.93	0.86	1.10	1.02	0.02	1.39	1.31	1.59	1.49	0.10
Diversified (iA)	0.80	0.72	0.98	0.89	0.01	1.23	1.14	1.39	1.34	0.10
Diversified Opportunity (iA)	0.80	0.68	0.98	0.85	0.01	1.22	1.09	1.43	1.29	0.10
Strategic Income (iA)	0.71	0.57	0.82	0.69	0.01	1.11	0.96	1.18	1.11	0.10
Global Diversified (Loomis Sayles)	1.02	0.90	1.14	1.03	-	1.45	1.34	1.52	1.48	0.10
Fidelity Global Monthly Income	1.24	1.09	1.38	1.24	0.01	1.72	1.57	1.84	1.74	0.10
Fidelity Multi-Asset Innovation	1.28	1.13	1.37	1.27	-	1.77	1.60	1.87	1.75	0.20
Global Asset Allocation Security (iA)	0.94	0.85	1.12	1.04	0.11	1.49	1.38	1.70	1.61	0.10
Global Asset Allocation (iA)	0.92	0.81	1.12	1.04	0.09	1.44	1.32	1.68	1.59	0.10
Global Asset Allocation Opportunity (iA)	0.94	0.86	1.16	1.04	0.09	1.36	1.38	1.72	1.59	0.20

	Management Fees (%) <sup>1</sup>				Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>				Fund Fee Rate (%) <sup>1</sup>
	Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500	Series 75/100 Prestige 300	Series 75/100 Prestige 500		Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500 <sup>3</sup>	Series 75/100 Prestige 300	Series 75/100 Prestige 500 <sup>3</sup>	
<b>CANADIAN HYBRID FUNDS</b>										
Strategic Equity Income (iA) Hybrid 75/25	0.65	0.55	0.70	0.54	-	1.04	0.94	1.10	0.92	0.10
Dividend Growth (iA) Hybrid 75/25	0.65	0.51	0.74	0.63	-	1.05	0.89	1.14	1.02	0.10
Canadian Equity Index (iA) Hybrid 75/25	0.73	0.62	0.88	0.66	-	1.14	1.01	1.32	1.06	0.20
Fidelity True North® Hybrid 75/25	1.01	0.89	1.32	1.17	-	1.45	1.32	1.81	1.64	0.20
Canadian Equity Growth (iA) Hybrid 75/25	0.77	0.65	0.90	0.79	-	1.18	1.04	1.33	1.21	0.20
Fidelity Canadian Opportunities Hybrid 75/25	1.01	0.90	1.17	1.07	-	1.46	1.33	1.62	1.52	0.20
Canadian Equity Small Cap (QV) Hybrid 75/25	1.24	1.12	1.31	1.23	-	1.72	1.58	1.81	1.71	0.20
<b>GLOBAL HYBRID FUNDS</b>										
Global Dividend (iA) Hybrid 75/25	1.13	0.97	1.28	1.14	-	1.60	1.41	1.62	1.61	0.20
Global Equity (iA) Hybrid 75/25	0.91	0.76	1.10	0.94	0.01	1.35	1.18	1.44	1.38	0.20
Fidelity NorthStar® Hybrid 75/25	1.16	1.06	1.44	1.37	-	1.64	1.52	1.95	1.88	0.20
Thematic Innovation (iA) Hybrid 75/25	1.04	0.89	1.23	1.12	-	1.47	1.32	1.71	1.58	0.20
<b>CANADIAN EQUITY FUNDS</b>										
Strategic Equity Income (iA)	0.73	0.57	0.81	0.66	-	1.04	0.95	1.13	1.06	0.20
Dividend Growth (iA)	0.75	0.60	0.88	0.71	-	1.15	0.99	1.31	1.12	0.20
Canadian Equity Index (iA)	0.79	0.66	0.94	0.81	0.01	1.20	1.06	1.39	1.23	0.30
Fidelity True North®	1.15	1.02	1.41	1.27	-	1.48	1.47	1.89	1.76	0.30
Canadian Equity Growth (iA)	0.86	0.72	1.01	0.86	0.00	1.29	1.13	1.47	1.29	0.30
Fidelity Canadian Opportunities	1.13	0.98	1.33	1.18	-	1.53	1.43	1.82	1.66	0.30
Canadian Equity Small Cap (QV)	1.35	1.17	1.46	1.30	-	1.81	1.64	1.98	1.79	0.30
North American Equity (iA)	0.88	0.76	1.11	1.00	-	1.28	1.17	1.58	1.44	0.30
<b>U.S. &amp; INTERNATIONAL EQUITY FUNDS</b>										
Global Equity Index ACWI (BlackRock)	0.82	0.66	1.00	0.82	0.09	1.33	1.15	1.54	1.34	0.30
Global Dividend (Dynamic)	1.25	1.07	1.39	1.22	0.04	1.73	1.57	1.91	1.74	0.30
Global Dividend (iA) <sup>3</sup>	0.96	0.83	1.14	1.00	-	1.41	1.25	1.60	1.45	0.30
Global Equity (iA)	0.97	0.83	1.15	1.02	0.01	1.43	1.26	1.63	1.48	0.30
Global Opportunities (Loomis Sayles)	1.07	0.92	1.39	1.22	-	1.53	1.35	1.89	1.70	0.30
Global True Conviction (iA)	0.95	0.84	1.12	0.97	0.01	1.38	1.27	1.59	1.42	0.30
Global Equity Opportunistic Value (Wellington)	1.26	1.11	1.39	1.32	-	1.75	1.58	1.90	1.82	0.30
Fidelity Global Concentrated Equity	1.24	1.14	1.43	1.29	0.11	1.83	1.72	2.05	1.89	0.30
Fidelity NorthStar®	1.32	1.20	1.53	1.39	-	1.66	1.68	2.06	1.90	0.30
International Equity Index (BlackRock)	1.04	0.90	1.06	0.93	0.02	1.51	1.35	1.51	1.39	0.30
International Equity (iA)	1.00	0.87	1.21	1.11	0.02	1.47	1.32	1.70	1.59	0.30
Fidelity European Equity	1.24	1.09	1.51	1.41	-	1.72	1.56	2.03	1.93	0.30
U.S. Equity Index (BlackRock)	1.07	0.90	1.13	0.95	0.00	1.53	1.34	1.57	1.40	0.30
Fidelity Insights	1.29	1.12	1.38	1.21	-	1.75	1.59	1.83	1.69	0.30
Thematic Innovation (iA)	0.80	0.66	0.98	0.83	-	1.17	1.05	1.34	1.25	0.30
American (Dynamic)	1.15	0.91	1.22	1.04	0.04	1.66	1.38	1.75	1.53	0.30
U.S. Equity (iA)	1.00	0.85	1.18	1.00	0.00	1.45	1.28	1.66	1.45	0.30
U.S. Dividend Growth (iA)	0.83	0.67	1.10	0.93	-	1.25	1.07	1.54	1.37	0.30
<b>SPECIALTY FUNDS</b>										
Fidelity Global Innovators®	1.51	1.33	1.70	1.44	-	1.86	1.83	2.26	1.95	0.30
Asian Pacific (iA)	1.23	1.07	1.31	1.14	0.06	1.70	1.58	1.86	1.67	0.30
Emerging Markets (Jarislowsky Fraser)	1.48	1.36	1.55	1.42	-	1.96	1.86	2.08	1.93	0.30
Global Health Care (Renaissance)	1.55	1.39	1.57	1.38	-	2.05	1.89	2.11	1.89	0.30



	Management Fees (%) <sup>1</sup>				Underlying Fund Fee (%) <sup>2</sup>	Management Expense Ratio (MER) (%) <sup>1</sup>				Fund Fee Rate (%) <sup>1</sup>
	Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500	Series 75/100 Prestige 300	Series 75/100 Prestige 500		Classic Series 75/75 Prestige 300	Classic Series 75/75 Prestige 500 <sup>3</sup>	Series 75/100 Prestige 300	Series 75/100 Prestige 500 <sup>3</sup>	
<b>SPECIALTY FUNDS</b>										
Global Infrastructure (Dynamic)	1.29	1.14	1.26	1.11	0.09	1.87	1.70	1.84	1.67	0.30
Real Estate Income (iA)	0.93	0.78	1.13	0.97	-	1.37	1.20	1.57	1.42	0.30
U.S. DAQ Index (iA)	1.25	1.08	1.08	0.87	0.02	1.67	1.56	1.56	1.32	0.30
<b>INDEXIA FUNDS</b>										
Indexia Prudent (iA)	0.67	0.56	0.98	0.88	0.01	1.04	0.95	1.44	1.31	0.10
Indexia Moderate (iA)	0.66	0.55	0.96	0.82	0.01	1.07	0.94	1.42	1.25	0.10
Indexia Balanced (iA)	0.66	0.55	0.96	0.79	0.01	1.06	0.94	1.39	1.22	0.10
Indexia Growth (iA)	0.66	0.55	0.96	0.80	0.01	1.07	0.94	1.30	1.23	0.20
Indexia Aggressive (iA)	0.66	0.55	0.96	0.78	0.01	1.07	0.95	1.30	1.20	0.20

<sup>1</sup> For details on the Management Fees, MER and Fund Fee Rate, refer to Section 7.3 of the IAG Savings and Retirement Plan Information Folder.

<sup>2</sup> The Underlying Fund Fee represents the potential expenses of underlying funds in which segregated funds can invest, such as an exchange traded fund (ETF). Fees are charged by the underlying funds managers and include management fees and their expenses, which may include expenses for portfolio management, administration, audit, taxes and other fees. Underlying fund fees are included in the MER.

<sup>3</sup> MER is estimated since the fund is new or is newly available in the Series (October 2023) and may vary at any time.



## Fund Facts

As at December 31, 2023

### About iA Financial Group

iA Financial Group is one of the largest insurance and wealth management groups in Canada, with operations in the United States. Founded in 1892, it is an important Canadian public company and is listed on the Toronto Stock Exchange under the ticker symbols IAG (common shares) and IAF (preferred shares).

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